Summary Submission Cover Sheet

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

PAPERWORK REDUCTION ACT NOTICE

Public reporting burden for this collection of information is estimated to be 1040 hours per response, including the time to gather data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to Paperwork Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429, or via e-mail to comments @fdic.gov; and to the Office of Management and Budget, Paperwork Reduction Project (3064-0189), Washington, D.C. 20503. The Federal Deposit Insurance Corporation may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

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:	1234567		
Source:			
Submission Date (MM/DD/YYYY):			
When Received:	1/24/21 12:53 AM		
Please indicate the scenario associated with the Briefly describe the scenario below:	his submission:		

Actual in \$Millions

Projected in \$Millions

Sums in \$Millions

Item as of date PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ6 PQ 7 PQ8 PQ 9 PQ 2 - PQ 5 PQ 6 - PQ 9 9-Quarter LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST Real Estate Loans (in Domestic Offices) 1 -2 First Lien Mortgages --First Lien Mortgages 3 First Lien HELOAN Second / Junior Lien Mortgages Closed-End Junior Liens -7 HELOCs 8 **CRE Loans** 9 Construction Multifamily 10 11 Nonfarm, Non-residential 12 Owner-Occupied 13 Non-Owner-Occupied 14 Loans Secured by Farmland 15 Real Estate Loans (Not in Domestic Offices) 16 First Lien Mortgages 17 Second / Junior Lien Mortgages **CRE Loans** 18 ---19 Construction 20 Multifamily 21 Nonfarm, Non-residential 22 Owner-Occupied Non-Owner-Occupied 23 24 Loans Secured by Farmland 25 C&I Loans -26 C&I Graded Small Business (Scored/Delinquency Managed) 28 Business and Corporate Card **Credit Cards** 29 30 Other Consumer 31 Auto Loans 32 Student Loans --Other loans backed by securities (nonpurpose lending) 34 Other 35 Other Loans 36 Loans to Foreign Governments 37 Agricultural Loans Loans for purchasing or carrying securities 38 (secured or unsecured) Loans to Depositories and Other Financial 39 Institutions 40 All Other Loans and Leases 41 All Other Loans (exclude consumer loans) -42 All Other Leases Total Loans and Leases

Actual in \$Millions

Projected in \$Millions

Item as of date PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ6 PQ 7 PQ8 PQ 9 PQ 2 - PQ 5 PQ 6 - PQ 9 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&I Loans 54 Credit Cards 55 Other Consumer _ 56 All Other Loans and Leases **Total Loans Held for Sale and Loans** Accounted for under the Fair Value Option TRADING ACCOUNT Trading MTM Losses Trading-Issuer Default Losses Counterparty Credit MTM Losses (CVA 60 **Counterparty Default losses** 62 Total Trading and Counterparty OTHER LOSSES 63 Goodwill impairment Valuation Adjustment for firm's own debt under fair value option (FVO) Other losses (describe in supporting documentation) **Total Other Losses** 67 Total Losses **ALLOWANCE FOR LOAN and LEASE LOSSES** 68 ALLL, prior quarter 69 Real Estate Loans (in Domestic Offices) Residential Mortgages 71 First Lien Mortgages 72 Closed-End Junior Liens 73 HELOCs 74 CRE Loans 75 Construction 76 Multifamily 77 Nonfarm, Non-residential

Sums in \$Millions

Actual in \$Millions

Projected in \$Millions

Sums in \$Millions

		\$Millions				Proje	ectea in \$Millio	ons					Sums in \$Millions	
No.	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 - PQ 9	9-Quarter
10 Recidental Mortagees	78 Loans Secured by Farmland													
Standard	79 Real Estate Loans (Not in Domestic Offices)		-	-	-	-	-	-	-	-	-			
12 Familiand	80 Residential Mortgages													
1	81 CRE Loans													
A Cal Carded	82 Farmland													
85 Organization Stocked Delinquency Managed Stocked Delinquency Stocked Stocke	83 C&I Loans		-	-	-	-	-	-	-	-	-			
Managed	84 C&I Graded													
10	85 Small Business (Scored/Delinquency Managed)													
88 Other Consumer	86 Corporate and Business Cards													
18 All Other Loans and Leases	87 Credit Cards													
10	88 Other Consumer													
Provisions during the quarter	89 All Other Loans and Leases													
28 Real Estate Loans (in Domestic Offices)	90 Unallocated													
93 Residential Mortgages	91 Provisions during the quarter		-	-	-	-	-	-	-	-	-	-	-	-
94 First Lien Mortgages	92 Real Estate Loans (in Domestic Offices)		-	-	-	-	-	-	-	-	-	-	-	-
10 10 10 10 10 10 10 10	93 Residential Mortgages		-	-	-	-	-	-	-	-	-	-	-	-
MELICIS	94 First Lien Mortgages											-	-	-
Proceeding	95 Closed-End Junior Liens											-	-	-
Section	96 HELOCs											-	-	-
99 Multifamily	97 CRE Loans		-	-	-	-	-	-	-	-	-	-	-	-
100 Nonfarm, Non-residential	98 Construction											-	-	-
101 Loans Secured by Farmland	99 Multifamily											-	-	-
Real Estate Loans (Not in Domestic Offices)	100 Nonfarm, Non-residential											-	-	-
103 Residential Mortgages												-	-	-
CRE Loans	102 Real Estate Loans (Not in Domestic Offices)		-	-	-	-	-	-	-	-	-	-	-	-
105 Farmland	103 Residential Mortgages											-	-	-
106 C&I loans	104 CRE Loans											-	-	-
107 C&l Graded												-	-	-
Small Business (Scored/Delinquency Managed)			-	-	-	-	-	-	-	-	-	-	-	-
Managed												-	-	-
110 Credit Cards	108 Small Business (Scored/Delinquency Managed)											-	-	-
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 117 Net interest income 118 Noninterest income 119 Noninterest expense 120												-	-	-
115 Other ALLL Changes 116 ALLL, current quarter PRE-PROVISION NET REVENUE 117 Net interest income 118 Noninterest income 119 Noninterest expense 119 Noninterest expense													-	
PRE-PROVISION NET REVENUE 117 Net interest income			-	-	-	-	-	-	-	-	-			-
PRE-PROVISION NET REVENUE 117 Net interest income												-	-	-
117 Net interest income	116 ALLL, current quarter		-	-	-	-	-	-	-	-	-			
118 Noninterest income	PRE-PROVISION NET REVENUE													
119 Noninterest expense			-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
120 Pre-Provision Net Revenue			-	-	-	-	-	-	-	-	-	-	-	-
	120 Pre-Provision Net Revenue		-	-	-	-	-	-	-	-	-	-	-	-

		Actual in \$Millions				Proje	cted in \$Millio	ons					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 - PQ 9	9-Quarter
	CONDENSED INCOME STATEMENT													
	Pre-Provision Net Revenue		-	-	-	-	-	-	-	-	-	-	-	-
122	Provisions during the quarter		-	-	-	-	-	-	-	-	-	-	-	-
	Total Trading and Counterparty Losses		-	-	-	-	-	-	-	-	-	-	-	-
124	Total Other Losses		-	-	-	-	-	-	-	-	-	-	-	-
125	Other I/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 OTTI													
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-
	DEDUDCHASE DESERVE (LARRIETY FOR MORTS	OF DEDC AND WA	DDANITIES											
124	REPURCHASE RESERVE/LIABILITY FOR MORTGA Reserve, prior quarter	AGE KEPS AND WA					-							
	Provisions during the quarter		-	-	-	-	-	-	-	-	-	_	-	
	Net charges during the quarter		-	-	-	-	-	-	-	-	-	-	-	-
	Reserve, current quarter										-	_	-	-
137	Reserve, current quarter		-				_	-	-	-	-			

					Projec	ted in \$Million	ns			
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
				Assets						
S	ECURITIES									
	Held to Maturity (HTM)									
	Available for Sale (AFS)									
	otal Securities	-	-	-	-	-	-	-	-	-
0	Of which:									
4 S	ecuritizations (investment grade)									
5 S	ecuritizations (non-investment grade)									
<u>T</u> -	otal Loans and Leases									
6 R	Real Estate Loans (in Domestic Offices)	-	-	-	-	-	-	-	-	-
7 F i	irst Lien Mortgages	-	-	-	-	-	-	-	-	_
8 Fi	irst Lien Mortgages									
9 Fi	irst Lien HELOAN									
10 S	econd / Junior Lien Mortgages	-	-	-	-	-	-	-	-	-
11 C	Closed-End Junior Liens									
12 H	HELOCs									
13 C	RE Loans	-	-	-	-	-	-	-	-	-
14 C	Construction									
15 M	Aultifamily									
16 N	lonfarm, Non-residential	-	-	-	-	-	-	-	-	-
17 O	Owner-Occupied									
18 N	lon-Owner-Occupied									
	oans Secured by Farmland									
	Real Estate Loans (Not in Domestic Offices)	-	-	-	-	-	-	-	-	-
	irst Lien Mortgages									
22 S	econd / Junior Lien Mortgages									
23 C	CRE Loans	-	-	-	-	-	-	-	-	-

•	Projected in \$Millions									
Item	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	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										
Other loans backed by securities (non-purpose lending)										
42 Other										
43 Other Loans and Leases	-	-	-	-	-	-	-	-	-	
44 Loans to Foreign Governments										
45 Agricultural Loans										
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	-	-	-	-	-	-	-	-	-	

