

**FR Y-14A Schedule A - Summary**

**Summary Submission Cover Sheet**

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

BHCs and IHCs should complete all relevant cells in the corresponding worksheets, including this cover page. BHCs 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>	
<b>Source:</b>	<input type="text" value="BHC 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>ALL, 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 Applicable income taxes (foreign and domestic)	-	-	-
130 Income (loss) before discontinued operations and other adjustments	-	-	-
131 Discontinued operations, net of applicable 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-
<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	
<b>Liabilities</b>											
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	-	-	-	-	-	-	-	-	-
<b>Equity Capital</b>											
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 BHC Equity Capital</b>	CPSB3210	-	-	-	-	-	-	-	-	-
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	CPSB3000									
151	<b>Total Equity Capital</b>	CPSBG105	-	-	-	-	-	-	-	-	-
<b>Other</b>											
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.c.2 - Advanced RWA

45	Balance Sheet Amount		CASAN879										
46	RWA		CASAN880										
47	Equity Exposures RWA												
	Other Assets												
48	Balance Sheet Amount		CASAN882										
49	RWA		CASAN883										
50	CVA Capital Charge (risk-weighted asset equivalent)(Revised regulatory capital rule, July 2013)		CASAN884	-		-	-	-	-	-	-	-	-
51	Advanced CVA Approach		CASAN885	-		-	-	-	-	-	-	-	-
52	Unstressed VaR with Multipliers		CASAN886										
53	Stressed VaR with Multipliers		CASAN887										
54	Simple CVA Approach		CASAN888										
55	Assets subject to the general risk-based capital requirements		CASAJ198										
	<b>Operational RWA</b>												
56	Operational RWA		CASAJ154										
57	Total risk-based capital requirement for operational risk without dependence assumptions		CASAJ084										
	<b>Market Risk</b>												
58	VaR-based capital requirement		CASAN811										
59	Stressed VaR-based capital requirement		CASAN812										
60	Incremental risk capital requirement		CASAN813										
61	Comprehensive risk capital requirement (excluding non-modeled correlation)		CASAN814										
62	Non-modeled Securitization		CASAN815	-		-	-	-	-	-	-	-	-
63	Net Long		CASAN816										
64	Net Short		CASAN817										
65	Specific risk add-on (excluding securitization and correlation)		CASAN818	-		-	-	-	-	-	-	-	-
66	Sovereign debt positions		CASAN819										
67	Government sponsored entity debt positions		CASAN820										
68	Depository institution, foreign bank, and credit union debt positions		CASAN821										
69	Public sector entity debt positions		CASAN822										
70	Corporate debt positions		CASAN823										
71	Equity		CASAN824										
72	Capital requirement for de minimis exposures		CASAN825										
73	Market risk equivalent assets		CASA1651	-		-	-	-	-	-	-	-	-
74	Other RWA		CASAN826										
75	Excess eligible credit reserves not included in tier 2 capital		CASAJ152										
76	Total RWA		CASAA223	-		-	-	-	-	-	-	-	-

Sum of AABGJ144,  
AABGJ145,AABGJ146

Sum of AABBJ147, AABBJ148,  
AABBJ149  
Sum of AABGJ147, AABGJ148,  
AABGJ149

AABGJ198

AABGJ154  
AASAJ084

bhck1651

AABGJ152















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

Item	Projected in \$Millions											Sums in \$Millions		
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter	
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**

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

125

\*\*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

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

129









**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.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**

	<b>AFS and HTM Securities</b>	<b>Threshold for Determining OTTI</b>	<b>Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)</b>	<b>Discount Rate Methodology</b>	<b>Please provide the name(s) of any vendor(s) and any vendor model(s) that are used</b>	<b>Were all securities reviewed for potential OTTI (yes/no) for stress testing?</b>	<b>Macroeconomic/financial variables used in loss estimation</b>
	<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/YYYY)	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/YYYY)	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*					-			-			-
21	<b>GRAND TOTAL</b>	0	0	0	0	-	0	0	-	0	0	-

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

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

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YYYY)	PQ 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*					-			-			-
21	<b>GRAND TOTAL</b>	0	0	0	0	-	0	0	-	0	0	-

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

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

	AFS Securities	Fair Market Value MM/DD/YY YY									
			Beginning Fair Market Value PQ 1	Fair Value Rate of Change PQ1	Projected OCI - PQ 1	Beginning Fair Market Value PQ 2	Fair Value Rate of Change PQ2	Projected OCI - PQ 2	Beginning Fair Market Value PQ 3	Fair Value Rate of Change PQ3	Projected OCI - PQ 3
	<b>CCARP084</b>	<b>CASPP088</b>	<b>CPSPS677</b>	<b>CPSPS678</b>	<b>CPSPB530</b>	<b>CPSPS677</b>	<b>CPSPS678</b>	<b>CPSPB530</b>	<b>CPSPS677</b>	<b>CPSPS678</b>	<b>CPSPB530</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
	<b>CCARP084</b>	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**

<b>AFS Securities</b>		<b>Beginning Fair Market Value PQ 8</b>	<b>Fair Value Rate of Change PQ8</b>	<b>Projected OCI - PQ 8</b>	<b>Beginning Fair Market Value PQ 9</b>	<b>Fair Value Rate of Change PQ9</b>	<b>Projected OCI - PQ 9</b>	<b>Total Projected OCI in all Quarters</b>	<b>Estimated Total Fair Market Value after OCI Shock applied to all Quarters</b>
	<b>CCARP084</b>	<b>CPSPS677</b>	<b>CPSPS678</b>	<b>CPSPB530</b>	<b>CPSPS677</b>	<b>CPSPS678</b>	<b>CPSPB530</b>		<b>CPSP088</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 rows, please ensure that grand totals

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

	<b>AFS and HTM Securities</b>	<b>Principal Market Value Source</b> 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).	<b>In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)?</b>
	<b>CCARP084</b>	<b>CASMN240</b>	<b>CASMN241</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.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	CPSNQ945									
										\$ -
										\$ -
										\$ -
										\$ -
<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 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 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>										
79	Money Market Accounts	basis points	CPSNQ149	CPSNQ933	CPSNQ939					
			CPSNQ150	CPSNQ934	CPSNQ940					
80	Savings	basis points								
			CPSNQ151	CPSNQ935	CPSNQ941					
81	NOW, ATS, and other Transaction Accounts	basis points								
			CPSNQ152	CPSNQ936	CPSNQ942					
82	Time Deposits	basis points								
			CPSNQ153	CPSNQ937	CPSNQ943					
<u>Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5)</u>										
83	Foreign Deposits	basis points								
			CPSNQ154	CPSNQ938	CPSNQ944					
84	Foreign Deposits-Time	basis points								
85	New Domestic Business Pricing for Time Deposits (25)									
85A	Curve (if multiple terms assumed) (26)		CPSNQ156							
85B	Index rate (if single term assumed) (27)		CPSNQ157							
85C	Spread relative to the Index Rate (27)	basis points	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 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 <b>7C</b> 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 <b>49</b> 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 <b>1-9</b> ; 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 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 PPRN Projections worksheet include the items broken out in footnote 32:										
(a)	Revenues (Net Interest Income + Non Interest Income)										
	CPSNQ999										
	CPSNR002	\$ Million	CPSNR001								
	CPSNR004	\$ Million	CPSNR003								
	CPSNR006	\$ Million	CPSNR005								
	CPSNR008	\$ Million	CPSNR007								
	CPSNR010	\$ Million	CPSNR009								
	CPSNR012	\$ Million	CPSNR011								
			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"/>									

**FR Y-14A Scenario Schedule Cover Sheet**

In addition to providing the name and RSSD ID of your institution on this cover sheet, all BHCs and IHCs are expected to complete the following three tabs in this workbook: *Scenario Variable Definitions*, *BHC Baseline Scenario* and *BHC Stress Scenario* . If the BHC or IHC so chooses, it can provide additional stress scenarios on additional tabs.

