

# FR Y-14A Schedule A - Summary

## Summary Submission Cover Sheet

All BHCs, SLHCs and IHCs are expected to complete a version of the Summary template for each required scenario - *BHC Baseline, BHC Stress, Supervisory Baseline, and Supervisory Severely Adverse* - and additional scenarios that are named accordingly.

BHCs, SLHCs and IHCs should complete all relevant cells in the corresponding worksheets, including this cover page. BHCs, SLHCs and IHCs should not complete any shaded cells. Please ensure that the data submitted in this Summary Template match what was submitted in other data templates.

Please do not change the structure of this workbook.

Please note that unlike FR Y-9C reporting, all actual and projected income statement figures should be reported on a quarterly basis, and not on a cumulative basis.

<b>Institution Name:</b>	<input type="text"/>
<b>RSSD ID:</b>	<input type="text"/>
<b>Source:</b>	<input type="text" value="BHC, SLHC, or IHC"/>
<b>Submission Date (MM/DD/YYYY):</b>	<input type="text"/>
<b>When Received:</b>	<input type="text"/>

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

Briefly describe the scenario below:



## FR Y-14A Schedule A.1.a - Income Statement

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



## FR Y-14A Schedule A.1.a - Income Statement

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
<b><u>LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR</u></b>			
44 <b>Real Estate Loans (in Domestic Offices)</b>	-	-	-
45 First Lien Mortgages	-	-	-
46 Second / Junior Lien Mortgages	-	-	-
47 CRE Loans	-	-	-
48 Loans Secured by Farmland	-	-	-
49 <b>Real Estate Loans (Not in Domestic Offices)</b>	-	-	-
50 Residential Mortgages	-	-	-
51 CRE Loans	-	-	-
52 Loans Secured by Farmland	-	-	-
53 <b>C&amp;I Loans</b>	-	-	-
54 <b>Credit Cards</b>	-	-	-
55 <b>Other Consumer</b>	-	-	-
56 <b>All Other Loans and Leases</b>	-	-	-
57 <b>Total Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>	-	-	-
<b><u>TRADING ACCOUNT</u></b>			
58 <b>Trading MTM Losses</b>	-	-	-
59 <b>Trading-Issuer Default Losses</b>	-	-	-
60 <b>Counterparty Credit MTM Losses (CVA losses)</b>	-	-	-
61 <b>Counterparty Default losses</b>	-	-	-
62 <b>Total Trading and Counterparty</b>	-	-	-
<b><u>OTHER LOSSES</u></b>			
63 <b>Goodwill impairment</b>	-	-	-
64 <b>Valuation Adjustment for firm's own debt under fair value option (FVO)</b>	-	-	-
65 <b>Other losses (describe in supporting documentation)</b>	-	-	-
66 <b>Total Other Losses</b>	-	-	-
67 <b>Total Losses</b>	-	-	-
<b><u>ALLOWANCE FOR LOAN and LEASE LOSSES</u></b>			
68 <b>ALLL, prior quarter</b>			
69 <b>Real Estate Loans (in Domestic Offices)</b>			
70 Residential Mortgages			
71 First Lien Mortgages			
72 Closed-End Junior Liens			
73 HELOCs			
74 <b>CRE Loans</b>			
75 Construction			
76 Multifamily			
77 Nonfarm, Non-residential			