				Projec	ted in \$Millio	ns			
Item	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
LOANS LIFED FOR INVESTMENT AT AN ADDITITE COST									
LOANS HELD FOR INVESTMENT AT AMORTIZED COST		İ							
52 Real Estate Loans (in Domestic Offices)	-	-	-	-	-	-	-	-	-
53 First Lien Mortgages	-	-	-	-	-	-	-	-	-
54 First Lien Mortgages	-	-	-	-	-	-	-	-	-
55 First Lien HELOAN	-	-	-	-	-	-	-	-	-
56 Second / Junior Lien Mortgages	-	-	-	-	-	-	-	-	-
57 Closed-End Junior Liens	-	-	-	-	-	-	-	-	-
58 HELOCs	-	-	-	-	-	-	-	-	-
59 CRE Loans	-	-	-	-	-	-	-	-	-
60 Construction									
61 Multifamily									
62 Nonfarm, Non-residential	-	-	-	-	-	-	-	-	-
63 Owner-Occupied									
64 Non-Owner-Occupied									
65 Loans Secured by Farmland									
66 Real Estate Loans (Not in Domestic Offices)	-	-	-	-	-	-	-	-	-
67 First Lien Mortgages	-	-	-	-	-	-	-	-	-
68 Second / Junior Lien Mortgages	-	-	-	-	-	-	-	-	-
69 CRE Loans	-	-	-	-	-	-	-	-	-
70 Construction									
71 Multifamily									
72 Nonfarm, Non-residential	-	-	-	-	-	-	-	-	-
73 Owner-Occupied									
74 Non-Owner-Occupied									
75 Loans Secured by Farmland									
76 C&I Loans	-	-	-	-	-	-	_	-	-
77 C&I Graded									
78 Small Business (Scored/Delinquency Managed)	_	-	-	_	-	-	-	-	-
79 Business and Corporate Card	_	-		_	-		-	-	-
80 Credit Cards	-	-		_	-		-	-	
81 Other Consumer	_	-		_	_		_	-	
or other consumer									

	-	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	-	-	-	-	-	-	-	-	-		
	<u>Loans Held for Sale and Loans Accounted for under</u> <u>the Fair Value Option</u>											
95	Real Estate Loans (in Domestic Offices)	-	-	-	-	-	-	-	-	-		
96	First Lien Mortgages	-	-	-	-	-	-	-	-	-		
97	Second / Junior Lien Mortgages	-	-	-	-	-	-	-	-	-		
98	CRE Loans	-	-	-	-	-	-	-	-	-		
	Loans Secured by Farmland	-	-	-	-	-	-	-	-	-		
100	Real Estate Loans (Not in Domestic Offices)	-	-	-	-	-	-	-	-	-		
	Residential Mortgages	-	-	-	-	-	-	-	-	-		
	CRE Loans	-	-	-	-	-	-	-	-	-		
	Loans Secured by Farmland	-	-	-	-	-	-	-	-	-		
	C&I Loans	-	-	-	-	-	-	-	-	-		
	Credit Cards	-	-	-	-	-	-	-	-	-		
	Other Consumer	-	-	-	-	-	-	-	-	-		
107	Other Loans and Leases	-	-	-	-	-	-	-	-	-		
108	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	-	-	-	-	_	-	-	-	-		

109 Unearned Income on Loans 110 Allowance for Loan and Lease Losses	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	DO 0	
	-					FQU	PQ /	PQ 8	PQ 9
	-								
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									
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									
Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)	_	_	_	-	-	_	_	_	_
127 Autos									
128 Other									
129 Other Assets									
130 Total Other	-	-	-	-	-	-	-	-	-

_									
				Projec	ted in \$Millio	ns			
Item	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
131 TOTAL ASSETS									
131 IOIAL ASSETS	-	-	_	-	-	-	-	-	
			Liabilities						
132 Deposits in domestic offices									
Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs									
134 Deposits	-	-	-	-	-	-	-	-	
Federal funds purchased and securities sold under agreements to repurchase									
136 Trading Liabilities									
137 Other Borrowed Money									
138 Subordinated Notes and Debentures									
Subordinated Notes Payable to Unconsolidated 139 Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities									
140 Other Liabilities									
Memo: Allowance for off-balance sheet credit exposures									
142 Total Liabilities	-	-	-	-	-	-	-	-	

			Projec	ted in \$Millio	ns			
PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	E	quity Capital						
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
		Other						
		Other						
	-		Equity Capital	Equity Capital	Equity Capital	Equity Capital	Equity Capital	Equity Capital

	As of				Proje	ected in \$Mill	lions			
tem	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	risk and non	-trading cred	lit risk) (Gene	eral risk-base	d capital rules	s)				
1 Cash and due from depository institutions	insik unu non	i trading cret	late i isky (Gene	larrisk base	a capitai raic.	-,				
2 Held-to-maturity securities (HTM)										
3 Available-for-sale securities (AFS)										
4 Federal funds sold and securities purchased 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										
11 General Credit RWA (sum of lines 1 through 10)	_	_	_	_	-	-	_	_	-	

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

	As of				Proje	ected in \$Mill	ions			
Item	date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Market Risk										·
12 VaR-based capital requirement										
13 Stressed VaR-based capital requirement										
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	-	-	-	-	-	-	-	-	-	-
28 Excess allowance for loan and lease losses (General risk-based capital rules)										
29 Allocated transfer risk reserve										
30 Total RWA (General risk-based capital rules)	-	-	-	-	-	-	-	-	-	-

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

	As of				Proj	ected in \$Mil	lions			
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 bala	ances consis	tent with Cal	l Report instr	uctions)						
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										

7 All other assets

	As of				Proj	ected in \$Mil	lions			
tem	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Standardized Approach (Revised regulatory capital rule, July 2	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										
3b Securities (excluding securitizations): Available-for-sale										
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										
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										
6 Trading assets (excluding securitizations that receive standardized charges)										

	As of				Proje	ected in \$Mil	lions			
Item	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
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										
RWA for Balance Sheet Asset Categories (sum of items 1 though 8d)	-	-	-	-	-	-	-	-	-	
Derivatives and Off-Balance-Sheet Asset Categories (Excludi	ng Securitization	n Exposures)								
11 Financial standby letters of credit										
Performance standby letters of credit and transaction related contingent items										
Commercial and similar letters of credit with an original maturity of one year or less										
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 or less, excluding ABCP conduits										
17b Unused commitments: Original maturity of one year 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 for Assets, Derivatives and Оп-вајапсе-Sneet Asset Categories (sum of items 9 through 20)	-	-	-	-	-	-	-	-	-	
RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold										

	As of				Proje	ected in \$Mill	lions			
Item	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Market Risk										
23 VaR-based capital requirement										
24 Stressed VaR-based capital requirement										
25 Incremental risk capital requirement										
26 Comprehensive risk capital requirement (excluding non-modeled correlation)										
27 Non-modeled Securitization	-	-	-	-	-	-	-	-	-	-
28 Net Long										
29 Net Short										
30 Specific risk add-on (excluding securitization and correlation)	_	_	_	_	_	_	_	_	_	_
31 Sovereign debt positions										
32 Government sponsored entity debt positions										
33 Depository institution, foreign bank, and credit union 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 before deductions for 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										
40 LESS. Excess allowance for loan and lease losses										
41 LESS: Allocated transfer risk reserve										
		·								
$^{ m 42}$ Total risk-weighted assets (item 39 minus items 40 and 41)	-	-	-	-	-	-	-	-	-	-
43 Memoranda Items Derivatives										
44 Current credit exposure across all derivative contracts covered by the regulatory capital rule										

	As of				Proje	cted in \$Mil	lions			
Item	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
45 Notional principal amounts of over-the-counter derivative contracts (sum of lines 46a through 46g)	-	-	-	-	-	-	-	-	-	-
46a Interest rate										
46b Foreign exchange rate and gold										
46c Credit (investment grade reference asset)										
46d Credit (non-investment grade reference asset)										
46e Equity										
46f Precious metals (except gold)										
46g Other										
47 Notional principal amounts of centrally cleared 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										
48f Precious metals (except gold)										
48g Other										

	As of				Proj	ected in \$Mill	ions			
	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Advanced Approaches Credit Risk (Including CCR and no	n-trading cre	dit risk), witl	n 1.06 scaling	factor and O	perational Ri	isk				
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 netting— collateral reflected in LGD										
18 RWA of OTC derivatives—no cross-product netting—EAD adjustment method										

	As of Projected in \$Millions									
	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
19 RWA of OTC derivatives—no crossproduct netting —collateral reflected in LGD										
20 Retail Exposures	-	-	-	-	-	-	-	-	-	-
Residential mortgage— closed-end first lien exposures										
21 Balance Sheet Amount										
22 RWA										
Residential mortgage— closed-end junior lien exposures										
23 Balance Sheet Amount										
24 RWA										
Residential mortgage—revolving exposures										
25 Balance Sheet Amount										
26 RWA										
Qualifying revolving exposures										
27 Balance Sheet Amount										
28 RWA										
Other retail exposures										
29 Balance Sheet Amount										
30 RWA										
Securitization Exposures (72 Federal Register 69288, December 7, 2007)										
31 Balance Sheet Amount										
32 RWA										
33 Securitization Exposures (Revised regulatory capital rule, July 2013)	-	-	-	-	-	-	-	-	-	-
Subject to supervisory formula approach (SFA)										
34 Balance Sheet Amount										
35 RWA										
Subject to supervisory formula approach (SFA) 34 Balance Sheet Amount										

	As of				Proj	ected in \$Mil	lions			
	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Subject to simplified supervisory formula approach (SSFA)										
36 Balance Sheet Amount										
37 RWA										
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						ı		ı	1	
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)	_	_	_	_	<u>-</u>	_	_	_	_	_
51 Advanced CVA Approach	_		_	_	_	_	_	_	_	_
52 Unstressed VaR with Multipliers										
53 Stressed VaR with Multipliers										
54 Simple CVA Approach										
Assets subject to the general risk-based capital requirements										
Operational RWA						I				
56 Operational RWA										
•						l .				

