

**FR Y-14Q Schedule D - Regulatory Capital Transitions**

**Institution Name:**

**RSSD ID:**

**Submission Date (MM/DD/YY):**

**As of Date (MM/DD/YY):**

## **Instructions**

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

# FR Y-14Q Schedule D.1 - Capital Composition

## FR Y-14Q - Regulatory Capital Transitions Schedule:

Capital Composition	Actual in \$Millions	
	as of date	Comments
1 AOCI opt-out election? (enter "1" for Yes; enter "0" for No)		
<b>Common equity tier 1 capital</b>		
2 Common stock and related surplus (net of treasury stock and unearned employee stock ownership plan [ESOP] shares)		
3 Retained earnings		
4 Accumulated other comprehensive income (AOCI)		
5 Common equity tier 1 minority interest includable in common equity tier 1 capital		
6 Common equity tier 1 before adjustments and deductions (sum of items 2 through 5)	-	
<b>Common equity tier 1 capital: adjustments and deductions</b>		
7 Goodwill, net of associated deferred tax liabilities (DTLs)		
8 Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		
9 Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs		
<b>If item 1 is "1" for "Yes", complete items 10 through 14 only for AOCI related adjustments.</b>		
10 AOCI related adjustments: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)		
11 AOCI related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)		
12 AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)		
13 AOCI related adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)		
14 AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)		
<b>If item 1 is "0" for "No", complete item 15 only for AOCI related adjustments.</b>		
15 AOCI related adjustments: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)		
16 Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)		
17 Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions		
18 Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments		
19 Subtotal (item 6 minus items 7 through 18)	-	

## FR Y-14Q Schedule D.1 - Capital Composition

### FR Y-14Q - Regulatory Capital Transitions Schedule:

Capital Composition		Actual in \$Millions	
		as of date	Comments
20	Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)	-	
21	MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)	-	
22	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)	-	
23	Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)	-	
24	Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions		
25	Total adjustments and deductions for common equity tier 1 capital (sum of items 20 through 24)	-	
26	Common equity tier 1 capital (item 19 minus item 25)	-	
<b>Additional tier 1 capital</b>			
27	Additional tier 1 capital instruments plus related surplus		
28	Tier 1 minority interest not included in common equity tier 1 capital		
29	Additional tier 1 capital before deductions (sum of items 27 through 28)	-	
30	Additional tier 1 capital deductions		
31	Additional tier 1 capital (greater of item 29 minus item 30 or zero)	-	
<b>Tier 1 capital</b>			
32	Tier 1 capital (sum of items 26 and 31)	-	
<b>Other Quarterly Changes</b>			
33	Issuance of common stock (including conversion to common stock)		
34	Repurchases of common stock		
35	Net income (loss) attributable to bank holding company		
36	Cash dividends declared on preferred stock		
37	Cash dividends declared on common stock		
38	Previously issued tier 1 capital instruments (excluding minority interest) that would no longer qualify (please report 100% value)		
39	Previously issued tier 1 minority interest that would no longer qualify (please report 100% value)		

FR Y-14Q Schedule D.2 - Exceptions Bucket Calculator

"Exceptions Bucket" Calculator		Actual in \$Millions as of date	Comments
<b>Significant investments in the capital of unconsolidated financial institutions in the form of common stock</b>			
1	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock		
2	Permitted offsetting short positions in relation to the specific gross holdings included above		
3	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions	-	
4	10 percent common equity tier 1 deduction threshold (10 percent of item 19 in the Capital Composition tab)	-	
5	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 3 minus 10 percent of	-	
<b>Mortgage servicing assets</b>			
6	Total mortgage servicing assets classified as intangible		
7	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the		
8	Mortgage servicing assets net of related deferred tax liabilities (item 6 minus item 7)	-	
9	10 percent common equity tier 1 deduction threshold (10 percent of item 19 in the Capital Composition tab)	-	
10	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 8 minus 10 percent of	-	
<b>Deferred tax assets due to temporary differences</b>			
11	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation		
12	10 percent common equity tier 1 deduction threshold (10 percent of item 19 in the Capital Composition tab)	-	
13	Greater of zero or (item 11 minus item 12)	-	
<b>Aggregate of items subject To the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)</b>			
14	Sum of items 3, 8, and 11	-	
15	15 percent common equity tier 1 deduction threshold (item 19 in the Capital Composition tab minus item 14, multiplied by 17.65	-	
16	Sum of items 5, 10, and 13	-	
17	Item 14 minus item 16	-	
18	Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold (greater of item 17 minus item 15 or	-	