## FR Y-14A Schedule A.1.a - Income Statement

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
78 Loans Secured by Farmland			
79 <b>Real Estate Loans (Not in Domestic Offices)</b>			
80 Residential Mortgages			
81 CRE Loans			
82 Farmland			
83 <b>C&amp;I Loans</b>			
84 C&I Graded			
85 Small Business (Scored/Delinquency Managed)			
86 Corporate and Business Cards			
87 <b>Credit Cards</b>			
88 <b>Other Consumer</b>			
89 <b>All Other Loans and Leases</b>			
90 <b>Unallocated</b>			
91 <b>Provisions during the quarter</b>	-	-	-
92 <b>Real Estate Loans (in Domestic Offices)</b>	-	-	-
93 Residential Mortgages	-	-	-
94 First Lien Mortgages	-	-	-
95 Closed-End Junior Liens	-	-	-
96 HELOCs	-	-	-
97 CRE Loans	-	-	-
98 Construction	-	-	-
99 Multifamily	-	-	-
100 Nonfarm, Non-residential	-	-	-
101 Loans Secured by Farmland	-	-	-
102 <b>Real Estate Loans (Not in Domestic Offices)</b>	-	-	-
103 Residential Mortgages	-	-	-
104 CRE Loans	-	-	-
105 Farmland	-	-	-
106 <b>C&amp;I Loans</b>	-	-	-
107 C&I Graded	-	-	-
108 Small Business (Scored/Delinquency Managed)	-	-	-
109 Corporate and Business Cards	-	-	-
110 <b>Credit Cards</b>	-	-	-
111 <b>Other Consumer</b>	-	-	-
112 <b>All Other Loans and Leases</b>	-	-	-
113 <b>Unallocated</b>	-	-	-
114 <b>Net charge-offs during the quarter</b>	-	-	-
115 <b>Other ALLL Changes</b>	-	-	-
116 <b>ALLL, current quarter</b>			
<b>PRE-PROVISION NET REVENUE</b>			
117 <b>Net interest income</b>	-	-	-
118 <b>Noninterest income</b>	-	-	-
119 <b>Noninterest expense</b>	-	-	-
120 <b>Pre-Provision Net Revenue</b>	-	-	-





## FR Y-14A Schedule A.1.a - Income Statement

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
<b>CONDENSED INCOME STATEMENT</b>			
121 Pre-Provision Net Revenue	-	-	-
122 Provisions during the quarter	-	-	-
123 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 applicable income taxes and discontinued operations	-	-	-
129 <u>Applicable income taxes (foreign and domestic)</u>	-	-	-
130 Income (loss) before discontinued operations and other adjustments	-	-	-
131 <u>Discontinued operations, net of applicable income taxes</u>	-	-	-
132 Net income (loss) attributable to BHC/IHC/SLHC and minority interests	-	-	-
133 <u>Net income (loss) attributable to minority interests</u>	-	-	-
134 Net income (loss) attributable to BHC/IHC/SLHC	-	-	-
135 Effective Tax Rate (%)	-na-	-na-	-na-
<b>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</b>			
136 Reserve, prior quarter			
137 Provisions during the quarter	-	-	-
138 Net charges during the quarter	-	-	-
139 Reserve, current quarter			











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

Item		Projected in \$Millions									
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
Liabilities											
132	Deposits in domestic offices	CPSBP737									
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	CPSBP738									
134	Deposits	CPSBP739	-	-	-	-	-	-	-	-	-
135	Federal funds purchased and securities sold under agreements to repurchase	CPSBP740									
136	Trading Liabilities	CPSB3548									
137	Other Borrowed Money	CPSB3190									
138	Subordinated Notes and Debentures	CPSB4062									
139	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities	CPSBC699									
140	Other Liabilities	CPSB2750									
141	Memo: Allowance for off-balance sheet credit exposures	CPSBB557									
142	<b>Total Liabilities</b>	CPSB2948	-	-	-	-	-	-	-	-	-
Equity Capital											
143	Perpetual Preferred Stock and Related Surplus	CPSB3283									
144	Common Stock (Par Value)	CPSB3230									
145	Surplus (Exclude All Surplus Related to Preferred Stock)	CPSB3240									
146	Retained Earnings	CPSB3247									
147	Accumulated Other Comprehensive Income (AOCI)	CPSBB530									
148	Other Equity Capital Components	CPSBA130									
149	<b>Total Equity Capital</b>	CPSB3210	-	-	-	-	-	-	-	-	-
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	CPSB3000									
151	<b>Total Equity Capital</b>	CPSBG105	-	-	-	-	-	-	-	-	-
Other											
152	Unused Commercial Lending Commitments and Letters of Credit	CPSBP741									

**Footnotes to the Balance Sheet Worksheet**

Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total should correspond to the amount provided in Y-9C Schedule HC-F Line 6, item 13 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.