	As of				Proj	ected in \$Mil	lions			
	as of date	PQ 1	PQ 2	PQ3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	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 (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										
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 2 capital										
76 Total RWA	_	_	_	-	_	_	_	_	_	

		Dank		.,	in Baseline									
bem	Notes	Actual in \$Millions As of Date		PQ2	PQ3	Pro PQ4	jected in \$Mill PQ5	ons PQ6	PQ7	PQ8	PQ9	PQ2-PQ5	Sums in \$Millions PQ 6 - PQ 9	9-Quarter
1	Schedule RI-A.—Changes in Bank Coulty Capital Total bank equity capital most recently reported for the end of previous QUARTER													
2	Total mank equity captus most recently reported for the end of previous QUAKTER. **Effect of changes in accounting principles and corrections of material accounting errors **Balance end of previous QUARTER as restated (sum of items 1 and 2)				-	_	-					-		
4	Net income (loss) attributable to bank			-						-				
	Sale of perpetual preferred stock (excluding treasury stock transactions):													
5	Sale of perpetual preferred stock, gross													
6	Conversion or retirement of perpetual preferred stock Sale of common stock: Sale of common stock:													
8	Sale of common stock, gross Convenion or retirement of common stock											- :		
9												- :		
11	Changes incident to business combinations, net Cash dividends declared on preferred stock											-		
14	Cash dividends declared on common stock Other comprehensive income	-	-									-		
15														
16 17	Other adjustments to equity capital (not included above)* Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)													
	items 10, 12, 13)													
	Schedule RC-R per general risk-based capital rules													
18	Ties 1 control													
19	Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a positive value;						-	-	-	-	-			
11	That look who pulse quality for such a securities (if a gain, report as a positive value, if a loss, that convolving gain polymorphisms are such as the pulse of													
12	intria and subsequent apparation or PASE ASC 715-20 (former PASE statement No. 156) to certified benefit postretierement plans (if a gain, report as a positive value; if a loss, report as a negative value) Nonqualifying perpetual preferred stock.													
14	Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries													
25	Disallowert moduall and other disallowert intentible assets													
	Disallowed goodwill and other disallowed intangible assets Camulative change in fair value of all financial liabilities accounted for under a fair value option that is													
18	Unansouse poocess and corner creationess interageous assets Commissable changes in fast value of all financial liabilities accounted for under a fair value option that is included in retained searcing and is attributable to change in the bank's own creditherethiness (if a net included in retained searcing and is attributable to change in the bank's own creditherethiness (if a net dischard jump of limm 33, 22, Just 1861 searcing 3, 22, 32, 22, 22) ***white the proof of the contraction of the contracti													
19	Disallowed servicing assets and purchased credit card relationships Disallowed deferred tax assets													
11	Other additions to (deductions from) Tier 1 capital** Tier 1 capital (sum of Herns 28 and 31, less items 29 through 30)													
-	Tier 2 capital (sum of Herns 28 and 31, less items 29 through 30) Tier 2 capital			-		-								
33	Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements (except													
35	Qualifying subordinated delst, redeemable preferred stock, and restricted core capital elements (except Cumulative perspetual preferred stock includable in Tier 2 capital Allowance for hean and lease losses includable in Tier 2 capital													
36 37 38	Unrealized gains on available-for-sale equity securities includable in Tier 2 capital Other Tier 2 capital components Int 2 capital components Int 2 capital cum of items 33 through 37)													
39 39	Allowable Tier 2 capital (lesser of item 32 or 38)													
40 41	Deductions for total risk-based capital Total risk-based capital (sum of items 32 and 39 less item 40)													
	Regulatory Capital per Revised Regulatory Capital Rule (July 2013)													
42	ADCI opt-out election? (enter "1" for Yes; enter "0" for No)													
43	Common equity tier 1 Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ISOP) shares	As of Date	PQ1	PQ 2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9			
44	(SCOP) shares Retained earnings Accumulated other comprehensive income (AOCI)													
45 46	Accumulated other comprehensive income (ACCI) Common equity tier 1 minority interest includable in common equity tier 1 capital Common equity tier 2 before adjustments and deductions (sum of items 43 through 46)													
47														
	Common equity tier 1 capital: adjustments and deductions Goodwill net of associated deferred tax liabilities (DTLs)													
48 49	Goodwill net of associated otherwed tas liabelities (DTLs) Intergible associated (other than goodwill and mortgage servicing assets (M5As)), net of associated DTLs Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs													
30	Determine that assists (United that arises from net operating loss and tax credit carrycowards, net or any related valuation allowances and net of DTLs. If Hem 42 is "1" for "Yes", complete items 51 through 55 only for AOCI related adjustments.													
51	ij stem 426 2 jor 161, competen nemi 32 monugn 33 only jor AUCI resisted adjustments. AOCI related adjustments: Net usrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)													
52	an a positive value, in a total, report an a regione value; AOCI related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)													
53	AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value: if a loss, report as a negative value)													
54	ACIC related adjustments: Amounts recorded in ACIC attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant CAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)													
55														
	AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) If Item 2/3 of "Of for "No" complete items 56 only for AOCI related adjustments.													
56	"If liens 4.5 in "O" for "No", complete item 56 early for AGD related adjustments. AGD related adjustments: Accumulated on again [low] on one of flow her large included in AGD, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the badging of items should be applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balances short (if a galan, report as a negative value)													
57	balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions:	-		-										
	Other deductions from (additions to) common equity tier capital I before threshold-based deductions: Unrealized net gain (joss) related to changes in the list value of failabilities that are due to changes in own credit rule (if a gain, report as a polision value, if a loss, report as a register value).													
58 59	All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions Non-significant investments in the capital of successolidated financial institutions in the form of common stock that exceed the 20 percent threshold for non-significant investments													
60 61	stock that exceed the 30 percent threshold for non-significant investments Subtotal (item 47 minus items 48 through 59)													
61	Soluted (Rem Of mison learns 46 through 59) Spilling and invalentation in the capital of unconcelledated financial institutions in the form of common stock, not of associated DTLs, that exceed the 10 percent common equity filer 1 capital deduction threshold (filem 2)													
62	MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 97)	-	-	-	-	-	-	-	-	-	-			
63	threshold (litem 97) DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity the 1	-	-	-	-	-	-	-	-	-	-			
	capital deduction threshold (item 200)													
64	Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock. What, not of associated DTLs; and DTAs strange from temporary differences that could not be realized through not operating loss camplacks, not of related valuation allowances and not of DTLs; that exceeds the 23 percent common early ties 1 capital deduction throughold (film 105) DTLs; that exceeds the 23 percent common early ties 1 capital deduction throughold (film 105)													
65	DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold (item 105)	_												
66	Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions Total adjustments and deductions for common equity tier 1 capital (sum of items 61 through 65)	_	-											
57	local adjustments and deductions for common equity for 1 capital (sum of nams of through 60) Common equity fier 1 capital													
68	Additional tier I capital Additional tier I capital instruments plus related surplus													
59 70	Non-qualifying capital instruments subject to phase out from additional tier 1 capital Tier 1 minority interest not included in common equity tier 1 capital													
71	Additional tier 1 capital before deductions Additional tier 1 capital deductions													
73	Additional tier 1 capital													
14	Tier 2 capital Tier 1 capital (sum of items 67 and 73)													
	Tier 2 capital													
15	Ther Zoapital instruments plus related surplus Non-qualifying capital instruments subject to phase out from tier 2 capital													
17	iter z ceptiki intercinieteri paur retaece skeptus Non-qualifying capital instruments unique to phase out from tier 2 capital Total capital minority interest that in not included in tier 1 capital Alfowance for how and sea losses includables in tier 2 capital Alfowance for how and sea losses includables in tier 2 capital Alfowance for how and sea losses includables in tier 2 capital													
9	(Advanced approaches that exit parallel run only); eligible credit reserves includable in tier 2 capital Urrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital		_	_										
1	available-for-side equity exposures includable in tim2 capital Thir 2 capital fore deductions (Advanced approaches that exit parallel run only): Tim2 capital before deductions, reflective of transition procedules.													
-	parvances approaches that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures													
2	Tier 2 capital deductions													
3 4	Tier 2 capital				_	_	_							
3	(Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures													
82 83 84 85	(Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures Total capital Total and its (trans of items 14 and 85)			_										
83 84 85 86 87	(Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures Total capital Total capital (sum of items 74 and 84) (Advanced approaches that exit parallel run only): Total capital(sum of items 74 and 85)						-	-		-				
2 3 4 5 6 7	(Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures Total capital Total capital (sum of items 74 and 84) (Advanced approaches that exit parallel run only): Total capital(sum of items 74 and 85)													
12 13 14 15 15	(Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures Total capital Total and its (trans of items 14 and 85)													
82 83 84 85 86 87	[Advanced approaches that set the parellel on mode). The Z capital, of effective of it wealthen procedures Testion capital from 25 and 264 [Molecular opposition than 250 [Molecular opposition than 25													
82 83 84 85 86 87 88 88 89 90	[Advanced approaches that set all parallel on each [Tim 2 capital, a effective of transition procedures Testic capital [American American				-	-				-				
12 13 14 15 15 16 17	[Advanced approaches that set all parallel on each [Tim 2 capital, a effective of transition procedures Testic capital [American American				-	-								
82 83 84 85 86 87	[Advanced approaches that set the parellel rest mode). The Z capital, a effective of the mellitary procedures. Technicappilar Technicappilar Technicappilar Control (1997). The Control (1997) and the Contro				-	-			-		-			
2 3 4 5 6 7 8 9 0	[Advanced approaches that set all parallel on each [Tim 2 capital, a effective of transition procedures Testic capital [American American				-	-		-	-	:				