**Institution Name:**

**RSSD ID:**

**Date of Data Submission:**

**Supervisory Baseline Scenario (additional variables used beyond those supplied)**

**CCSV006**

Variable Number	Variable Name	Variable Definition
CCSVR929	CCSVS019	CCSVS064

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

**Supervisory Adverse Scenario (additional variables used beyond those supplied)**

**CCSV006**

Variable Number	Variable Name	Variable Definition
CCSVR929	CCSVS019	CCSVS064

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

**Supervisory Severely Adverse Scenario (additional variables used beyond those supplied)**

**CCSV006**

Variable Number	Variable Name	Variable Definition
CCSVR929	CCSVS019	CCSVS064

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10



**BHC Baseline Scenario (variables not included above)**

**CCSV006**

Variable Number	Variable Name	Variable Definition
CCSVR929	CCSVS019	CCSVS064

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

**BHC Stress Scenario (variables not included above)**

**CCSV006**

Variable Number	Variable Name	Variable Definition
CCSVR929	CCSVS019	CCSVS064

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

**BHC Additional Scenario #1 (variables not included above)**

**CCSV006**

Variable Number	Variable Name	Variable Definition
CCSVR929	CCSVS019	CCSVS064

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

FR Y-14A Schedule B.1 - Supervisory Baseline Scenario

Variable Name	Actual				Projected					
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
CCSVS019	CCSVS291					CCSVP009				

FR Y-14A Schedule B.2 - Supervisory Adverse Scenario

Variable Name	Actual				Projected					
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
CCSVS019	CCSVS291					CCSVP009				

FR Y-14A Schedule B.3 - Supervisory Severely Adverse Scenario

Variable Name	Actual				Projected					
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
CCSVS019	CCSVS291					CCSVP009				

FR Y-14A Schedule B.4 - BHC or IHC Baseline Scenario

Variable Name	Actual				Projected					
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
CCSVS019	CCSVS291					CCSVP009				

FR Y-14A Schedule B.5 - BHC or IHC Adverse Scenario

Variable Name	Actual				Projected					
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
CCSVS019	CCSVS291					CCSVP009				

FR Y-14A Schedule B.6 - Additional Scenario

Variable Name	Actual				Projected					
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
CCSVS019	CCSVS291					CCSVP009				

**FR Y-14A Regulatory Capital Instruments Annual Schedule**

**Institution Name:**

**RSSD ID:**

**Date of Data Submission:**

**As of Date:**

**Submission Type:**







FR Y-14A Regulatory Capital Instruments: Schedule C

-

	Revised regulatory capital treatment	FR Y-9C, Schedule HC Reference	Page Reference in the Capital Plan	Comments
			CACIY814	CACIQ750
<u>Quarterly Redemption/Repurchase Activity</u>				
1	Common Stock (CS)	Common Equity Tier 1	BHCK 3230 + BHCK 3240 + BHCK A130 - BHCK G235	
2	Common Stock (CS) - Employee Stock Compensation	Tier 1	BHCK 3283 + BHCK 3240	
3	CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	
4	CS USG Investment	Common Equity Tier 1	BHCK 3230 + BHCK G235	
5	Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	
6	Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	
7	Non-Cumulative Perpetual Preferred (NCP)	Additional Tier 1	BHCK 3283	
8	NCP Convertible	Additional Tier 1	BHCK 3283	
9	Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	
			BHCK 3283	
10	MCP USG Preferred	Additional Tier 1	BHCK G234	
11	Capital Instrument Issued by Subsidiary	Additional Tier 1	BHCK P839	
12	Other Additional Tier 1	Additional Tier 1	BHCK 3283	
13	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	
14	CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	
15	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	
			BHCK 3283	
16	MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234	
			BHCK 3283	
17	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000	
			BHCK 3283	
18	USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234	
19	Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1	BHCK 3283	
20	Subordinated Debt	Tier 2	BHCA P865	
21	Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	
22	Other Tier 2	Tier 2	BHCK 3283	
23	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	
24	CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	
25	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	
			BHCK 3283	
26	MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234	
			BHCK 3283	
27	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000	
			BHCK 3283	
28	USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234	
29	Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2	BHCK 3283	





FR Y-14A Regulatory Capital Instruments: Schedule C

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	Revised regulatory capital treatment	FR Y-9C, Schedule HC Reference	Page Reference in the Capital Plan CACIY814	Comments CACIQ750
<u>Quarterly Issuance Activity</u>				
30	Common Stock (CS)	Common Equity Tier 1	BHCK 3230 + BHCK 3240 + BHCK A130 - BHCK G235	
31	Common Stock (CS) - Employee Stock Compensation	Tier 1	BHCK 3283 + BHCK 3240	
32	CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	
33	CS USG Investment	Common Equity Tier 1	BHCK 3230 +BHCK G235	
34	Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	
35	Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	
36	Non-Cumulative Perpetual Preferred (NCP)	Additional Tier 1	BHCK 3283	
37	NCP Convertible	Additional Tier 1	BHCK 3283	
38	Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	
			BHCK 3283	
39	MCP USG Preferred	Additional Tier 1	BHCK G234	
40	Capital Instrument Issued by Subsidiary	Additional Tier 1	BHCK P839	
41	Other Additional Tier 1	Additional Tier 1	BHCK 3283	
42	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	
43	CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	
44	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	
			BHCK 3283	
45	MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234	
			BHCK 3283	
46	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000	
			BHCK 3283	
47	USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234	
48	Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1	BHCK 3283	
49	Subordinated Debt	Tier 2	BHCA P865	
50	Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	
51	Other Tier 2	Tier 2	BHCK 3283	
52	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	
53	CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	
54	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	
			BHCK 3283	
55	MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234	
			BHCK 3283	
56	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000	
			BHCK 3283	
57	USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234	
58	Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2	BHCK 3283	







FR Y-14A Regulatory Capital Instruments: Schedule C

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	Revised regulatory capital treatment	FR Y-9C, Schedule HC Reference	Page Reference in the Capital Plan CACIY814	Comments CACIQ750
<u>Quarterly Activity - Other than issuances or repurchases</u>				
59	Common Stock (CS)	Common Equity Tier 1	BHCK 3230 + BHCK 3240 + BHCK A130 - BHCK G235	
60	Common Stock (CS) - Employee Stock Compensation	Tier 1	BHCK 3283 + BHCK 3240	
61	CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	
62	CS USG Investment	Common Equity Tier 1	BHCK 3230 +BHCK G235	
63	Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	
64	Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	
65	Non-Cumulative Perpetual Preferred (NCP)	Additional Tier 1	BHCK 3283	
66	NCP Convertible	Additional Tier 1	BHCK 3283	
67	Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	
			BHCK 3283	
68	MCP USG Preferred	Additional Tier 1	BHCK G234	
69	Capital Instrument Issued by Subsidiary	Additional Tier 1	BHCK P839	
70	Other Additional Tier 1	Additional Tier 1	BHCK 3283	
71	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	
72	CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	
73	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	
			BHCK 3283	
74	MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234	
			BHCK 3283	
75	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000	
			BHCK 3283	
76	USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234	
77	Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1	BHCK 3283	
78	Subordinated Debt	Tier 2	BHCA P865	
79	Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	
80	Other Tier 2	Tier 2	BHCK 3283	
81	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	
82	CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	
83	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	
			BHCK 3283	
84	MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234	
			BHCK 3283	
85	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000	
			BHCK 3283	
86	USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234	
87	Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2	BHCK 3283	