(1)













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

Submission Indicator - Indicate if this Capital sub-schedule pertains to Capital - CCAR or Capital - DFAST

CARP005	
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\*For purposes of this form, bank holding company also includes intermediate holding companies and savings and loan holding companies

Item	As of Date	Projected in \$Millions										Sums in \$Millions				
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter			
<b>Schedule HI-A—Changes in Bank Holding Company Equity Capital</b>																
1	Total bank holding company equity capital most recently reported for the end of previous QUARTER	CASK3217	CPSK3217	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Effect of changes in accounting principles and corrections of material accounting errors	CASKB507	CPSKB507													
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)	CASKB508	CPSKB508	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net income (loss) attributable to bank holding company	CASK4340	CPSK4340													
<b>Sale of perpetual preferred stock (excluding treasury stock transactions):</b>																
5	Sale of perpetual preferred stock, gross	CASK3577	CPSK3577													
6	Conversion or retirement of perpetual preferred stock	CASK3578	CPSK3578													
<b>Sale of common stock:</b>																
7	Sale of common stock, gross	CASK3579	CPSK3579													
8	Conversion or retirement of common stock	CASK3580	CPSK3580													
9	Sale of treasury stock	CASK4782	CPSK4782													
10	Purchase of treasury stock	CASK4783	CPSK4783													
11	Changes incident to business combinations, net	CASK4356	CPSK4356													
12	Cash dividends declared on preferred stock	CASK4598	CPSK4598													
13	Cash dividends declared on common stock	CASK4460	CPSK4460													
14	Other comprehensive income	CASKB511	CPSKB511													
15	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company	CASK4591	CPSK4591													
16	Other adjustments to equity capital (not included above)*	CASK3581	CPSK3581													
17	Total bank or intermediate B24holding company 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)	CASK3210	CPSK3210	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Schedule HC-R Part I.B. per Revised Regulatory Capital Rule (12 CFR 217)</b>																
18	AOCI opt-out election? (enter "1" for Yes; enter "0" for No)	CASDP838	CPSDP838													
<b>Common equity tier 1</b>																
19	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	CASDP742	CPSDP742													
20	Retained earnings	CASK3247	CPSK3247													
21	Accumulated other comprehensive income (AOCI)	CASDB530	CPSDB530													
22	Common equity tier 1 minority interest includable in common equity tier 1 capital	CASDP839	CPSDP839													
23	Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)	CASDP840	CPSDP840	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Common equity tier 1 capital: adjustments and deductions: where applicable, report all line items reflective of transition provisions</b>																
24	Goodwill net of associated deferred tax liabilities (DTLs)	CASDP841	CPSDP841													
25	Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	CASDP842	CPSDP842													
26	Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	CASDP843	CPSDP843													
<i>If item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments.</i>																













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

savings and loan holding companies

Item	As of Date		Projected in \$Millions									Sums in \$Millions				
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter		
117 Issuance of common stock for employee compensation	CASDQ283	CPSDQ283														
118 Other issuance of common stock	CASDQ284	CPSDQ284														
119 Total issuance of common stock	CASDQ285	CPSDQ285	-	-	-	-	-	-	-	-	-	-	-	-	-	-
120 Share repurchases to offset issuance for employee compensation	CASDQ286	CPSDQ286														
121 Other share repurchase	CASDQ287	CPSDQ287														
122 Total share repurchases	CASDQ288	CPSDQ288	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital</b>																
123 Outstanding trust preferred securities	CASKC699	CPSKC699														
124 Trust preferred securities included in Item 49	CASDQ289	CPSDQ289														

**Memoranda**

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

\*\*The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 109 as follows:

126 Taxes paid during the fiscal year ended two years ago CASDQ292

127 Taxes paid during the fiscal year ended one year ago CASDQ293

128 Taxes paid through the as-of date of the current fiscal year CASDQ294

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









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

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



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

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

**FR Y-14A Schedule A.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 in the Credit Loss Portion should reconcile to the total sum of projected credit losses (across all quarters) provided in the Securities OTTI by Portfolio tab of this schedule. Responses should be provided in \$Millions.