Bank Capital Worksheet (DFAST): XYZ in Baseline

		Actual in sMillions				Pro	jected in \$Milli	ons					Sums in \$Millions	
95 96 97	Martages servicing assets not of related deferred tax Sublikins (Stem 92 minus litem 94) 10 percent common equity biar 1 deduction threshold (20 percent of litem 66) Amount to be deducted from common equity biar 1 due to 20 percent deduction threshold (prester of litem 50) The 10 minus limes 10 or zero)	As of Date	PQ1	PQ 2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ#	PQ2-PQ5	PQ6-PQ9	9-Quarter
97	Amount to be deducted from common equity tier 1 due to 20 percent deduction threshold (greater of item 95 minus item 96 or zero)													
	DIAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation dilowances and net of DTLs													
98	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs													
99 100	net of related valuation allowances and net of DTLs 10 percent common equity the: 1 deduction threshold (10 percent of item 60) Amount to be deducted from common equity tier 1 due to 30 percent deduction threshold (greater of item 98 minus item 99 or zero)										-			
	Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)													
101 102	Sum of items 10, 95, and 98 15 percent common equity tier 1 deduction threshold (15 percent of item 60)	-	-	-	-	-	-	-	-	-	-			
103 104	Sum of Items 92, 97, and 100 Item 931 minus Item 103	_									-			
105	Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold, prior transition provision (greater of item 104 minus item 102 or zero)	_	_											
	Total Assets for the Leverage Ratio													
107	Total Assets for the Leverage Ratio Average total crossificated assets Average total crossificated assets Debutedines from consenso equipy fair 1 capital and additional fair 1 capital Other deductions from Indiditions to all passets for loverage ratio purposes Total assets for the lawarge ratio (Spen 100 Simus Rems 1007 and 100)	_				-	-	-	-	-	-			
110 111 112	The La commission (specific " The La commission (specific ") The La copie of specific (specific specific spec													
112 113 114	Tier 1 capital per general risk-based capital rules (item 32) Tier 2 capital per revised regulatory capital rule (item 74) **Text language per session of the capital rule (item 74) **Text la	- 1	-								-			
115 116	Total capital per revised regulatory capital rule (item 86) (Advanced approaches that exit parallel run only): Total capital per revised regulatory capital rule (item	-	-								-			
117	87) Total risk-weighted assets using general risk-based capital rules	-	-						-		-			
118 119	Total risk-weighted assets using general risk-based capital udes Total risk-weighted assets wing started risked general. (Advanced approaches that exist parallel run only); total risk-weighted assets using advanced approaches risk-weighted assets using started approaches risk-weighted assets using selvanced approaches risk-weighted assets with s													
120	Total assets for the leverage ratio per revised regulatory capital rule(item 107)													
121 122	Tier I common ratio (%) Common equity tier I ratio (%)													
	Common equity tier 1 ratio (%)/Advanced approaches that exit parallel run only)													
124 125	Tier 1 capital ratio (%) Tier 1 capital ratio (%)(Advanced approaches that exit parallel run only)													
126	Total capital ratio (%) (item 114 or 115 divided by item 117 or 118)													
	Total capital ratio (K)(Advanced approaches that exit parallel run only) Tier 1 leverage ratio (K)													
120	Her 1 severage ratio (34)													
139	Is the bank internationally active for purposes of the qualifying restricted core capital limit tests?													
140	Schedule RC F—Other Assets Not deferred fax assets													
	Schedule RC-G-Other Liabilities Not deferred tax liabilities													
	THIS METERS WAS INDUSTRIAL													
145	Disallowed Deferred Tax Assets Calculation (Schedule RC-R Instructions) (a) Enter the tier 1 substatal										-			
146 147 148 149	Triallean of Medicard Tax Associated Calculation (Naheduk RC & Instructions) (Die there Works 1 shallow a Louise Land 1 shall	-												
151	(e) Amount of deferred tax assets that is dependent upon future taxable income (f) Exter the portion of (e) that the bank could realize within the next 12 months based on its projected future taxable income.													
152 153 154	(gifter ministrum of (f) and (b) (b) Subtract (gifterm (s), cannot be less than 0 (most equal item 30) Future taxes paid used to determine lines 152 Future taxes in incores comistent with item 152			-	-	- :	- :		-		-			
155	Future taxable income consistent with item 152													
156 157	Vauter kaude in icone cominister drift hen 152 Speakenseald Guid Aution information, insport in BAllions unless otherwise notedi**** Code disclared selection of excension stock Code disclared selection of excension stock Common disclared per Abare (8)													
158	Common dividends per share (\$)	-		-	-	-	-	-	-					
160 161	Other issuance of common stock Total issuance of common stock													
164	Other share repurchase Total share repurchases	_												
	Memoranda "Hease break out and explain below other adjustments to equity capital:													
167	**Hease break out and explain below other adjustments to equily capital:													
	"Please break out and explain below other additions to (deductions from) Tier 1 capital:												_	
168														
169 170 171	"The anomals is also also of a first a called live some amount of amounts, including purposed any offerend whost and related angains and minority before the shadoliness. Specifically, one common demonstra must resident the following from a contract the first												J	
172														
	The following cells provide checks of the internal consistency of the projected schedules. Please ensure that these cells are all TRUE" before the worksheet is submitted.		1 1											

Item		As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	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										

Item		As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
I	HELOCs (in Domestic Offices)										
25	Balances	-	-	-	-	-	-	-	-	-	-
26	Balance from vintages < PQ 1										
27	Balance from vintage PQ 1 - PQ 5										
28	Balance from vintage PQ 6 - PQ 9										
29	Paydowns										
30	Asset Purchases										
31	Asset Sales										
32	Loan Losses										
33	Cumulative interim loan losses - Non PCI										
34	Cumulative interim loan losses - PCI										
i	First Lien Mortgages and HELOANs (International)										
35	Balances										
36	New originations										
37	Paydowns										
38	Asset Purchases										
39	Asset Sales										
40	Loan Losses										
41	Cumulative interim loan losses - Non PCI										
42	Cumulative interim loan losses - PCI										
(Closed-End Junior Liens and HELOCs (International)										
43	Balances										
44	New originations										
45	Paydowns										
46	Asset Purchases										
47	Asset Sales										
48	Loan Losses										

Item		As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
49	Cumulative interim loan losses - Non PCI										
50	Cumulative interim loan losses - PCI										

							ctca III φι··				
Item		As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
	Corporate Card (Domestic)										
51	Balances										
52	Paydowns										
53	Asset Purchases										
54	Asset Sales										
55	Loan Losses										
	Business Card (Domestic)										
56	Balances										
57	Paydowns										
58	Asset Purchases										
59	Asset Sales										
60	Loan Losses										
	Charge Card (Domestic)										
61	Balances	-	-	-	-	-	-	-	-	-	-
62	Balance from vintages < PQ 1										
63	Balance from vintage PQ 1 - PQ 5										
64	Balance from vintage PQ 6 - PQ 9										
65	Paydowns										
66	Asset Purchases										
67	Asset Sales										
68	Loan Losses										

Item		As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
	Bank Card (Domestic)										
69	Balances	-	-	-	-	-	-	-	-	-	-
70	Balance from vintages < PQ 1										
71	Balance from vintage PQ 1 - PQ 5										
72	Balance from vintage PQ 6 - PQ 9										
73	Paydowns										
74	Asset Purchases										
75	Asset Sales										
76	Loan Losses										
	Business and Corporate Card (International)										
77	Balances										
78	Paydowns										
79	Asset Purchases										
80	Asset Sales										
81	Loan Losses										
	Bank and Charge Card (International)										
82	Balances										
83	Paydowns										
84	Asset Purchases										
85	Asset Sales										
86	Loan Losses										
	Auto Loans (Domestic)										
87	Balances										
88	New originations										
89	Paydowns										
90	Asset Purchases										
91	Asset Sales										

Item		As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
92	Loan Losses										

Item		As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
Α	uto Loans (International)										
93	Balances										
94	New originations										
95	Paydowns										
96	Asset Purchases										
97	Asset Sales										
98	Loan Losses										
Α	uto Leases (Domestic)										
99	Balances										
100	New originations										
101	Paydowns										
102	Asset Purchases										
103	Asset Sales										
104	Loan Losses										
Α	auto Leases (International)										
105	Balances										
106	New originations										
107	Paydowns										
108	Asset Purchases										
109	Asset Sales										
110	Loan Losses										
S	tudent Loan										
111	Balances										
112	New originations										
113	Paydowns										
114	Asset Purchases										
115	Asset Sales										

Item		As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
116	Loan Losses										

Item		As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
S	mall Business Loan - Scored (Domestic)										
117	Balances										
118	New originations										
119	Paydowns										
120	Asset Purchases										
121	Asset Sales										
122	Loan Losses										
S	mall Business Loan - Scored (International)										
123	Balances										
124	New originations										
125	Paydowns										
126	Asset Purchases										
127	Asset Sales										
128	Loan Losses										
C	Other Consumer Loans and Leases (Domestic)										
129	Balances										
130	New originations										
131	Paydowns										
132	Asset Purchases										
133	Asset Sales										
134	Loan Losses										
C	Other Consumer Loans and Leases (International)										
135	Balances										
136	New originations										
137	Paydowns										
138	Asset Purchases										
139	Asset Sales										