Notional Amount

FR Y-9C, Schedule HC  
Reference

Revised regulatory capital treatment	Reference	Actual As of date	PQ 1	PQ 2	PQ 3	
<b>Capital Balances</b>						
88 Common Stock (CS)	Common Equity Tier 1	BHCK 3230 + BHCK 3240 + BHCK A130 - BHCK G235	CACIY596	Sum (PQ1 Items 1, 2, 30, 31, 59, 60) + (Actual Item 88)	Sum (PQ2 Items 1, 2, 30, 31, 59, 60) + (PQ1 Item 88)	Sum (PQ3 Items 1, 2, 30, 31, 59, 60) + (PQ2 Item 88)
89 CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	CACIY597	Sum (PQ1 Items 3, 32, 61) + (Actual Item 89)	Sum (PQ2 Items 3, 32, 61) + (PQ1 Item 89)	Sum (PQ3 Items 3, 32, 61) + (PQ2 Item 89)
90 CS USG Investment	Common Equity Tier 1	BHCK 3230 +BHCK G235	CACIY598	Sum (PQ1 Items 4, 33, 62) + (Actual Item 90)	Sum (PQ2 Items 4, 33, 62) + (PQ1 Item 90)	Sum (PQ3 Items 4, 33, 62) + (PQ2 Item 90)
91 Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	CACIY599	Sum (PQ1 Items 5, 34, 63) + (Actual Item 91)	Sum (PQ2 Items 5, 34, 63) + (PQ1 Item 91)	Sum (PQ3 Items 5, 34, 63) + (PQ2 Item 91)
92 Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	CACIY600	Sum (PQ1 Items 6, 35, 64) + (Actual Item 92)	Sum (PQ2 Items 6, 35, 64) + (PQ1 Item 92)	Sum (PQ3 Items 6, 35, 64) + (PQ2 Item 92)
93 Non-Cumulative Perpetual Preferred (NCPP)	Additional Tier 1	BHCK 3283	CACIY601	Sum (PQ1 Items 7, 36, 65) + (Actual Item 93)	Sum (PQ2 Items 7, 36, 65) + (PQ1 Item 93)	Sum (PQ3 Items 7, 36, 65) + (PQ2 Item 93)
94 NCPP Convertible	Additional Tier 1	BHCK 3283	CACIY602	Sum (PQ1 Items 8, 37, 66) + (Actual Item 94)	Sum (PQ2 Items 8, 37, 66) + (PQ1 Item 94)	Sum (PQ3 Items 8, 37, 66) + (PQ2 Item 94)
95 Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	CACIY603	Sum (PQ1 Items 9, 38, 67) + (Actual Item 95)	Sum (PQ2 Items 9, 38, 67) + (PQ1 Item 95)	Sum (PQ3 Items 9, 38, 67) + (PQ2 Item 95)
		BHCK 3283				
96 MCP USG Preferred	Additional Tier 1	BHCK G234 BHCK P839	CACIY604	Sum (PQ1 Items 10, 39, 68) + (Actual Item 96)	Sum (PQ2 Items 10, 39, 68) + (PQ1 Item 96)	Sum (PQ3 Items 10, 39, 68) + (PQ2 Item 96)
		BHCK P839				
97 Capital Instrument Issued by Subsidiary	Additional Tier 1		CACIY605	Sum (PQ1 Items 11, 40, 69) + (Actual Item 97)	Sum (PQ2 Items 11, 40, 69) + (PQ1 Item 97)	Sum (PQ3 Items 11, 40, 69) + (PQ2 Item 97)
98 Other Additional Tier 1	Additional Tier 1	BHCK 3283	CACIY606	Sum (PQ1 Items 12, 41, 70) + (Actual Item 98)	Sum (PQ2 Items 12, 41, 70) + (PQ1 Item 98)	Sum (PQ3 Items 12, 41, 70) + (PQ2 Item 98)
99 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY607	Sum (PQ1 Items 13, 42, 71) + (Actual Item 99)	Sum (PQ2 Items 13, 42, 71) + (PQ1 Item 99)	Sum (PQ3 Items 13, 42, 71) + (PQ2 Item 99)
100 CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY608	Sum (PQ1 Items 14, 43, 72) + (Actual Item 100)	Sum (PQ2 Items 14, 43, 72) + (PQ1 Item 100)	Sum (PQ3 Items 14, 43, 72) + (PQ2 Item 100)
101 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY609	Sum (PQ1 Items 15, 44, 73) + (Actual Item 101)	Sum (PQ2 Items 15, 44, 73) + (PQ1 Item 101)	Sum (PQ3 Items 15, 44, 73) + (PQ2 Item 101)
		BHCK 3283				
102 MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234 BHCK 3283	CACIY610	Sum (PQ1 Items 16, 45, 74) + (Actual Item 102)	Sum (PQ2 Items 16, 45, 74) + (PQ1 Item 102)	Sum (PQ3 Items 16, 45, 74) + (PQ2 Item 102)
		BHCK 3283				
103 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000	CACIY611	Sum (PQ1 Items 17, 46, 75) + (Actual Item 103)	Sum (PQ2 Items 17, 46, 75) + (PQ1 Item 103)	Sum (PQ3 Items 17, 46, 75) + (PQ2 Item 103)
		BHCK 3283				
104 USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234 BHCK 3283	CACIY612	Sum (PQ1 Items 18, 47, 76) + (Actual Item 104)	Sum (PQ2 Items 18, 47, 76) + (PQ1 Item 104)	Sum (PQ3 Items 18, 47, 76) + (PQ2 Item 104)
		BHCK 3283				
105 Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1		CACIY613	Sum (PQ1 Items 19, 48, 77) + (Actual Item 105)	Sum (PQ2 Items 19, 48, 77) + (PQ1 Item 105)	Sum (PQ3 Items 19, 48, 77) + (PQ2 Item 105)
106 Subordinated Debt	Tier 2	BHCA P865	CACIY614	Sum (PQ1 Items 20, 49, 78) + (Actual Item 106)	Sum (PQ2 Items 20, 49, 78) + (PQ1 Item 106)	Sum (PQ3 Items 20, 49, 78) + (PQ2 Item 106)
107 Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	CACIY615	Sum (PQ1 Items 21, 50, 79) + (Actual Item 107)	Sum (PQ2 Items 21, 50, 79) + (PQ1 Item 107)	Sum (PQ3 Items 21, 50, 79) + (PQ2 Item 107)
108 Other Tier 2	Tier 2	BHCK 3283	CACIY616	Sum (PQ1 Items 22, 51, 80) + (Actual Item 108)	Sum (PQ2 Items 22, 51, 80) + (PQ1 Item 108)	Sum (PQ3 Items 22, 51, 80) + (PQ2 Item 108)
109 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY617	Sum (PQ1 Items 23, 52, 81) + (Actual Item 109)	Sum (PQ2 Items 23, 52, 81) + (PQ1 Item 109)	Sum (PQ3 Items 23, 52, 81) + (PQ2 Item 109)
110 CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY618	Sum (PQ1 Items 24, 53, 82) + (Actual Item 110)	Sum (PQ2 Items 24, 53, 82) + (PQ1 Item 110)	Sum (PQ3 Items 24, 53, 82) + (PQ2 Item 110)
111 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY619	Sum (PQ1 Items 25, 54, 83) + (Actual Item 111)	Sum (PQ2 Items 25, 54, 83) + (PQ1 Item 111)	Sum (PQ3 Items 25, 54, 83) + (PQ2 Item 111)
		BHCK 3283				
112 MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	CACIY620	Sum (PQ1 Items 26, 55, 84) + (Actual Item 112)	Sum (PQ2 Items 26, 55, 84) + (PQ1 Item 112)	Sum (PQ3 Items 26, 55, 84) + (PQ2 Item 112)
		BHCK 3283				
113 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000	CACIY621	Sum (PQ1 Items 27, 56, 85) + (Actual Item 113)	Sum (PQ2 Items 27, 56, 85) + (PQ1 Item 113)	Sum (PQ3 Items 27, 56, 85) + (PQ2 Item 113)
		BHCK 3283				
114 USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	CACIY622	Sum (PQ1 Items 28, 57, 86) + (Actual Item 114)	Sum (PQ2 Items 28, 57, 86) + (PQ1 Item 114)	Sum (PQ3 Items 28, 57, 86) + (PQ2 Item 114)
		BHCK 3283				
115 Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2		CACIY623	Sum (PQ1 Items 29, 58, 87) + (Actual Item 115)	Sum (PQ2 Items 29, 58, 87) + (PQ1 Item 115)	Sum (PQ3 Items 29, 58, 87) + (PQ2 Item 115)
116 Cash dividends declared on preferred stock						
117 Cash dividends declared on common stock						
118 Common shares outstanding (Millions)						
119 Common dividends per share (\$)						