Identifier Value	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
CCARP083	CASCP087	CPSCN234	CPSCN235	CPSCP091
<b>GRAND TOTAL</b>	-	-	-	-

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

	AFS and HTM Securities	Threshold for Determining OTTI	Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)	Discount Rate Methodology	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?	Macroeconomic/financial variables used in loss estimation
	<b>CCARP084</b>	<b>CASMN243</b>	<b>CPSMN244</b>	<b>CASMN245</b>	<b>CASMN246</b>	<b>CASMN247</b>	<b>CASMN248</b>
1	Agency MBS						
2	Auction Rate Securities						
3	CDO						
4	CLO						
5	CMBS						
6	Common Stock (Equity)						
7	Auto ABS						
8	Credit Card ABS						
9	Student Loan ABS						
10	Other ABS (excl HEL ABS)						
11	Corporate Bond						
12	Covered Bond						
13	Domestic Non-Agency RMBS (incl HEL ABS)						
14	Foreign RMBS						
15	Municipal Bond						
16	Mutual Fund						
17	Preferred Stock (Equity)						
18	Sovereign Bond						
19	US Treasuries & Agencies						
20	Other*						

\*For 'Other' AFS and HTM securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

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

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YY YY)	PQ 1			PQ 2			PQ 3		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSPN091	CPSPN234	CPSPN235	CPSPN091	CPSPN234	CPSPN235	CPSPN091
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*					-			-			-
<b>21</b>	<b>GRAND TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>-</b>

\*For 'Other' AFS securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

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

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YY YY)	PQ 4			PQ 5			PQ 6		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSPN091	CPSPN234	CPSPN235	CPSPN091	CPSPN234	CPSPN235	CPSPN091
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*					-			-			-
<b>21</b>	<b>GRAND TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>-</b>

\*For 'Other' AFS securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

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

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YY YY)	PQ 7			PQ 8			PQ 9		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSPN091	CPSPN234	CPSPN235	CPSPN091	CPSPN234	CPSPN235	CPSPN091
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*					-			-			-
<b>21</b>	<b>GRAND TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>-</b>

\*For 'Other' AFS securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

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

	AFS Securities	Total Actual Fair Market Value MM/DD/YY	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
			CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530
	<b>CCARP084</b>	<b>CASPP088</b>									
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*										
<b>21</b>	<b>GRAND TOTAL</b>	-	-	-	-	-	-	-	-	-	-

\* For 'Other' AFS securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

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

		Projected OCI Based on Macro-Economic Scenario											
AFS Securities		Beginning Fair Market Value PQ 4	Fair Value Rate of Change PQ4	Projected OCI - PQ 4	Beginning Fair Market Value PQ 5	Fair Value Rate of Change PQ5	Projected OCI - PQ 5	Beginning Fair Market Value PQ 6	Fair Value Rate of Change PQ6	Projected OCI - PQ 6	Beginning Fair Market Value PQ 7	Fair Value Rate of Change PQ7	Projected OCI - PQ 7
CCARP084		CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530
1	Agency MBS												
2	Auction Rate Securities												
3	CDO												
4	CLO												
5	CMBS												
6	Common Stock (Equity)												
7	Auto ABS												
8	Credit Card ABS												
9	Student Loan ABS												
10	Other ABS (excl HEL ABS)												
11	Corporate Bond												
12	Covered Bond												
13	Domestic Non-Agency RMBS												
14	Foreign RMBS												
15	Municipal Bond												
16	Mutual Fund												
17	Preferred Stock (Equity)												
18	Sovereign Bond												
19	US Treasuries & Agencies												
20	Other*												
<b>21</b>	<b>GRAND TOTAL</b>	-	-	-	-	-	-	-	-	-	-	-	-