Item		As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
140	Loan Losses										

							Vintage							row should be i
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
utstanding UPB (Excluding Exempt opulation)													-	Baseline Only
elinquency Status as of 3Q (Excluding empt 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
et Credit Loss Realized to-date (Excluding rempt Population)													-	Baseline Only
epurchase Requests Outstanding (Excluding lempt Population)													-	Baseline Only
stimated Lifetime Net Credit Losses (xcluding Exempt Population)													-	All Scenarios
rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt														
opulation)													-	All Scenarios
· · ·	HC UNABLE	E TO REPORT	OUTSTAND	DING UPB O	R DELINQUE	NCY INFORM		UESTED IN	ΓABLE A.1				-	All Scenarios
ble A.2 LOANS SOLD TO FANNIE MAE, B					•		Vintage	•						All Scenarios
ble A.2 LOANS SOLD TO FANNIE MAE, B	BHC UNABLE	2005	OUTSTANE	DING UPB OI	R DELINQUE	NCY INFORM		UESTED IN 1	7ABLE A.1 2012	2013	2014	Unallocated	- Total	
ible A.2 LOANS SOLD TO FANNIE MAE, B Millions iginal UPB					•		Vintage	•		2013	2014	Unallocated	-	Baseline Only
Able A.2 LOANS SOLD TO FANNIE MAE, B Millions riginal UPB riginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt					•		Vintage	•		2013	2014	Unallocated		Baseline Only Baseline Only
Able A.2 LOANS SOLD TO FANNIE MAE, B Millions iginal UPB iginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt pulation) ojected Future Losses to BHC Charged to purchase Reserve (Excluding Exempt					•		Vintage	•		2013	2014	Unallocated	-	Baseline Only Baseline Only Baseline Only
hble A.2 LOANS SOLD TO FANNIE MAE, B Millions iginal UPB iginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt pulation) ojected Future Losses to BHC Charged to purchase Reserve (Excluding Exempt					•		Vintage	•		2013	2014	Unallocated	-	Baseline Only Baseline Only
Able A.2 LOANS SOLD TO FANNIE MAE, B Aillions iginal UPB iginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt Population) ojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt Population)	2004	2005			•	2009	Vintage 2010	2011		2013	2014	Unallocated	-	Baseline Only Baseline Only Baseline Only
Able A.2 LOANS SOLD TO FANNIE MAE, B Millions riginal UPB riginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt population) ojected Future Losses to BHC Charged to purchase Reserve (Excluding Exempt population) able A.3 Loss Projections for LOANS SOLD	2004	2005	2006	2007	2008	2009 Proj	Vintage 2010	2011	2012					Baseline Only Baseline Only Baseline Only
population) able A.2 LOANS SOLD TO FANNIE MAE, B Millions riginal UPB riginal UPB (Excluding Exempt Population) sutstanding UPB (Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt Population) able A.3 Loss Projections for LOANS SOLD Millions rojected Future Losses to BHC Charged to	2004	2005			•	2009	Vintage 2010	2011		2013 P8	2014 P9	Unallocated P10 or Later	-	Baseline Only Baseline Only Baseline Only

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

2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total	
												-	Baseline
												-	Baseline
												-	Baseline
												-	Baseline
												-	Baseline
												-	Baseline
												-	Baseline
												-	Baseline
												-	Baseline
												-	All Scena
													All Scena

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

							Vintage							
\$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 B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC

 Sprojected in \$Millions

 \$Millions
 P1
 P2
 P3
 P4
 P5
 P6
 P7
 P8
 P9
 P10 or Later
 Total

 Projected Future Losses to BHC Charged to Repurchase Reserve
 Image: Control of the projected in \$Millions
 Projected Future Losses to BHC Charged to Repurchase Reserve

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

- All Scenarios

Millions							Vintage							
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total	
Original UPB													-	Baselir
riginal UPB (Excluding Exempt Population)													-	Baselir
utstanding UPB (Excluding Exempt opulation)													-	Baselir
elinquency Status as of 3Q (Excluding xempt Population)		,		,	,									
Current													-	Baselir
Past due 30 to 89 days													-	Baseli
Past due 90 to 179 days													-	Baseli
Past due 180+ days													-	Baselii
et Credit Loss Realized to-date (Excluding empt Population)													-	Baselii
epurchase Requests Outstanding (Excluding Rempt Population)													_	Baseli
oss to-date due to Denied Insurance													-	Baseli
timated Lifetime Net Credit Losses xcluding Exempt Population)														All Sce
ojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt epulation)													_	All Sce
. ,														
able C.2 LOANS INSURED BY THE US GOV	/ERNMENT 2004	(e.g. FHA, V	2006	2007	ORT OUTSTA	2009	OR DELING Vintage 2010	2011	2012	2013	IN TABLE C	.1 Unallocated	Total -	Baselii
able C.2 LOANS INSURED BY THE US GOV Millions riginal UPB		. •					Vintage	-					Total -	_
Able C.2 LOANS INSURED BY THE US GOV Aillions riginal UPB riginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt		. •					Vintage	-					Total -	Baseli
Able C.2 LOANS INSURED BY THE US GOV Millions riginal UPB riginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt population) ojected Future Losses to BHC Charged to purchase Reserve (Excluding Exempt		. •					Vintage	-					-	Baseli Baseli
Millions riginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt population) opicted Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt population)	2004	2005	2006	2007			Vintage	-					-	Baselii Baselii Baselii
Millions riginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt population) ojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt	2004	2005	2006	2007		2009	Vintage	2011					-	Baseli Baseli

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

							Vintage							
\$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total	
Original UPB													-	Baseline O
Original UPB (Excluding Exempt Population)													-	Baseline O
Outstanding UPB (Excluding Exempt Population)													-	Baseline O
Delinquency Status as of 3Q (Excluding Exempt Population)		'								1				
Current													-	Baseline O
Past due 30 to 89 days													-	Baseline O
Past due 90 to 179 days													-	Baseline O
Past due 180+ days													-	Baseline O
Net Credit Loss Realized to-date (Excluding Exempt Population)													-	Baseline O
Repurchase Requests Outstanding (Excluding Exempt Population)													-	Baseline O
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)													-	All Scenario
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)													_	All Scenario

\$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

Vintage

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

				Proj	ected in \$Mi	llions						
\$Millions	P1	P2	Р3	P4	P5	P6	P7	P8	P9	P10 or Later	Total	_
Projected Future Losses to BHC Charged to Repurchase Reserve											_	All Scenarios
•												All Scenarios

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

							Vintage							
\$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	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

Vintage

Projected in \$Millions

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

\$Millions	P1	P2	Р3	P4	P5	P6	P7	P8	P9	P10 or Later	Total	_
Projected Future Losses to BHC Charged to Repurchase Reserve											-	All Scenarios

\$Millions

Projected Future Losses to BHC Charged to Repurchase Reserve

							Vintage							
Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total	
Original UPB													-	Baseline
Original UPB (Excluding Exempt Population)													-	Baseline
Outstanding UPB (Excluding Exempt Population)													-	Baseline
elinquency Status as of 3Q (Excluding exempt Population)														
Current													-	Baseline
Past due 30 to 89 days													-	Baseline
Past due 90 to 179 days													-	Baseline
Past due 180+ days													-	Baseline (
let Credit Loss Realized to-date (Excluding Exempt Population)													_	Baseline
Repurchase Requests Outstanding (Excluding Exempt Population)													-	Baseline
Estimated Lifetime Net Credit Losses													_	All Scena
Excluding Exempt Population) Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt														
Excluding Exempt Population) Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt													-	All Scena
Excluding Exempt Population) Projected Future Losses to BHC Charged to depurchase Reserve (Excluding Exempt Population)	LE TO REPO	DRT OUTSTA	NDING UPE	OR DELINQ	UENCY INFO	RMATION F		N TABLE F.1					-	All Scenai
Excluding Exempt Population) Projected Future Losses to BHC Charged to depurchase Reserve (Excluding Exempt Population) Fable F.2 WHOLE LOANS SOLD, BHC UNAB	LE TO REPO 2004	DRT OUTSTA	NDING UPE	OR DELINQ	UENCY INFO	RMATION F	REQUESTED I Vintage 2010	N TABLE F.1	2012	2013	2014	Unallocated	- Total	All Scenai
Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) rable F.2 WHOLE LOANS SOLD, BHC UNAB							Vintage			2013	2014	Unallocated		All Scenar
Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) Table F.2 WHOLE LOANS SOLD, BHC UNAB Millions original UPB							Vintage			2013	2014	Unallocated	Total	Baseline (
Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) able F.2 WHOLE LOANS SOLD, BHC UNAB Millions original UPB original UPB (Excluding Exempt Population) outstanding UPB (Excluding Exempt Population)							Vintage			2013	2014	Unallocated	Total -	Baseline Baseline
Excluding Exempt Population) Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population) Fable F.2 WHOLE LOANS SOLD, BHC UNAB SMillions Original UPB Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population) Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt							Vintage			2013	2014	Unallocated	Total - -	Baseline (Baseline (
Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) Fable F.2 WHOLE LOANS SOLD, BHC UNAB Millions Original UPB Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population) Foreign of the Charged to BHC Charged to							Vintage			2013	2014	Unallocated	Total - -	Baseline Baseline Baseline
Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) able F.2 WHOLE LOANS SOLD, BHC UNAB Millions original UPB original UPB (Excluding Exempt Population) outstanding UPB (Excluding Exempt population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt	2004					2009	Vintage	2011		2013	2014	Unallocated	Total -	Baseline Baseline
Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) able F.2 WHOLE LOANS SOLD, BHC UNAB Millions wriginal UPB riginal UPB (Excluding Exempt Population) rutstanding UPB (Excluding Exempt opulation) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation)	2004					2009	Vintage 2010	2011		2013 P8	2014 P9	Unallocated P10 or Later	Total -	Baseline Baseline Baseline

P1

P2

Р3

P4

Projected in \$Millions

P5

P6

P7

P8

P9

P10 or Later

Total

- All Scenarios

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

P0	
	-
	-
	-
	-

Table H.1 Sold Loans subject to completed settlements

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

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)

settlements (liability remains)
Total Settlement paid

Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)