Notional Amount  
Projected

	Revised regulatory capital treatment	FR Y-9C, Schedule HC Reference	PQ 4	PQ 5	PQ 6	
<b>Capital Balances</b>						
88	Common Stock (CS)	Common Equity Tier 1	BHCK 3230 + BHCK 3240 + BHCK A130 - BHCK G235	Sum (PQ4 Items 1, 2, 30, 31, 59, 60) + (PQ3 Item 88)	Sum (PQ5 Items 1, 2, 30, 31, 59, 60) + (PQ4 Item 88)	Sum (PQ6 Items 1, 2, 30, 31, 59, 60) + (PQ5 Item 88)
89	CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	Sum (PQ4 Items 3, 32, 61) + (PQ3 Item 89)	Sum (PQ5 Items 3, 32, 61) + (PQ4 Item 89)	Sum (PQ6 Items 3, 32, 61) + (PQ5 Item 89)
90	CS USG Investment	Common Equity Tier 1	BHCK 3230 +BHCK G235	Sum (PQ4 Items 4, 33, 62) + (PQ3 Item 90)	Sum (PQ5 Items 4, 33, 62) + (PQ4 Item 90)	Sum (PQ6 Items 4, 33, 62) + (PQ5 Item 90)
91	Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	Sum (PQ4 Items 5, 34, 63) + (PQ3 Item 91)	Sum (PQ5 Items 5, 34, 63) + (PQ4 Item 91)	Sum (PQ6 Items 5, 34, 63) + (PQ5 Item 91)
92	Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	Sum (PQ4 Items 6, 35, 64) + (PQ3 Item 92)	Sum (PQ5 Items 6, 35, 64) + (PQ4 Item 92)	Sum (PQ6 Items 6, 35, 64) + (PQ5 Item 92)
93	Non-Cumulative Perpetual Preferred (NCPP)	Additional Tier 1	BHCK 3283	Sum (PQ4 Items 7, 36, 65) + (PQ3 Item 93)	Sum (PQ5 Items 7, 36, 65) + (PQ4 Item 93)	Sum (PQ6 Items 7, 36, 65) + (PQ5 Item 93)
94	NCPP Convertible	Additional Tier 1	BHCK 3283	Sum (PQ4 Items 8, 37, 66) + (PQ3 Item 94)	Sum (PQ5 Items 8, 37, 66) + (PQ4 Item 94)	Sum (PQ6 Items 8, 37, 66) + (PQ5 Item 94)
95	Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	Sum (PQ4 Items 9, 38, 67) + (PQ3 Item 95)	Sum (PQ5 Items 9, 38, 67) + (PQ4 Item 95)	Sum (PQ6 Items 9, 38, 67) + (PQ5 Item 95)
96	MCP USG Preferred	Additional Tier 1	BHCK G234 BHCK P839	Sum (PQ4 Items 10, 39, 68) + (PQ3 Item 96)	Sum (PQ5 Items 10, 39, 68) + (PQ4 Item 96)	Sum (PQ6 Items 10, 39, 68) + (PQ5 Item 96)
97	Capital Instrument Issued by Subsidiary	Additional Tier 1		Sum (PQ4 Items 11, 40, 69) + (PQ3 Item 97)	Sum (PQ5 Items 11, 40, 69) + (PQ4 Item 97)	Sum (PQ6 Items 11, 40, 69) + (PQ5 Item 97)
98	Other Additional Tier 1	Additional Tier 1	BHCK 3283	Sum (PQ4 Items 12, 41, 70) + (PQ3 Item 98)	Sum (PQ5 Items 12, 41, 70) + (PQ4 Item 98)	Sum (PQ6 Items 12, 41, 70) + (PQ5 Item 98)
99	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ4 Items 13, 42, 71) + (PQ3 Item 99)	Sum (PQ5 Items 13, 42, 71) + (PQ4 Item 99)	Sum (PQ6 Items 13, 42, 71) + (PQ5 Item 99)
100	CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ4 Items 14, 43, 72) + (PQ3 Item 100)	Sum (PQ5 Items 14, 43, 72) + (PQ4 Item 100)	Sum (PQ6 Items 14, 43, 72) + (PQ5 Item 100)
101	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ4 Items 15, 44, 73) + (PQ3 Item 101)	Sum (PQ5 Items 15, 44, 73) + (PQ4 Item 101)	Sum (PQ6 Items 15, 44, 73) + (PQ5 Item 101)
102	MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234 BHCK 3283	Sum (PQ4 Items 16, 45, 74) + (PQ3 Item 102)	Sum (PQ5 Items 16, 45, 74) + (PQ4 Item 102)	Sum (PQ6 Items 16, 45, 74) + (PQ5 Item 102)
103	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000 BHCK 3283	Sum (PQ4 Items 17, 46, 75) + (PQ3 Item 103)	Sum (PQ5 Items 17, 46, 75) + (PQ4 Item 103)	Sum (PQ6 Items 17, 46, 75) + (PQ5 Item 103)
104	USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234 BHCK 3283	Sum (PQ4 Items 18, 47, 76) + (PQ3 Item 104)	Sum (PQ5 Items 18, 47, 76) + (PQ4 Item 104)	Sum (PQ6 Items 18, 47, 76) + (PQ5 Item 104)
105	Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1		Sum (PQ4 Items 19, 48, 77) + (PQ3 Item 105)	Sum (PQ5 Items 19, 48, 77) + (PQ4 Item 105)	Sum (PQ6 Items 19, 48, 77) + (PQ5 Item 105)
106	Subordinated Debt	Tier 2	BHCA P865	Sum (PQ4 Items 20, 49, 78) + (PQ3 Item 106)	Sum (PQ5 Items 20, 49, 78) + (PQ4 Item 106)	Sum (PQ6 Items 20, 49, 78) + (PQ5 Item 106)
107	Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	Sum (PQ4 Items 21, 50, 79) + (PQ3 Item 107)	Sum (PQ5 Items 21, 50, 79) + (PQ4 Item 107)	Sum (PQ6 Items 21, 50, 79) + (PQ5 Item 107)
108	Other Tier 2	Tier 2	BHCK 3283	Sum (PQ4 Items 22, 51, 80) + (PQ3 Item 108)	Sum (PQ5 Items 22, 51, 80) + (PQ4 Item 108)	Sum (PQ6 Items 22, 51, 80) + (PQ5 Item 108)
109	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ4 Items 23, 52, 81) + (PQ3 Item 109)	Sum (PQ5 Items 23, 52, 81) + (PQ4 Item 109)	Sum (PQ6 Items 23, 52, 81) + (PQ5 Item 109)
110	CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ4 Items 24, 53, 82) + (PQ3 Item 110)	Sum (PQ5 Items 24, 53, 82) + (PQ4 Item 110)	Sum (PQ6 Items 24, 53, 82) + (PQ5 Item 110)
111	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ4 Items 25, 54, 83) + (PQ3 Item 111)	Sum (PQ5 Items 25, 54, 83) + (PQ4 Item 111)	Sum (PQ6 Items 25, 54, 83) + (PQ5 Item 111)
112	MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	Sum (PQ4 Items 26, 55, 84) + (PQ3 Item 112)	Sum (PQ5 Items 26, 55, 84) + (PQ4 Item 112)	Sum (PQ6 Items 26, 55, 84) + (PQ5 Item 112)
113	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000 BHCK 3283	Sum (PQ4 Items 27, 56, 85) + (PQ3 Item 113)	Sum (PQ5 Items 27, 56, 85) + (PQ4 Item 113)	Sum (PQ6 Items 27, 56, 85) + (PQ5 Item 113)
114	USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	Sum (PQ4 Items 28, 57, 86) + (PQ3 Item 114)	Sum (PQ5 Items 28, 57, 86) + (PQ4 Item 114)	Sum (PQ6 Items 28, 57, 86) + (PQ5 Item 114)
115	Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2		Sum (PQ4 Items 29, 58, 87) + (PQ3 Item 115)	Sum (PQ5 Items 29, 58, 87) + (PQ4 Item 115)	Sum (PQ6 Items 29, 58, 87) + (PQ5 Item 115)
116	Cash dividends declared on preferred stock					
117	Cash dividends declared on common stock					
118	Common shares outstanding (Millions)					
119	Common dividends per share (\$)					