\* For 'Other' AFS securities, please provide details in the rows, please ensure that grand totals



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

AFS Securities		Beginning	Fair Value	Projected	Beginning	Fair Value	Projected	Total	Estimated Total Fair
		Fair Market Value PQ 8	Rate of Change PQ8	OCI - PQ 8	Fair Market Value PQ 9	Rate of Change PQ9	OCI - PQ 9	Projected OCI in all Quarters	Market Value after OCI Shock applied to all Quarters
	<b>CCARP084</b>	<b>CPSPS677</b>	<b>CPSPS678</b>	<b>CPSPB530</b>	<b>CPSPS677</b>	<b>CPSPS678</b>	<b>CPSPB530</b>		<b>CPSPP088</b>
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*								
<b>21</b>	<b>GRAND TOTAL</b>	-	-	-	-	-	-	-	-

\* For 'Other' AFS securities, please provide details in the following rows, please ensure that grand totals

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

	AFS and HTM Securities	Principal Market Value Source Please state whether a vendor or proprietary model is used. If using a 3rd party vendor, please provide the name(s) of the 3rd party vendor(s).	In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)?
	CCARP084	CASMN240	CASMN241
1	Agency MBS		
2	Auction Rate Securities		
3	CDO		
4	CLO		
5	CMBS		
6	Common Stock (Equity)		
7	Auto ABS		
8	Credit Card ABS		
9	Student Loan ABS		
10	Other ABS (excl HEL ABS)		
11	Corporate Bond		
12	Covered Bond		
13	Domestic Non-Agency RMBS (incl HEL ABS)		
14	Foreign RMBS		
15	Municipal Bond		
16	Mutual Fund		
17	Preferred Stock (Equity)		
18	Sovereign Bond		
19	US Treasuries & Agencies		
20	Other*		

\*For 'Other' AFS and HTM securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.4 - Trading

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

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

\$Millions

Losses should be reported as a positive value.

1	Trading Issuer Default Losses	CPSSN989	-
1a	Trading Issuer Default losses from securitized products	CPSSN990	
1b	Trading Issuer Default losses from other credit sensitive instruments	CPSSN991	
2	Counterparty Credit MTM Losses (CVA losses)	CPSSN992	-
2a	Counterparty CVA losses	CPSSN993	
2b	Offline reserve CVA losses	CPSSN994	
3	Counterparty Default Losses	CPSSN995	
3a	Impact of Counterparty Default hedges	CPSSN996	
4	Other Counterparty Losses	CPSSN997	
5	Funding Valuation Adjustment (FVA)	CPSSJA24	

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

Risk Segment	Contribution (\$millions)	PY 1				PY 2				Total (\$millions)
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
CPSSN962										
										\$ -
										\$ -
										\$ -
										\$ -
<b>Total (\$millions)</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

*Note: Please add more rows if needed.*











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

FR Y9C Codes

Projected in \$Millions

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

**Footnotes to the PPNR Projections Worksheet**

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

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

- (5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items**40-41**.
- (6) Report commissions only in "Commissions" line item **28C**; do not report commissions in any other compensation line items.
- (7) See instructions for guidance on related thresholds. List segments included in this line item  
 CPSNQ969
- (8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.
- (9) List segments from which item was excluded:  
 CPSNQ970
- (10) Include domestic BHC/IHC/SLHC issued credit and charge cards including those that result from a partnership agreement.
- (11) Applies to line items **1A-1F**; US and Puerto Rico only.
- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items **14N** or **30**, as applicable.
- (13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.