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

							Vintage						
Loans insured by the US Government (i.e. FHA/VA)	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)													-
Original UPB: Loans covered by completed settlements (No remaining liability)													-
Original UPB: Loans covered by completed settlements (liability remains)													-
Total Settlement paid													
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)													
							Vintage						
Loans Securitized with Monoline Insurance	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)													-
Original UPB: Loans covered by completed settlements (No remaining liability)													-
Original UPB: Loans covered by completed settlements (liability remains)													-
Total Settlement paid													
Portion of Settlement for contractual Representation and Warranty claims													
(excluding any penalties, damages, etc)													
							Vintage						
Loans Securitized without Monoline Insurance	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)													-
Original UPB: Loans covered by completed settlements (No remaining liability)													-
Original UPB: Loans covered by completed settlements (liability remains)													-
Total Settlement paid													
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)													

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

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

14 Effective Yield (%)

Projected in \$Millions

							Floje	ctea in \$Mi	IIIOII3			
Item	First Lien Mortgages	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										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on											
5	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										
							Droio	ctod in ¢Mi	llions			
ltem	Second Lien HEL OANS	Data Clarifications:	As of	PO 1	PO 2	PO 3		cted in \$Mi		PO 7	PO 8	DO 9
	Second Lien HELOANs Carry Value	Data Clarifications:	As of	PQ 1	PQ 2	PQ 3	Proje PQ 4	cted in \$Mi PQ 5	llions PQ 6	PQ 7	PQ 8	PQ 9
1	Carry Value	Input as Positive	As of	PQ 1	PQ 2	PQ 3				PQ 7	PQ 8	PQ 9
1 2	Carry Value Allowance	Input as Positive Input as Positive					PQ 4	PQ 5	PQ 6	-	-	PQ 9
1 2 3	Carry Value Allowance Net Carry Value	Input as Positive Input as Positive Calculated	As of	PQ 1	PQ 2	PQ 3				PQ 7	PQ 8	PQ 9
1 2	Carry Value Allowance Net Carry Value Unpaid Principal Balance	Input as Positive Input as Positive					PQ 4	PQ 5	PQ 6	-	-	PQ 9
1 2 3 4	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on	Input as Positive Input as Positive Calculated Input as Positive					PQ 4	PQ 5	PQ 6	-	-	PQ 9
1 2 3	Carry Value Allowance Net Carry Value Unpaid Principal Balance	Input as Positive Input as Positive Calculated					PQ 4	PQ 5	PQ 6	-	-	PQ 9
1 2 3 4	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on	Input as Positive Input as Positive Calculated Input as Positive					PQ 4	PQ 5	PQ 6	-	-	PQ 9
1 2 3 4	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive					PQ 4	PQ 5	PQ 6	-	-	PQ 9
1 2 3 4 5 6	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD)	Input as Positive Input as Positive Calculated Input as Positive Input as Positive					PQ 4	PQ 5	PQ 6	-	-	PQ 9
1 2 3 4 5 6 7	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD)	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Positive					PQ 4	PQ 5	PQ 6	-	-	PQ 9
1 2 3 4 5 6 7 8	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse)					PQ 4	PQ 5	PQ 6	-	-	PQ 9
1 2 3 4 5 6 7 8	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance)	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative					PQ 4	PQ 5	PQ 6	-	-	PQ 9
1 2 3 4 5 6 7 8 9	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative					PQ 4	PQ 5	PQ 6	-	-	PQ 9

Input as Percentage

							-					
Item	HELOCs	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										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on											
5	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										
							Droio	ctad in thi	llione			
ltem	Other (specify in documentation)	Data Clarifications:	As of	PO 1	PO 2	PO 3	-	cted in \$Mi PO 5		PO 7	PO 8	PO 9
	Other (specify in documentation) Carry Value	Data Clarifications:	As of	PQ 1	PQ 2	PQ 3	Proje PQ 4	cted in \$Mi PQ 5	llions PQ 6	PQ 7	PQ 8	PQ 9
1	Other (specify in documentation) Carry Value Allowance	Input as Positive	As of	PQ 1	PQ 2	PQ 3	-			PQ 7	PQ 8	PQ 9
1 2	Carry Value Allowance	Input as Positive Input as Positive	As of	PQ 1	PQ 2	PQ 3	-			PQ 7	PQ 8	PQ 9
1	Carry Value Allowance Net Carry Value	Input as Positive Input as Positive Calculated					PQ 4	PQ 5	PQ 6	-		PQ 9
1 2 3	Carry Value Allowance Net Carry Value Unpaid Principal Balance	Input as Positive Input as Positive					PQ 4	PQ 5	PQ 6	-		PQ 9
1 2 3	Carry Value Allowance Net Carry Value	Input as Positive Input as Positive Calculated					PQ 4	PQ 5	PQ 6	-		PQ 9
1 2 3 4	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on	Input as Positive Input as Positive Calculated Input as Positive					PQ 4	PQ 5	PQ 6	-		PQ 9
1 2 3 4 5 6	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD)	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive					PQ 4	PQ 5	PQ 6	-		PQ 9
1 2 3 4 5 6 7	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD)	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Positive					PQ 4	PQ 5	PQ 6	-		PQ 9
1 2 3 4 5 6 7 8	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance)	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative					PQ 4	PQ 5	PQ 6	-		PQ 9
1 2 3 4 5 6 7	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD)	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Positive					PQ 4	PQ 5	PQ 6	-		PQ 9
1 2 3 4 5 6 7 8	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative					PQ 4	PQ 5	PQ 6	-		PQ 9
1 2 3 4 5 6 7 8	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse)					PQ 4	PQ 5	PQ 6	-		PQ 9
1 2 3 4 5 6 7 8 9	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative					PQ 4	PQ 5	PQ 6	-		PQ 9
1 2 3 4 5 6 7 8 9 10 11	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative Input as Negative Input as Negative Input as Positive					PQ 4	PQ 5	PQ 6	-		PQ 9
1 2 3 4 5 6 7 8 9 10 11	Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance Accretable Yield Remaining	Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative Input as Negative					PQ 4	PQ 5	PQ 6	-		PQ 9

							,					
Item	Portfolio to be acquired (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										
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 8	Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance)	Input as Negative Input as Negative										
9	Provisions to Allowance	Prov/(Reverse)										
10 11	Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Negative 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										

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

For each position that incurred a loss in P&L, please state the identifier value for each trade (e.g., CUSIP, ISIN or SEDOL value) and the amount of loss projected (over the entire forecast horizon). Create a separate line item for each position. Total projected losses should reconcile to the total sum of projected losses (across all quarters) provided in the Securities OTTI by Portfolio tab of this schedule. Responses should be provided in \$Millions.

Identifier Value	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
GRAND TOTAL	-	-	-	-

	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						
	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

					PQ 1			PQ 2			PQ 3			PQ 4	
	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/Y YYY)	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	C	0	-	-	-	-	-	-	-	0	-	C	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.

					PQ 5			PQ 6			PQ 7			PQ 8	
	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/Y YYY)	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					-			-			-			-
	Auction Rate Securities					-			-			-			-
3	CDO					-			-			-			-
4	CLO					-			-			-			-
5	CMBS					-			-			-			-
6	Common Stock (Equity)					-			-			-			-
	Auto ABS					-			-			-			-
8	Credit Card ABS					-			-			-			-
9	Student Loan ABS					-			-			-			-
10	Other ABS (excl HEL ABS)					-			-			-			-
11	Corporate Bond					-			-			-			-
12	Covered Bond					-			-			-			-
	Domestic Non-Agency RMBS					-			-			-			-
	Foreign RMBS					-			-			-			-
	Municipal Bond					-			-			-			-
16	Mutual Fund					-			-			-			-
	Preferred Stock (Equity)					-			-			-			-
	Sovereign Bond					-			-			-			-
	US Treasuries & Agencies					-			-			-			-
	Other*					-			-			-			-
	GRAND TOTAL	C	0	0	0	-	0	0	-	0	0	-	C	0	-

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

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

					PQ 9	
	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/Y YYY)	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	-

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

		Total Actual Fair Market									
	AFS Securities	Value	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					i			i		
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								İ		
22	Other*								İ		
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.

					Projected	OCI Based on N	1acro-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	i			i			ĺ			i		
6	Common Stock (Equity)	i											
7	Auto ABS	i											
8	Credit Card ABS	i											
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	i											
16	Mutual Fund	i											
19	Preferred Stock (Equity)												
20	Sovereign Bond				İ						İ		
21	US Treasuries & Agencies												
22	Other*												
23	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-	-	-

^{*} For 'Other' AFS securities, please pro

	AFS Securities	Beginning Fair Market Value PQ 8	Fair Value Rate of Change PQ8	Projected OCI - PQ 8	Beginning Fair Market Value PQ 9	Fair Value Rate of Change PQ9	Projected OCI - PQ 9	Total Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters
1	Agency MBS								
2	Auction Rate Securities								
3	CDO				Ì				
4	CLO				İ				
5	CMBS				Ì				
6	Common Stock (Equity)				İ				
7	Auto ABS				İ				
8	Credit Card ABS				İ				
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				İ				
19	Preferred Stock (Equity)				Ì				
20	Sovereign Bond								
21	US Treasuries & Agencies				İ				
22	Other*								
23	GRAND TOTAL	-	-	-	-	-	-	-	-

^{*} For 'Other' AFS securities, please pr

		1	
	AFS and HTM Securities	Principal Market Value Source Please state whether a vendor or proprietary model is used. If using a 3rd party vendor, please provide the name(s) of the 3rd party vendor(s).	In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)?
1	Agency MBS		
2	Auction Rate Securities		
3	CDO		
4	CLO		
5	CMBS		
6	Common Stock (Equity)		
7	Auto ABS		
8	Credit Card ABS		
9	Student Loan ABS		
10	Other ABS (excl HEL ABS)		
11	Corporate Bond		
12	Covered Bond		
13	Domestic Non-Agency RMBS (incl HEL ABS)		
14	Foreign RMBS		
15	Municipal Bond		
16	Mutual Fund		
17	Preferred Stock (Equity)		
18	Sovereign Bond		
19	US Treasuries & Agencies		
20	Other*		