Notional Amount

		FR Y-9C, Schedule HC				
Revised regulatory capital treatment		Reference	PQ 7	PQ 8	PQ 9	
<u>Capital Balances</u>						
88	Common Stock (CS)	Common Equity Tier 1	BHCK 3230 + BHCK 3240 + BHCK A130 - BHCK G235	Sum (PQ7 Items 1, 2, 30, 31, 59, 60) + (PQ6 Item 88)	Sum (PQ8 Items 1, 2, 30, 31, 59, 60) + (PQ7 Item 88)	Sum (PQ9 Items 1, 2, 30, 31, 59, 60) + (PQ8 Item 88)
89	CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	Sum (PQ7 Items 3, 32, 61) + (PQ6 Item 89)	Sum (PQ8 Items 3, 32, 61) + (PQ7 Item 89)	Sum (PQ9 Items 3, 32, 61) + (PQ8 Item 89)
90	CS USG Investment	Common Equity Tier 1	BHCK 3230 + BHCK G235	Sum (PQ7 Items 4, 33, 62) + (PQ6 Item 90)	Sum (PQ8 Items 4, 33, 62) + (PQ7 Item 90)	Sum (PQ9 Items 4, 33, 62) + (PQ8 Item 90)
91	Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	Sum (PQ7 Items 5, 34, 63) + (PQ6 Item 91)	Sum (PQ8 Items 5, 34, 63) + (PQ7 Item 91)	Sum (PQ9 Items 5, 34, 63) + (PQ8 Item 91)
92	Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	Sum (PQ7 Items 6, 35, 64) + (PQ6 Item 92)	Sum (PQ8 Items 6, 35, 64) + (PQ7 Item 92)	Sum (PQ9 Items 6, 35, 64) + (PQ8 Item 92)
93	Non-Cumulative Perpetual Preferred (NCP)	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 7, 36, 65) + (PQ6 Item 93)	Sum (PQ8 Items 7, 36, 65) + (PQ7 Item 93)	Sum (PQ9 Items 7, 36, 65) + (PQ8 Item 93)
94	NCP Convertible	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 8, 37, 66) + (PQ6 Item 94)	Sum (PQ8 Items 8, 37, 66) + (PQ7 Item 94)	Sum (PQ9 Items 8, 37, 66) + (PQ8 Item 94)
95	Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 9, 38, 67) + (PQ6 Item 95)	Sum (PQ8 Items 9, 38, 67) + (PQ7 Item 95)	Sum (PQ9 Items 9, 38, 67) + (PQ8 Item 95)
96	MCP USG Preferred	Additional Tier 1	BHCK 3283 BHCK G234 BHCK P839	Sum (PQ7 Items 10, 39, 68) + (PQ6 Item 96)	Sum (PQ8 Items 10, 39, 68) + (PQ7 Item 96)	Sum (PQ9 Items 10, 39, 68) + (PQ8 Item 96)
97	Capital Instrument Issued by Subsidiary	Additional Tier 1		Sum (PQ7 Items 11, 40, 69) + (PQ6 Item 97)	Sum (PQ8 Items 11, 40, 69) + (PQ7 Item 97)	Sum (PQ9 Items 11, 40, 69) + (PQ8 Item 97)
98	Other Additional Tier 1	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 12, 41, 70) + (PQ6 Item 98)	Sum (PQ8 Items 12, 41, 70) + (PQ7 Item 98)	Sum (PQ9 Items 12, 41, 70) + (PQ8 Item 98)
99	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ7 Items 13, 42, 71) + (PQ6 Item 99)	Sum (PQ8 Items 13, 42, 71) + (PQ7 Item 99)	Sum (PQ9 Items 13, 42, 71) + (PQ8 Item 99)
100	CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ7 Items 14, 43, 72) + (PQ6 Item 100)	Sum (PQ8 Items 14, 43, 72) + (PQ7 Item 100)	Sum (PQ9 Items 14, 43, 72) + (PQ8 Item 100)
101	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ7 Items 15, 44, 73) + (PQ6 Item 101)	Sum (PQ8 Items 15, 44, 73) + (PQ7 Item 101)	Sum (PQ9 Items 15, 44, 73) + (PQ8 Item 101)
102	MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283 BHCK G234 BHCK 3283	Sum (PQ7 Items 16, 45, 74) + (PQ6 Item 102)	Sum (PQ8 Items 16, 45, 74) + (PQ7 Item 102)	Sum (PQ9 Items 16, 45, 74) + (PQ8 Item 102)
103	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000 BHCK 3283	Sum (PQ7 Items 17, 46, 75) + (PQ6 Item 103)	Sum (PQ8 Items 17, 46, 75) + (PQ7 Item 103)	Sum (PQ9 Items 17, 46, 75) + (PQ8 Item 103)
104	USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234 BHCK 3283	Sum (PQ7 Items 18, 47, 76) + (PQ6 Item 104)	Sum (PQ8 Items 18, 47, 76) + (PQ7 Item 104)	Sum (PQ9 Items 18, 47, 76) + (PQ8 Item 104)
105	Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1		Sum (PQ7 Items 19, 48, 77) + (PQ6 Item 105)	Sum (PQ8 Items 19, 48, 77) + (PQ7 Item 105)	Sum (PQ9 Items 19, 48, 77) + (PQ8 Item 105)
106	Subordinated Debt	Tier 2	BHCA P865	Sum (PQ7 Items 20, 49, 78) + (PQ6 Item 106)	Sum (PQ8 Items 20, 49, 78) + (PQ7 Item 106)	Sum (PQ9 Items 20, 49, 78) + (PQ8 Item 106)
107	Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	Sum (PQ7 Items 21, 50, 79) + (PQ6 Item 107)	Sum (PQ8 Items 21, 50, 79) + (PQ7 Item 107)	Sum (PQ9 Items 21, 50, 79) + (PQ8 Item 107)
108	Other Tier 2	Tier 2	BHCK 3283	Sum (PQ7 Items 22, 51, 80) + (PQ6 Item 108)	Sum (PQ8 Items 22, 51, 80) + (PQ7 Item 108)	Sum (PQ9 Items 22, 51, 80) + (PQ8 Item 108)
109	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ7 Items 23, 52, 81) + (PQ6 Item 109)	Sum (PQ8 Items 23, 52, 81) + (PQ7 Item 109)	Sum (PQ9 Items 23, 52, 81) + (PQ8 Item 109)
110	CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ7 Items 24, 53, 82) + (PQ6 Item 110)	Sum (PQ8 Items 24, 53, 82) + (PQ7 Item 110)	Sum (PQ9 Items 24, 53, 82) + (PQ8 Item 110)
111	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ7 Items 25, 54, 83) + (PQ6 Item 111)	Sum (PQ8 Items 25, 54, 83) + (PQ7 Item 111)	Sum (PQ9 Items 25, 54, 83) + (PQ8 Item 111)
112	MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283 BHCK G234 BHCK 3283	Sum (PQ7 Items 26, 55, 84) + (PQ6 Item 112)	Sum (PQ8 Items 26, 55, 84) + (PQ7 Item 112)	Sum (PQ9 Items 26, 55, 84) + (PQ8 Item 112)
113	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000 BHCK 3283	Sum (PQ7 Items 27, 56, 85) + (PQ6 Item 113)	Sum (PQ8 Items 27, 56, 85) + (PQ7 Item 113)	Sum (PQ9 Items 27, 56, 85) + (PQ8 Item 113)
114	USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	Sum (PQ7 Items 28, 57, 86) + (PQ6 Item 114)	Sum (PQ8 Items 28, 57, 86) + (PQ7 Item 114)	Sum (PQ9 Items 28, 57, 86) + (PQ8 Item 114)
115	Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2		Sum (PQ7 Items 29, 58, 87) + (PQ6 Item 115)	Sum (PQ8 Items 29, 58, 87) + (PQ7 Item 115)	Sum (PQ9 Items 29, 58, 87) + (PQ8 Item 115)
116	Cash dividends declared on preferred stock					
117	Cash dividends declared on common stock					
118	Common shares outstanding (Millions)					
119	Common dividends per share (\$)					