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

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

**Footnotes to the Net Interest Income Worksheet**

**(1)** Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impaired loans.

**(2)** Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such that no more than 5% of total Average Asset Balances are reported without a further breakout.

CPSNQ973	CPSNQ974									
CPSNQ975	CPSNQ976									
CPSNQ977	CPSNQ978									
CPSNQ979	CPSNQ980									
CPSNQ981	CPSNQ982									

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

CPSNQ983	CPSNQ984									
CPSNQ985	CPSNQ986									
CPSNQ987	CPSNQ988									
CPSNQ989	CPSNQ990									
CPSNQ991	CPSNQ992									

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

**(5)** Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.

**(6)** A sum of average domestic and foreign deposits should be equal to a sum of average BHDM6631, BHDM6636, BHFN6631, and BHFN6636.

**(7)** Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card

**(8)** Rates are equal to zero by definition.

**(9)** All rates are annualized.

**(10)** Include loans secured by farmland here (BHDM1420) and other loans not accounted for in the other categories

**(11)** Sum of line items 36C and 39 equals sum of BHCK3190, BHCK4062, and interest-bearing liabilities reported in BHCK2750; item 40 captures non-interest bearing liabilities in BHCK2750







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

	FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
<b>C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for BHCs respondents that were required to complete the Net Interest Income Worksheet)</b>											
50		Carrying Value of Purchased Credit Impaired (PCI) Loans	BHCKC780	\$Millions	CPSNC780						
51		Net Accretion of discount on PCI Loans included in interest Revenues		\$Millions	CPSNQ121						
52		Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)		\$Millions	CPSNQ122						
53		Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices		%	CPSNQ123						
<b>Quarter End Weighted Average Life of Assets (4) (6)</b>											
54		First Lien Residential Mortgages (in Domestic Offices) (31)		months	CPSNQ124						
55		Closed-End Junior Residential Liens (in Domestic Offices)		months	CPSNQ125						
56		Home Equity Lines Of Credit (HELOCs)		months	CPSNQ126						
57		C&I Loans		months	CPSNQ127						
58		CRE Loans (in Domestic Offices)		months	CPSNQ128						
59		Credit Cards		months	CPSNQ129						
60		Auto Loans		months	CPSNQ130						
61		Student Loans		months	CPSNQ131						
62		Other, incl. loans backed by securities (non-purpose lending) (7)		months	CPSNQ132						
63		Residential Mortgages (First and Second Lien, Not in Domestic Offices)		months	CPSNQ133						
64		Other Real Estate Loans (Not in Domestic Offices)		months	CPSNQ134						
65		Other Loans & Leases		months	CPSNQ135						
66		Securities (AFS and HTM) - Treasuries and Agency Debentures		months	CPSNQ136						
67		Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)		months	CPSNQ137						
68		Securities (AFS and HTM) - Other		months	CPSNQ138						
69		Trading Assets		months	CPSNQ139						
70		All Other Earning Assets		months	CPSNQ140						
<b>Quarter End Weighted Average Life of Liabilities (4) (6)</b>											
71		Domestic Deposits - Time		months	CPSNQ141						
72		Foreign Deposits-Time		months	CPSNQ142						
73		Fed Funds		months	CPSNQ143						
74		Repos		months	CPSNQ144						
75		Other Short Term Borrowing		months	CPSNQ145						
76		Trading Liabilities		months	CPSNQ146						
77		Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities		months	CPSNQ147						
78		All Other Interest Bearing Liabilities		months	CPSNQ148						