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

		(A)	(B)	(C)
	P/L Results in \$Millions	Firmwide Trading Total	Contributions from Higher- Order Risks	Firmwide CVA Hedges Total
1	Equity			
2	FX			
3	Rates			
4	Commodities			
5	Securitized Products			
6	Other Credit			
7	Private Equity			
8	Other Fair Value Assets			
9	Cross-Asset Terms			
10) Total	-		-

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

	\$Millions Losses should be reported as a positive value.	
1	Trading Issuer Default Losses	-
1a	Trading Issuer Default losses from securitized products	
1b	Trading Issuer Default losses from other credit sensitive instruments	
2	Counterparty Credit MTM Losses (CVA losses)	-
2a	Counterparty CVA losses	
2b	Offline reserve CVA losses	
3	Counterparty Default Losses	
3a	Impact of Counterparty Default hedges	

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

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

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

		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Net Interest Income by Business Segment: (17)									
1	Retail and Small Business	-	-	-	-	-	-	-	-	-
1A	Domestic (11)	-	-	-	-	-	-	-	-	-
1B	Credit and Charge Cards (10)									
1C	Mortgages									
1D	Home Equity									
1E	Retail and Small Business Deposits									
1F	Other Retail and Small Business Lending									
1G	International Retail and Small Business (16)									
2	Commercial Lending									
3	Investment Banking									
4	Merchant Banking / Private Equity									
5	Sales and Trading	-	-	-	-	-	-	-	-	-
5A	Prime Brokerage									
5B	Other									
6	Investment Management									
7	Investment Services									
8	Treasury Services									
9	Insurance Services									
10	Retirement / Corporate Benefits Products									
11	Corporate / Other									
12	Optional Immaterial Business Segments (7)									
12	Total Not Interest Income (4)	-	-	-	-	-	-	-	-	-
13	Total Net Interest Income (1)				-	-		-		-

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

Non Interest Income by Business Segment: (17) 14 **Retail and Small Business** 14A Domestic 14B Credit and Charge Cards (10) 14C Credit and Charge Card Interchange Revenues - Gross 14D Other 14E Mortgages and Home Equity 14F Production Gains/(Losses) on Sale (18) 14G Other 14H Servicing 14I Servicing & Ancillary Fees 14J MSR Amortization (20) 14K MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) 14L Other 14M Provisions to Repurchase Reserve / Liability for Residential Mortgage 14N Representations and Warranties (contra-revenue) (12) 140 **Retail and Small Business Deposits** 14P Non Sufficient Funds / Overdraft Fees - Gross 14Q Debit Interchange - Gross 14R Other (22) Other Retail and Small Business Lending 145 14T International Retail and Small Business (16) 15 **Commercial Lending** 16 **Investment Banking** 16A Advisory 16B **Equity Capital Markets** 16C **Debt Capital Markets** 16D Syndicated / Corporate Lending 17 Merchant Banking / Private Equity 17A Net Investment Mark-to-Market 17B Management Fees 17C Other

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

		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									
18C	Other (23)									
18D	Fixed Income	-	-	-	-	-	-	-	-	-
18E	Rates									
18F	Credit									
18G	Other									
18H	Commodities	-	-	-	-	-	-	-	-	-
181	Commission and Fees									
18J	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									
20E	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	-	-	-	-	-	-	-	-	-

			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Non Interest Expense:										
28	Compensation Expense		-	-	-	-	-	-	-	-	-
28A	Salary (14)										
28B	Benefits (14)										
28C	Commissions (6)										
28D	Stock Based Compensation										
28E	Cash Variable Pay										
29	Operational Risk Expense (8)		-	-	-	-	-	-	-	-	-
30	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12)										
31	Professional and Outside Services Expenses (13)										
32	Expenses of Premises and Fixed Assets	BHCK4217									
33	Amortization Expense and Impairment Losses for Other Intangible Assets	BHCKC232									
34	Marketing Expense		-	-	-	-	-	-	-	-	-
34A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)										
34B	Other										
35	Other Real Estate Owned Expense										
36	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 139 (BHCKB557)) in Balance Sheet)									
37	Other Non-Interest Expense (4)										
										·	
38	Total Non-Interest Expense (3)		-	-	-	-	-	-	-	-	-
		BHCK4074- BHCK4079- BHCK4093+BHCKC2	-	-	-	-	-	-	-	-	-
39	Projected PPNR (5)	16-Line Item #40									
40	Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27)										
41	Goodwill Impairment	BHCKC216									
42	Loss resulting from trading shock exercise (if applicable) (24) (25)		-	-	-	-	-	-	-	-	-

		Projected in \$Millions								
	<u>-</u>	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
potnotes 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 sun Expense are reported without further breakout:	uch that no more than 5% of Non	Interest								

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

PQ1 PQ2 PQ3 PQ4 PQ5 PQ6 PQ7 PQ8 PQ9

- (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, 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:

Please indicate if deposits are 25% or more of total liabilities

Net Interest Income Designation Field - Populated Automatically

		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	AverageAsset Balances (\$Millions) (1)									
1	First Lien Residential Mortgages (in Domestic Offices)									
2	Second / Junior Lien Residential Mortgages (in Domestic Offices)	-	-	-	-	-	-	-	-	-
2A	Closed-End Junior Liens									
2B	Home Equity Lines Of Credit (HELOCs)									
3	C&I Loans (7)									
4	CRE Loans (in Domestic Offices)									
5	Credit Cards									
6	Other Consumer	-	-	-	-	-	-	-	-	-
6A	Auto Loans									
6B	Student Loans									
6C	Other, incl. loans backed by securities (non-purpose lending)									
7	Real Estate Loans (Not in Domestic Offices)	-	-	-	-	-	-	-	-	-
7A	Residential Mortgages (First and Second Lien)									
7B	Other									
8	Other Loans & Leases (10)									
9	Nonaccrual Loans (5)									
10	Securities (AFS and HTM) - Treasuries and Agency Debentures									
11	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)									
12	Securities (AFS and HTM) - Other									
13	Trading Assets									
14	Deposits with Banks & Other									
15	Other Interest/Dividend Bearing Assets (2)									
16	Other Assets									
17	Total Average Asset Balances	-	-	-	-	-	-	-	-	-

		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Average Rates Earned (%) (9)									
18	First Lien Residential Mortgages (in Domestic Offices)									
19	Second / Junior Lien Residential Mortgages (in Domestic Offices)									
19A	Closed-End Junior Liens									
19B	HELOCs									
20	C&I Loans (7)									
21	CRE Loans (in Domestic Offices)									
22	Credit Cards									
23	Other Consumer									
23A	Auto Loans									
23B	Student Loans									
23C	Other, incl. loans backed by securities (non-purpose lending)									
23C 24	Real Estate Loans (Not in Domestic Offices)									
24A										
24A 24B	Residential Mortgages (First and Second Lien) Other									
	Other Loans & Leases									
25										
26	Nonaccrual Loans (5)									
27	Securities (AFS and HTM) - Treasuries and Agency Debentures									
28	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)									
29	Securities (AFS and HTM) - Other									
30	Trading Assets									
31	Deposits with Banks & Other									
32	Other Interest/Dividend Bearing Assets									
33	Total Interest Income	-	-	-	-	-	-	-	-	1

		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Average Liability Balances (\$Millions)									
34	Deposits-Domestic (6)	-	-	-	-	-	-	-	-	-
34A	Non-Interest-Bearing Demand									
34B	Money Market Accounts									
34C	Savings									
34D	NOW, ATS, and other Transaction Accounts									
34E	Time Deposits									
35	Deposits-Foreign (6)	-	-	-	-	-	-	-	-	-
35A	Foreign Deposits									
35B	Foreign Deposits-Time									
36	Fed Funds, Repos, & Other Short Term Borrowing	-	-	-	-	-	-	-	-	-
36A	Fed Funds									
36B	Repos									
36C	Other Short Term Borrowing (11)									
37	Trading Liabilities									
38	Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities									
39	Other Interest-Bearing Liabilities (3)(11)									
40	Other Liabilities (11)									
41	Total Average Liability Balances	-	-	-	-	-	-	-	-	-

42		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
42								•		
42	Average Liability Rates (%) (9)									
424	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)									
48	Total Interest Expense	-	-	-	-	-	-	-	-	-
49	Total Net Interest Income (4)	-	-	-	-	-	-	-	-	-

					Proj	ected in \$Mil	lions				
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
otn	otes to the Net Interest Income Worksheet										
1)	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purcha	ased credit in	npaired loans.								
2)	Break out and explain nature of significant items included in Other Interest/Dividend Beari	ng Assets suc	h that no mo	re than 5% of	total Average	e Asset Balan	ces are repor	ted without a	further break	out.	
											1
											1
											1
											1
											1
3)	Break out and explain nature of significant items included in All Other Interest Bearing Liab	oilities Balanc	es such that n	no more than	5% of total Li	ability Balance	es are reporte	ed without a f	urther breakd	out.	
											1
											1
											1
											1
											ĺ