**Amount Recognized in Regulatory Capital  
Projected**

	Revised regulatory capital treatment	FR Y-9C, Schedule HC Reference	PQ 4	PQ 5	PQ 6	
<u>Capital Balances</u>						
88	<b>Common Stock (CS)</b>	Common Equity Tier 1	BHCK 3230 + BHCK 3240 + BHCK A130 - BHCK G235	Sum (PQ4 Items 1, 2, 30, 31, 59, 60) + (PQ3 Item 88)	Sum (PQ5 Items 1, 2, 30, 31, 59, 60) + (PQ4 Item 88)	Sum (PQ6 Items 1, 2, 30, 31, 59, 60) + (PQ5 Item 88)
89	<b>CS Warrants</b>	Common Equity Tier 1	BHCK 3230 + BHCK 3240	Sum (PQ4 Items 3, 32, 61) + (PQ3 Item 89)	Sum (PQ5 Items 3, 32, 61) + (PQ4 Item 89)	Sum (PQ6 Items 3, 32, 61) + (PQ5 Item 89)
90	<b>CS USG Investment</b>	Common Equity Tier 1	BHCK 3230 +BHCK G235	Sum (PQ4 Items 4, 33, 62) + (PQ3 Item 90)	Sum (PQ5 Items 4, 33, 62) + (PQ4 Item 90)	Sum (PQ6 Items 4, 33, 62) + (PQ5 Item 90)
91	<b>Capital Instrument Issued by Subsidiary</b>	Common Equity Tier 1	BHCK P839	Sum (PQ4 Items 5, 34, 63) + (PQ3 Item 91)	Sum (PQ5 Items 5, 34, 63) + (PQ4 Item 91)	Sum (PQ6 Items 5, 34, 63) + (PQ5 Item 91)
92	<b>Other Common Equity Tier 1</b>	Common Equity Tier 1	BHCK 3283	Sum (PQ4 Items 6, 35, 64) + (PQ3 Item 92)	Sum (PQ5 Items 6, 35, 64) + (PQ4 Item 92)	Sum (PQ6 Items 6, 35, 64) + (PQ5 Item 92)
93	<b>Non-Cumulative Perpetual Preferred (NCPP)</b>	Additional Tier 1	BHCK 3283	Sum (PQ4 Items 7, 36, 65) + (PQ3 Item 93)	Sum (PQ5 Items 7, 36, 65) + (PQ4 Item 93)	Sum (PQ6 Items 7, 36, 65) + (PQ5 Item 93)
94	<b>NCPP Convertible</b>	Additional Tier 1	BHCK 3283	Sum (PQ4 Items 8, 37, 66) + (PQ3 Item 94)	Sum (PQ5 Items 8, 37, 66) + (PQ4 Item 94)	Sum (PQ6 Items 8, 37, 66) + (PQ5 Item 94)
95	<b>Mandatory Convertible Preferred (MCP)</b>	Additional Tier 1	BHCK 3283	Sum (PQ4 Items 9, 38, 67) + (PQ3 Item 95)	Sum (PQ5 Items 9, 38, 67) + (PQ4 Item 95)	Sum (PQ6 Items 9, 38, 67) + (PQ5 Item 95)
96	<b>MCP USG Preferred</b>	Additional Tier 1	BHCK G234 BHCK P839	Sum (PQ4 Items 10, 39, 68) + (PQ3 Item 96)	Sum (PQ5 Items 10, 39, 68) + (PQ4 Item 96)	Sum (PQ6 Items 10, 39, 68) + (PQ5 Item 96)
97	<b>Capital Instrument Issued by Subsidiary</b>	Additional Tier 1		Sum (PQ4 Items 11, 40, 69) + (PQ3 Item 97)	Sum (PQ5 Items 11, 40, 69) + (PQ4 Item 97)	Sum (PQ6 Items 11, 40, 69) + (PQ5 Item 97)
98	<b>Other Additional Tier 1</b>	Additional Tier 1	BHCK 3283	Sum (PQ4 Items 12, 41, 70) + (PQ3 Item 98)	Sum (PQ5 Items 12, 41, 70) + (PQ4 Item 98)	Sum (PQ6 Items 12, 41, 70) + (PQ5 Item 98)
99	<b>Cumulative Perpetual Preferred (CPP)</b>	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ4 Items 13, 42, 71) + (PQ3 Item 99)	Sum (PQ5 Items 13, 42, 71) + (PQ4 Item 99)	Sum (PQ6 Items 13, 42, 71) + (PQ5 Item 99)
100	<b>CPP TARP Preferred</b>	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ4 Items 14, 43, 72) + (PQ3 Item 100)	Sum (PQ5 Items 14, 43, 72) + (PQ4 Item 100)	Sum (PQ6 Items 14, 43, 72) + (PQ5 Item 100)
101	<b>Mandatory Convertible Preferred (MCP)</b>	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ4 Items 15, 44, 73) + (PQ3 Item 101)	Sum (PQ5 Items 15, 44, 73) + (PQ4 Item 101)	Sum (PQ6 Items 15, 44, 73) + (PQ5 Item 101)
102	<b>MCP USG Preferred</b>	Non-qualifying Instrument in Tier 1	BHCK G234 BHCK 3283	Sum (PQ4 Items 16, 45, 74) + (PQ3 Item 102)	Sum (PQ5 Items 16, 45, 74) + (PQ4 Item 102)	Sum (PQ6 Items 16, 45, 74) + (PQ5 Item 102)
103	<b>Cumulative Dated Preferred (TRUPS)</b>	Non-qualifying Instrument in Tier 1	BHCK 3000 BHCK 3283	Sum (PQ4 Items 17, 46, 75) + (PQ3 Item 103)	Sum (PQ5 Items 17, 46, 75) + (PQ4 Item 103)	Sum (PQ6 Items 17, 46, 75) + (PQ5 Item 103)
104	<b>USG Preferred TRUPS</b>	Non-qualifying Instrument in Tier 1	BHCK G234 BHCK 3283	Sum (PQ4 Items 18, 47, 76) + (PQ3 Item 104)	Sum (PQ5 Items 18, 47, 76) + (PQ4 Item 104)	Sum (PQ6 Items 18, 47, 76) + (PQ5 Item 104)
105	<b>Other Non-qualifying Instrument in Tier 1</b>	Non-qualifying Instrument in Tier 1		Sum (PQ4 Items 19, 48, 77) + (PQ3 Item 105)	Sum (PQ5 Items 19, 48, 77) + (PQ4 Item 105)	Sum (PQ6 Items 19, 48, 77) + (PQ5 Item 105)
106	<b>Subordinated Debt</b>	Tier 2	BHCA P865	Sum (PQ4 Items 20, 49, 78) + (PQ3 Item 106)	Sum (PQ5 Items 20, 49, 78) + (PQ4 Item 106)	Sum (PQ6 Items 20, 49, 78) + (PQ5 Item 106)
107	<b>Capital Instrument Issued by Subsidiary</b>	Tier 2	BHCK P839	Sum (PQ4 Items 21, 50, 79) + (PQ3 Item 107)	Sum (PQ5 Items 21, 50, 79) + (PQ4 Item 107)	Sum (PQ6 Items 21, 50, 79) + (PQ5 Item 107)
108	<b>Other Tier 2</b>	Tier 2	BHCK 3283	Sum (PQ4 Items 22, 51, 80) + (PQ3 Item 108)	Sum (PQ5 Items 22, 51, 80) + (PQ4 Item 108)	Sum (PQ6 Items 22, 51, 80) + (PQ5 Item 108)
109	<b>Cumulative Perpetual Preferred (CPP)</b>	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ4 Items 23, 52, 81) + (PQ3 Item 109)	Sum (PQ5 Items 23, 52, 81) + (PQ4 Item 109)	Sum (PQ6 Items 23, 52, 81) + (PQ5 Item 109)
110	<b>CPP TARP Preferred</b>	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ4 Items 24, 53, 82) + (PQ3 Item 110)	Sum (PQ5 Items 24, 53, 82) + (PQ4 Item 110)	Sum (PQ6 Items 24, 53, 82) + (PQ5 Item 110)
111	<b>Mandatory Convertible Preferred (MCP)</b>	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ4 Items 25, 54, 83) + (PQ3 Item 111)	Sum (PQ5 Items 25, 54, 83) + (PQ4 Item 111)	Sum (PQ6 Items 25, 54, 83) + (PQ5 Item 111)
112	<b>MCP USG Preferred</b>	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	Sum (PQ4 Items 26, 55, 84) + (PQ3 Item 112)	Sum (PQ5 Items 26, 55, 84) + (PQ4 Item 112)	Sum (PQ6 Items 26, 55, 84) + (PQ5 Item 112)
113	<b>Cumulative Dated Preferred (TRUPS)</b>	Non-qualifying Instrument in Tier 2	BHCK 3000 BHCK 3283	Sum (PQ4 Items 27, 56, 85) + (PQ3 Item 113)	Sum (PQ5 Items 27, 56, 85) + (PQ4 Item 113)	Sum (PQ6 Items 27, 56, 85) + (PQ5 Item 113)
114	<b>USG Preferred TRUPS</b>	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	Sum (PQ4 Items 28, 57, 86) + (PQ3 Item 114)	Sum (PQ5 Items 28, 57, 86) + (PQ4 Item 114)	Sum (PQ6 Items 28, 57, 86) + (PQ5 Item 114)
115	<b>Other Non-qualifying Instrument in Tier 2</b>	Non-qualifying Instrument in Tier 2		Sum (PQ4 Items 29, 58, 87) + (PQ3 Item 115)	Sum (PQ5 Items 29, 58, 87) + (PQ4 Item 115)	Sum (PQ6 Items 29, 58, 87) + (PQ5 Item 115)
116	<b>Cash dividends declared on preferred stock</b>					
117	<b>Cash dividends declared on common stock</b>					
118	<b>Common shares outstanding (Millions)</b>					
119	<b>Common dividends per share (\$)</b>					