**FR Y-14Q Schedule D.3 - Risk-Weighted Assets - Advanced RWA**

Risk-weighted Assets-Advanced <sup>1,2</sup>		Actual in \$Millions as of date	Comments
<b>Advanced Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor where applicable</b>			
1	<b>Credit RWA</b>	-	
2	Wholesale Exposures	-	
3	Corporate		
4	Bank		
5	Sovereign		
6	IPRE		
7	HVCRE		
8	Counterparty Credit Risk	-	
9	Eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—EAD adjustment method		
10	Eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—collateral reflected in LGD		
11	Eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment method		
12	Eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected in LGD		
13	OTC derivatives—no cross-product netting—EAD adjustment method		
14	OTC derivatives—no crossproduct netting—collateral reflected in LGD		
15	Retail Exposures	-	
16	Residential mortgage— closed-end first lien exposures		
17	Residential mortgage— closed-end junior lien exposures		
18	Residential mortgage—revolving exposures		
19	Qualifying revolving exposures		
20	Other retail exposures		
21	Securitization Exposures	-	
22	Subject to supervisory formula approach (SFA)		
23	Subject to simplified supervisory formula approach (SSFA)		
24	Subject to 1,250% risk-weight		
25	Cleared Transactions	-	
26	Derivative contracts and netting sets to derivatives		
27	Repo-style transactions		
28	Default fund contributions		
29	Equity Exposures		
30	Other Assets		
31	CVA Capital Charge (risk-weighted asset equivalent)	-	
32	Advanced CVA Approach	-	
33	Unstressed VaR with Multipliers		
34	Stressed VaR with Multipliers		
35	Simple CVA Approach		

**FR Y-14Q Schedule D.3 - Risk-Weighted Assets - Advanced RWA**

Risk-weighted Assets-Advanced <sup>1,2</sup>		Actual in \$Millions as of date	Comments
<b>Advanced Approaches Operational Risk</b>			
36	<b>Operational RWA</b>		
<b>Market Risk</b>			
37	<b>Market RWA</b>	-	
38	Value-at-risk (VAR)-based capital requirement		
39	Stressed VAR-based capital requirement		
40	Incremental Risk Charge (IRC)		
41	Correlation Trading		
42	Comprehensive Risk Measurement (CRM), Before Application of Surcharge		
43	8% of Advanced Measurement Method for Exposures Subject to CRM	-	
44	CRM Floor Based on 100% of Advanced - Net Long		
45	CRM Floor Based on 100% of Advanced - Net Short		
46	Non-modeled Securitization		
47	Specific risk add-on (excluding securitization and correlation)	-	
48	Debt		
49	Equity		
50	Other market risk		
51	<b>Assets subject to the general risk-based capital requirements</b>		
52	<b>Other RWA</b>		
53	<b>Excess eligible credit reserves not included in tier 2 capital</b>		
54	<b>Total RWA</b>	-	

FR Y-14Q Schedule D.4 - Risk-Weighted Assets - Standardized RWA

Risk-weighted Assets-Standardized <sup>1, 2</sup>		Actual in \$Millions as of date	Comments
<b>Standardized Approach Credit Risk</b>			
1	Cash and balances due from depository institutions		
2a	Securities (excluding securitizations): Held-to-maturity		
2b	Securities (excluding securitizations): Available-for-sale		
3	Federal funds sold		
<b>Loans and leases on held for sale</b>			
4a	Residential Mortgage exposures		
4b	High Volatility Commercial Real Estate (HVCRE) exposures		
4c	Exposures past due 90 days or more or on nonaccrual		
4d	All other exposures		
<b>Loans and leases, net of unearned income</b>			
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)		
7a	All other assets		
7b	Separate account bank-owned life insurance		
7c	Default fund contributions to central counterparties		
<b>On-balance sheet securitization exposures</b>			
8a	Held-to-maturity		
8b	Available-for-sale		
8c	Trading assets that are securitization exposures that receive standardized charges		
8d	All other on-balance sheet securitization exposures		
9	Off-balance sheet securitization exposures		
10	<b>RWA for Balance Sheet Asset Categories (sum of items 1 through 8d)</b>	-	