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

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

	A. Metrics by Business Segment/Line (9)		
	Retail and Small Business Segment Line (7)		
	Domestic (24)		
	Credit and Charge Cards		
1	Total Open Accounts - End of Period	#	
2	Credit and Charge Card Purchase Volume	# \$Millions	
3		\$Millions	
3	Credit and Charge Card Rewards/Partner Sharing Expense (23) (34)	\$Millions	
4	Mortgages and Home Equity	\$Millions	
4	Average Third-Party Residential Mortgages Serviced (3)	· ·	
5	Residential Mortgage Originations Industry Market Size – Volume (25)	\$Millions	
6	Mortgages and Home Equity Sold during the quarter (26)	\$Millions	
7	Servicing Expenses (8)	\$Millions	
0	Retail and Small Business Deposits	,,	
8	Total Open Checking and Money Market Accounts - End of Period (31)	#	
9	Debit Card Purchase Transactions	#	
	International Retail and Small Business (12)		
10	Credit Card Revenues (1)	\$Millions	
	Investment Banking Segment		
11	Number of Employees (15)	#	
12	Compensation - Total (8)	\$Millions	
13	Stock Based Compensation and Cash Variable Pay (8)	\$Millions	
	Advisory		
14	Deal Volume	\$Millions	
15	Industry Market Size - Fees	\$Millions	
16	Industry Market Size - Completed Deal Volume	\$Millions	
17	Backlog (30)	\$Millions	
	Equity Capital Markets		
18	Deal Volume	\$Millions	
19	Industry Market Size - Fees	\$Millions	
20	Industry Market Size - Volume	\$Millions	
	Debt Capital Markets		
21	Deal Volume	\$Millions	
22	Industry Market Size - Fees	\$Millions	
23	Industry Market Size - Volume	\$Millions	
	Syndicated Lending		
24	Deal Volume	\$Millions	
25	Industry Market Size - Fees	\$Millions	
26	Industry Market Size - Volume	\$Millions	
	Merchant Banking / Private Equity		
	AUM (10)	\$Millions	

Projected Units PQ 1 PQ 2 PQ 3 PQ4 PQ 5 PQ 6 PQ 7 PQ8 PQ 9

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

Sales a	and Trading Segment
28	Number of Employees (15)
29	Total Proprietary Trading Revenue
30	Compensation - Total (8)
31	Stock Based Compensation and Cash Variable Pay (8)
	Equities
32	Average Asset Balance
	Fixed Income
33	Average Asset Balance
	Commodities
34	Average Asset Balance
	Prime Brokerage
35	Average Client Balances (13)
36	Transaction Volume
<u>Invest</u>	ment Management Segment
	Asset Management
37	AUM - Total (10)
37A	AUM - Equities
37B	AUM - Fixed Income
37C	AUM - Other
38	Net Inflows/Outflows
	Wealth Management/Private Banking
39	AUM - Total (10)
39A	AUM - Equities
39B	AUM - Fixed Income
39C	AUM - Other
40	Net Inflows/Outflows
41	Number of Financial Advisors (11)
Invest	ment Services Segment
	Asset Servicing
42	Assets under Custody and Administration
	Issuer Services
43	Corporate Trust Deals Administered

					Projected				
Units	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
#									
\$Millions									
\$Millions									
\$Millions									
\$Millions									
\$Millions									
\$Millions									
φινιιιιοτίσ									
\$Millions									
\$Millions									
	-	-	-	-	-	-	-	-	
\$Millions	-	-	-	-	-	-	-	-	
\$Millions \$Millions \$Millions \$Millions	-	-	-	-	-		•	-	
\$Millions \$Millions \$Millions	-	-	-	-	-	-	-	-	
\$Millions \$Millions \$Millions \$Millions									
\$Millions \$Millions \$Millions \$Millions	•	-	-	-	-	-	-	-	
\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions									
\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions									
\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions									
\$Millions \$Millions									
\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions									
\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions									-
\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions									

							Projected				
		Units	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	B. Firm Wide Metrics: PPNR Projections Worksheet										
44	Number of Employees	#									
45	Revenues - International	\$Millions	-	-	-	-	-	-	-	-	-
45A	Revenues - APAC (2) (16)	\$Millions									
45B	Revenues - EMEA (2) (17)	\$Millions									
45C	Revenues - LatAm (2) (18)	\$Millions									
45D	Revenues - Canada (2)	\$Millions									
46	Revenues - Domestic	\$Millions	-	-	-	-	-	-	-	-	-
47	Severance Costs (14)	\$Millions									
48	Collateral Underlying Operating Leases for Which the Bank is the Lessor (22)	\$Millions	-	-	-	-	-	-	-	-	-
48A	Auto	\$Millions	-	-	-	-	-	-	-	-	-
48B	Other	\$Millions	-	-	-	-	-	-	-	-	-
49	OREO Balance	\$Millions	-	-	-	-	-	-	-	-	-
49A	Commercial	\$Millions	-	-	-	-	-	-	-	-	-
49B	Residential	\$Millions	-	-	-	-	-	-	-	-	-
49C	Farmland	\$Millions	-	-	-	-	-	-	-	-	-
50	Non-Recurring PPNR Items (32)	\$Millions									
51	Trading Revenue	\$Millions									
52	Net Gains/(Losses) on Sales of Other Real Estate Owned (19)	\$Millions									
											,
	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for BHCs that were required to comple	te the Net Interest Income Wo	orksheet)								
53	Carrying Value of Purchased Credit Impaired (PCI) Loans	\$Millions									
54	Net Accretion of discount on PCI Loans included in interest Revenues	\$Millions									
55	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)	\$Millions									
56	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices	%									
	Quarter End Weighted Average Life of Assets (4) (6)										
57	First Lien Residential Mortgages (in Domestic Offices) (33)	months									
58	Closed-End Junior Residential Liens (in Domestic Offices)	months									
59	Home Equity Lines Of Credit (HELOCs)	months									
60	C&I Loans	months									
61	CRE Loans (in Domestic Offices)	months									
62	Credit Cards	months									
63	Auto Loans	months									
64	Student Loans	months									
65	Other, incl. loans backed by securities (non-purpose lending) (7)	months									
66	Residential Mortgages (First and Second Lien, Not in Domestic Offices)	months									
67	Other Real Estate Loans (Not in Domestic Offices)	months									
68	Other Loans & Leases	months									
69	Securities (AFS and HTM) - Treasuries and Agency Debentures	months									
70	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	months									

							Projected				
		Units	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
71	Securities (AFS and HTM) - Other	months									
72	Trading Assets	months									
73	All Other Earning Assets	months									
Qu	uarter End Weighted Average Life of Liabilities (4) (6)										
74	Domestic Deposits - Time	months									
75	Foreign Deposits-Time	months									
76	Fed Funds	months									
77	Repos	months									
78	Other Short Term Borrowing	months									
79	Trading Liabilities	months									
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS										
80	Issued by Consolidated Special Purpose Entities	months									
81	All Other Interest Bearing Liabitilies	months									
				For							
			For upward	downward							
Αv	rerage Domestic Deposit Repricing Beta in a 'Normal Environment' (5)		rate movements	rate movements	Assumed Floor						
82	Money Market Accounts	basis points	movements	movements	11001						
83	Savings	basis points									
84	NOW, ATS, and other Transaction Accounts	basis points									
85	Time Deposits	basis points									
Av	rerage Foreign Deposit Repricing Beta in a 'Normal Environment' (5)	•									
86 —	Foreign Deposits	basis points									
87	Foreign Deposits-Time	basis points									
88	New Domestic Business Pricing for Time Deposits (27)	•									
88A	Curve (if multiple terms assumed) (28)										
88B	Index rate (if single term assumed) (29)										
88C	Spread relative to the Index Rate (29)	basis points									

Footnotes to the PPNR Metrics Worksheet

- (1) Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.
- (2) Provide regional 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 balance sheet position for each time period. For the FR Y-14A, given that it covers forecasted time periods, the WAL should be forward-looking which incorporates the changes to the projected WAL, including new business activity.
- (5) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.
- (6) Reference PPNR Net Interest Income worksheet for product definitions.
- (7) Corresponds to line item 7C on the Net Interest Income worksheet
- (8) Include both direct and allocated expenses.
- (9) "Metrics by Business Segment/Line" correspond to Business Segments/Lines on PPNR Submission worksheet, unless explicitly stated otherwise. See Instructions for 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.

						Projected	
	Units	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6
(12) Regions outside the US and Puerto Rico.							
(13) Report the grossed up "interest balances" that result from prime brokerage activities.							
(14) List items on PPNR Projections worksheet that include this item if any:							
(15) Full-time equivalent employees at end of current period (BHCK4150) for a given segment only.							
(16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)							
(17) Europe, Middle East, and Africa							
(18) Latin America, including Mexico							
(19) List Business Segments reported on PPNR Projections Worksheet that include this item if any:							
(20) List Business Segments reported on PPNR Projections Worksheet that include this item if any:							
(21) List Business Segments reported on PPNR Projections Worksheet that include this item if any:							

PQ7

PQ8

PQ 9

- (22) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line item 49 should correspond to the amount provided in Y-9C Schedule HC-F Line 6, item 13 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.
- (23) Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing 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.

						Projected				
	Units	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
30) A backlog should be based on probability weighted fees. The data should be consistent with hi The last quarter should be the BHC's latest backlog estimate.	istorical internal reporting, not by market meas	urement.								
31) Provide description of the accounts included in this line item (e.g. Negotiable Order of Withdra	wal. Interest Bearing Checking, Non Interest Be	earing								
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:										
Which items on PPRN Projections worksheet include the Items broken out in footnote 32:										
(a) Revenues (Net Interest Income + Non Interest Income)	\$ Milllion									
	\$ Million									
	\$ Million									
	\$ Million									
	\$ Million									
	\$ Milllion									
	\$ Milllion									
(b) Non Interest Expenses										
	\$ Milllion									
	\$ Milllion									
	\$ Milllion									
	\$ Milllion									
	\$ Million									
	\$ Million									
33) For WAL, exclude from the reported number Loans Held For Sale	\$ Milllion									
55) 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. Market	ing Expense Amortization)									