**Amount Recognized in Regulatory Capital**

	Revised regulatory capital treatment	FR Y-9C, Schedule HC	Amount Recognized in Regulatory Capital			Page Reference in the	Comments
		Reference	PQ 7	PQ 8	PQ 9	Capital Plan	
						CACIY814	CACIQ750
<b>Capital Balances</b>							
88	Common Stock (CS)	Common Equity Tier 1	BHCK 3230 + BHCK 3240 + BHCK A130 - BHCK G235	Sum (PQ7 Items 1, 2, 30, 31, 59, 60) + (PQ6 Item 88)	Sum (PQ8 Items 1, 2, 30, 31, 59, 60) + (PQ7 Item 88)	Sum (PQ9 Items 1, 2, 30, 31, 59, 60) + (PQ8 Item 88)	
89	CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	Sum (PQ7 Items 3, 32, 61) + (PQ6 Item 89)	Sum (PQ8 Items 3, 32, 61) + (PQ7 Item 89)	Sum (PQ9 Items 3, 32, 61) + (PQ8 Item 89)	
90	CS USG Investment	Common Equity Tier 1	BHCK 3230 +BHCK G235	Sum (PQ7 Items 4, 33, 62) + (PQ6 Item 90)	Sum (PQ8 Items 4, 33, 62) + (PQ7 Item 90)	Sum (PQ9 Items 4, 33, 62) + (PQ8 Item 90)	
91	Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	Sum (PQ7 Items 5, 34, 63) + (PQ6 Item 91)	Sum (PQ8 Items 5, 34, 63) + (PQ7 Item 91)	Sum (PQ9 Items 5, 34, 63) + (PQ8 Item 91)	
92	Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	Sum (PQ7 Items 6, 35, 64) + (PQ6 Item 92)	Sum (PQ8 Items 6, 35, 64) + (PQ7 Item 92)	Sum (PQ9 Items 6, 35, 64) + (PQ8 Item 92)	
93	Non-Cumulative Perpetual Preferred (NCPP)	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 7, 36, 65) + (PQ6 Item 93)	Sum (PQ8 Items 7, 36, 65) + (PQ7 Item 93)	Sum (PQ9 Items 7, 36, 65) + (PQ8 Item 93)	
94	NCPP Convertible	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 8, 37, 66) + (PQ6 Item 94)	Sum (PQ8 Items 8, 37, 66) + (PQ7 Item 94)	Sum (PQ9 Items 8, 37, 66) + (PQ8 Item 94)	
95	Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 9, 38, 67) + (PQ6 Item 95)	Sum (PQ8 Items 9, 38, 67) + (PQ7 Item 95)	Sum (PQ9 Items 9, 38, 67) + (PQ8 Item 95)	
96	MCP USG Preferred	Additional Tier 1	BHCK 3283 BHCK G234 BHCK P839	Sum (PQ7 Items 10, 39, 68) + (PQ6 Item 96)	Sum (PQ8 Items 10, 39, 68) + (PQ7 Item 96)	Sum (PQ9 Items 10, 39, 68) + (PQ8 Item 96)	
97	Capital Instrument Issued by Subsidiary	Additional Tier 1		Sum (PQ7 Items 11, 40, 69) + (PQ6 Item 97)	Sum (PQ8 Items 11, 40, 69) + (PQ7 Item 97)	Sum (PQ9 Items 11, 40, 69) + (PQ8 Item 97)	
98	Other Additional Tier 1	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 12, 41, 70) + (PQ6 Item 98)	Sum (PQ8 Items 12, 41, 70) + (PQ7 Item 98)	Sum (PQ9 Items 12, 41, 70) + (PQ8 Item 98)	
99	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ7 Items 13, 42, 71) + (PQ6 Item 99)	Sum (PQ8 Items 13, 42, 71) + (PQ7 Item 99)	Sum (PQ9 Items 13, 42, 71) + (PQ8 Item 99)	
100	CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ7 Items 14, 43, 72) + (PQ6 Item 100)	Sum (PQ8 Items 14, 43, 72) + (PQ7 Item 100)	Sum (PQ9 Items 14, 43, 72) + (PQ8 Item 100)	
101	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ7 Items 15, 44, 73) + (PQ6 Item 101)	Sum (PQ8 Items 15, 44, 73) + (PQ7 Item 101)	Sum (PQ9 Items 15, 44, 73) + (PQ8 Item 101)	
102	MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283 BHCK G234 BHCK 3283	Sum (PQ7 Items 16, 45, 74) + (PQ6 Item 102)	Sum (PQ8 Items 16, 45, 74) + (PQ7 Item 102)	Sum (PQ9 Items 16, 45, 74) + (PQ8 Item 102)	
103	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000 BHCK 3283	Sum (PQ7 Items 17, 46, 75) + (PQ6 Item 103)	Sum (PQ8 Items 17, 46, 75) + (PQ7 Item 103)	Sum (PQ9 Items 17, 46, 75) + (PQ8 Item 103)	
104	USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234 BHCK 3283	Sum (PQ7 Items 18, 47, 76) + (PQ6 Item 104)	Sum (PQ8 Items 18, 47, 76) + (PQ7 Item 104)	Sum (PQ9 Items 18, 47, 76) + (PQ8 Item 104)	
105	Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1		Sum (PQ7 Items 19, 48, 77) + (PQ6 Item 105)	Sum (PQ8 Items 19, 48, 77) + (PQ7 Item 105)	Sum (PQ9 Items 19, 48, 77) + (PQ8 Item 105)	
106	Subordinated Debt	Tier 2	BHCA P865	Sum (PQ7 Items 20, 49, 78) + (PQ6 Item 106)	Sum (PQ8 Items 20, 49, 78) + (PQ7 Item 106)	Sum (PQ9 Items 20, 49, 78) + (PQ8 Item 106)	
107	Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	Sum (PQ7 Items 21, 50, 79) + (PQ6 Item 107)	Sum (PQ8 Items 21, 50, 79) + (PQ7 Item 107)	Sum (PQ9 Items 21, 50, 79) + (PQ8 Item 107)	
108	Other Tier 2	Tier 2	BHCK 3283	Sum (PQ7 Items 22, 51, 80) + (PQ6 Item 108)	Sum (PQ8 Items 22, 51, 80) + (PQ7 Item 108)	Sum (PQ9 Items 22, 51, 80) + (PQ8 Item 108)	
109	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ7 Items 23, 52, 81) + (PQ6 Item 109)	Sum (PQ8 Items 23, 52, 81) + (PQ7 Item 109)	Sum (PQ9 Items 23, 52, 81) + (PQ8 Item 109)	
110	CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ7 Items 24, 53, 82) + (PQ6 Item 110)	Sum (PQ8 Items 24, 53, 82) + (PQ7 Item 110)	Sum (PQ9 Items 24, 53, 82) + (PQ8 Item 110)	
111	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ7 Items 25, 54, 83) + (PQ6 Item 111)	Sum (PQ8 Items 25, 54, 83) + (PQ7 Item 111)	Sum (PQ9 Items 25, 54, 83) + (PQ8 Item 111)	
112	MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283 BHCK G234 BHCK 3283	Sum (PQ7 Items 26, 55, 84) + (PQ6 Item 112)	Sum (PQ8 Items 26, 55, 84) + (PQ7 Item 112)	Sum (PQ9 Items 26, 55, 84) + (PQ8 Item 112)	
113	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000 BHCK 3283	Sum (PQ7 Items 27, 56, 85) + (PQ6 Item 113)	Sum (PQ8 Items 27, 56, 85) + (PQ7 Item 113)	Sum (PQ9 Items 27, 56, 85) + (PQ8 Item 113)	
114	USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	Sum (PQ7 Items 28, 57, 86) + (PQ6 Item 114)	Sum (PQ8 Items 28, 57, 86) + (PQ7 Item 114)	Sum (PQ9 Items 28, 57, 86) + (PQ8 Item 114)	
115	Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2		Sum (PQ7 Items 29, 58, 87) + (PQ6 Item 115)	Sum (PQ8 Items 29, 58, 87) + (PQ7 Item 115)	Sum (PQ9 Items 29, 58, 87) + (PQ8 Item 115)	
116	Cash dividends declared on preferred stock						
117	Cash dividends declared on common stock						
118	Common shares outstanding (Millions)						
119	Common dividends per share (\$)						