FR Y-14Q Schedule D.4 - Risk-Weighted Assets - Standardized RWA

Risk-weighted Assets-Standardized <sup>1, 2</sup>		Actual in \$Millions as of date	Comments
<b>Derivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures)</b>			
11	Financial standby letters of credit		
12	Performance standby letters of credit and transaction related contingent items		
13	Commercial and similar letters of credit with an original maturity of one year or less		
14	Retained recourse on small business obligations sold with recourse		
15	Repo-style transactions		
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	Unsettled transactions (failed trades)		
22	<b>RWA for Assets, Derivatives and Off-Balance-Sheet Asset Categories (sum of items 9 through 21)</b>	-	
23	<b>RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold</b>		
<b>Market Risk</b>			
24	<b>Market RWA</b>	-	
25	<b>Value-at-risk (VAR) with Multiplier</b>		
26	<b>Stressed VAR with Multiplier</b>		
27	Incremental Risk Charge (IRC)		
28	Correlation Trading		
29	Comprehensive Risk Measurement (CRM), Before Application of Surcharge		
30	8% of Standardized Measurement Method (100%) for Exposures Subject to CRM	-	
31	CRM Floor Based on 100% of Standardized - Net Long		
32	CRM Floor Based on 100% of Standardized - Net Short		

FR Y-14Q Schedule D.4 - Risk-Weighted Assets - Standardized RWA

Risk-weighted Assets-Standardized <sup>1, 2</sup>	Actual in \$Millions as of date	Comments
33 Non-modeled Securitization		
34 Specific risk add-on (excluding securitization and correlation)	-	
35 Debt		
36 Equity		
37 Other market risk		
<b>38 Excess allowance for loan and lease losses</b>		
<b>39 Allocated transfer risk reserve</b>		
<b>40 Total RWA</b>	-	

Footnotes:

<sup>1</sup> Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

<sup>2</sup> Any assets deducted from capital should not be included in risk-weighted assets.

FR Y-14Q Schedule D.5 - Leverage Exposure

<b>Leverage Exposure (quarterly averages)</b>		<b>Actual in \$Millions as of date</b>	<b>Comments</b>
<b>Leverage Exposure for Tier 1 Leverage Ratio (Applicable to All BHCs/IHCs)</b>			
1	Average total consolidated assets		
2	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (report as a positive value)		
3	LESS: Other Deductions from (Additions to) Assets for Leverage Ratio Purposes (report as a positive value)		
4	<b>Total assets for the leverage ratio (item 1 less the sum of items 2 and items 3)</b>		
<b>Leverage Exposure for Supplementary Leverage Ratio (Applicable to Advanced Approaches BHCs/IHCs Only)</b>			
<b>On-balance sheet exposures</b>			
5	On-balance sheet assets (excluding on-balance sheet assets for repo-style transactions and derivative exposures, but including cash		
6	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (report as a positive value)		
7	<b>Total on-balance sheet exposures (excluding on-balance sheet assets for repo-style transactions and</b>		
<b>Derivative exposures</b>			
8	Replacement cost for derivative exposures (net of cash variation margin)		
9	Add-on amounts for potential future exposure (PFE) for derivatives exposures		
10	Gross-up for cash collateral posted if deducted from the on-balance sheet assets, except for cash variation margin		
11	LESS: Deductions of receivable assets for cash variation margin posted in derivatives transactions,		
12	LESS: Exempted CCP leg of client-cleared transactions (report as a positive value)		
13	Effective notional principal amount of sold credit protection		
14	LESS: Effective notional principal amount offsets and PFE adjustments for sold credit protection (report as a positive value)		
15	<b>Total derivative exposures (sum of items 8, 9, 10 and 13, minus items 11, 12, and 14)</b>		
<b>Repo-style transactions</b>			
16	On-balance sheet assets for repo-style transactions		
17	LESS: Reduction of the gross value of receivables in reverse repurchase transactions by cash payables in repurchase transactions under		
18	Counterparty credit risk for all repo-style transactions		
19	Exposure for repo-style transactions where a banking organization acts as an agent		
20	<b>Total exposures for repo-style transactions (sum of items 16, 18, and 19 minus item 17)</b>		
<b>Other off-balance sheet exposures</b>			
21	Off-balance sheet exposures at gross notional amounts		
22	LESS: Adjustments for conversion to credit equivalent amounts (report as a positive value)		
23	<b>Off-balance sheet exposures (item 21 less items 22)</b>		
<b>Capital and total leverage exposures</b>			
24	<b>Total leverage exposure (sum of items 7, 15, 20 and 23)</b>		