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

FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
		For								
		For upward rate movements	downward rate movements	Assumed Floor						
<u>Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5)</u>		CPSNQ149	CPSNQ933	CPSNQ939						
79	Money Market Accounts									
		CPSNQ150	CPSNQ934	CPSNQ940						
80	Savings									
		CPSNQ151	CPSNQ935	CPSNQ941						
81	NOW, ATS, and other Transaction Accounts									
		CPSNQ152	CPSNQ936	CPSNQ942						
82	Time Deposits									
		CPSNQ153	CPSNQ937	CPSNQ943						
<u>Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5)</u>										
83	Foreign Deposits									
		CPSNQ154	CPSNQ938	CPSNQ944						
84	Foreign Deposits-Time									
85	New Domestic Business Pricing for Time Deposits (25)									
85A	Curve (if multiple terms assumed) (26)									
85B	Index rate (if single term assumed) (27)									
85C	Spread relative to the Index Rate (27)									

CPSNQ156	
CPSNQ157	
CPSNQ158	

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

	FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
<b>Footnotes to the PPNR Metrics Worksheet</b>											
(1)											
	Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.										
(2)											
	Provide regional breakouts for all quarters but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule										
(3)											
	Average outstanding principal balance for residential mortgage loans the BHC/IHC/SLHC services for others.										
(4)											
	The Weighted Average Life should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments, and defaults. The WAL for the FR Y-14Q disclosures should reflect the spot balance sheet position for each time period. For the FR Y-14A, given that it covers forecasted time periods, the WAL should be forward-looking which incorporates the changes to the projected WAL, including new business activity.										
(5)											
	A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.										
(6)											
	Reference PPNR Net Interest Income worksheet for product definitions.										
(7)											
	Corresponds to line item 7C on the Net Interest Income worksheet										
(8)											
	Include both direct and allocated expenses.										
(9)											
	"Metrics by Business Segment/Line" correspond to Business Segments/Lines on PPNR Submission worksheet, unless explicitly stated otherwise. See Instructions for definitions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. Only line items with "Industry Market Size" in the name are industry/market-wide items; all other items are BHC/IHC-specific.										
(10)											
	Assets under Management										
(11)											
	Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.										
(12)											
	Regions outside the US and Puerto Rico.										
(13)											
	Report the grossed up "interest balances" that result from prime brokerage activities.										
(14)											
	List items on PPNR Projections worksheet that include this item if any:										
	CPSNQ993										
(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:										
	CPSNQ994										
(20)											
	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.										
(21)											
	Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing contra-revenues and/or expenses.										
	CPSNQ997										
(22)											
	Applies to line items 1-9; US and Puerto Rico only.										
(23)											
	Total domestic mortgages originated during the quarter.										
(24)											
	FR Y-9C name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.										
(25)											
	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.										

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

		FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
(26)	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.											
(27)	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.											
(28)	A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the BHC's/IHC's/SLHC latest backlog estimate.											
(29)	Provide description of the accounts included in this line item (e.g. Negotiable Order of Withdrawal, Interest Bearing Checking, Non Interest Bearing Demand Deposit Account, Money Market Savings, etc.)											
	CPSNQ998	<input type="text"/>										
(30)	Please break out and explain nature of non-recurring items included in PPNR. Also indicate which items on PPNR Projections worksheet include the items broken out in footnote 32:											
(a)	Revenues (Net Interest Income + Non Interest Income)											
	CPSNQ999		\$ Million	CPSNR001								
	CPSNR002		\$ Million	CPSNR003								
	CPSNR004		\$ Million	CPSNR005								
	CPSNR006		\$ Million	CPSNR007								
	CPSNR008		\$ Million	CPSNR009								
	CPSNR010		\$ Million	CPSNR011								
	CPSNR012		\$ Million	CPSNR013								
(b)	Non Interest Expenses											
	CPSNR014		\$ Million	CPSNR015								
	CPSNR016		\$ Million	CPSNR017								
	CPSNR018		\$ Million	CPSNR019								
	CPSNR020		\$ Million	CPSNR021								
	CPSNR022		\$ Million	CPSNR023								
	CPSNR024		\$ Million	CPSNR025								
	CPSNR026		\$ Million	CPSNR027								
(31)	For WAL, exclude from the reported number Loans Held For Sale											
(32)	Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Marketing Expense Amortization)											
	CPSNR028	<input type="text"/>										