**FR Y-14A Schedule E - Operational Risk**

**Institution Name:**

**RSSD ID:**

**Source:**

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



Annual Reporting of Legal Reserves

a. For each year in the chart below, report the total dollar value of the institution’s legal reserve balance, representing the total legal reserve balance that was included on the institution’s financial statements for the as-of quarter. The BHC’s or IHC’s initial submission should contain annual legal reserve balances from Q4 of the as-of reporting quarter as well as Q4 from the prior four years.

Total Legal Reserves:

Total Legal Reserve Balance		
Year		\$ Balance (Millions)
As-of Q4	CAORW923	
Q4 - HY1	CAORW924	
Q4 - HY2	CAORW925	
Q4 - HY3	CAORW926	
Q4 - HY4	CAORW927	

\*HY = Historical Year

b. Legal Reserves Pertaining to Repurchase Litigation (Voluntary): For the as-of quarter, on a voluntary basis, report the total dollar value of the institution’s legal reserves pertaining to repurchase litigation which was included on the institution’s financial statements as part of the total legal reserve for the as-of quarter. Also please report the subset of this amount which is related only to contractual Representation and Warranty (R&W) claims (excluding any amounts set aside for damages, penalties, etc).

Voluntary Reporting of Legal Reserves Pertaining to Repurchase Litigation:

Total Repurchase Litigation Reserve Balance		Repurchase Litigation Reserve Balance related only to contractual R&W claims
As of Quarter	\$ Balance (Millions)	\$ Balance (Millions)
	CAORW928	CAORW929
Q4		

**Material Operational Risk Identification**

List all material operational risks identified within the firm, the risk segments in which each risk appears and the loss projection amount for each risk/risk segment combination. Add additional rows when necessary.

Material Operational Risks	Risk Name	Risk Segment	BHC Baseline Projection Amount - 9 Quarter Loss Projection	BHC Stress Projection Amount - 9 Quarter Loss Projection
<i>Material Operational Risks included in the firm's loss projections:</i>				
...				
<i>Material Operational Risks excluded from the firm's loss projections:</i>				
...				

**Operational Risk Scenarios**

Firm name:

Operational Risk Scenario Name	Operational Risk BHC Baseline 9 Quarter Projection	Operational Risk BHC Stress 9 Quarter Projection	Methodology for Applying Operational Risk Scenario Results
	0	0	
	0	0	
	0	0	
	0	0	
	0	0	
	0	0	
<b>What percentage of the operational loss estimates were generated using scenarios?</b>	%	%	
<b>Total number of operational risk scenarios used in loss projections</b>	0	0	

FR Y-14A Schedule F.2 - Pro Forma Combining Balance Sheet Mergers and Material Acquisitions

	Amounts in Millions			
	Pre-Acquisition Book		Purchase	Fair Value
	Value on as-of date		Accounting	Adjustments
			Adjustments	
<b><u>SECURITIES</u></b>				
1	<b>Held to Maturity (HTM)</b>	CBPL1754	CBPM1754	CBPN1754
2	<b>Available for Sale (AFS)</b>	CBPL1773	CBPM1773	CBPN1773
3	<b>Total Securities</b>	CBPLP640	CBPMP640	CBPNP640
	Of which:			
4	<b>Securitized (investment grade)</b>	CBPLP641	CBPMP641	CBPNP641
5	<b>Securitized (non-investment grade)</b>	CBPLP642	CBPMP642	CBPNP642
<b><u>Total Loans and Leases</u></b>				
6	<b>Real Estate Loans (in Domestic Offices)</b>	CBPLP643	CBPMP643	CBPNP643
7	<b>First Lien Mortgages</b>	CBPL5367	CBPM5367	CBPN5367
8	First Lien Mortgages	CBPLP644	CBPMP644	CBPNP644
9	First Lien HELOAN	CBPLP645	CBPMP645	CBPNP645
10	<b>Second / Junior Lien Mortgages</b>	CBPLP646	CBPMP646	CBPNP646
11	Closed-End Junior Liens	CBPL5368	CBPM5368	CBPN5368
12	HELOCs	CBPL1797	CBPM1797	CBPN1797
13	<b>CRE Loans</b>	CBPLP647	CBPMP647	CBPNP647
14	Construction	CBPLP648	CBPMP648	CBPNP648
15	Multifamily	CBPL1460	CBPM1460	CBPN1460
16	Nonfarm, Non-residential	CBPLP649	CBPMP649	CBPNP649
17	Owner-Occupied	CBPLF160	CBPMF160	CBPNF160
18	Non-Owner-Occupied	CBPLF161	CBPMF161	CBPNF161
19	<b>Loans Secured by Farmland</b>	CBPL1420	CBPM1420	CBPN1420
20	<b>Real Estate Loans (Not in Domestic Offices)</b>	CBPLP650	CBPMP650	CBPNP650
21	First Lien Mortgages	CBPLP651	CBPMP651	CBPNP651
22	Second / Junior Lien Mortgages	CBPLP652	CBPMP652	CBPNP652
23	<b>CRE Loans</b>	CBPLP653	CBPMP653	CBPNP653
24	Construction	CBPLP654	CBPMP654	CBPNP654
25	Multifamily	CBPLP655	CBPMP655	CBPNP655
26	Nonfarm, Non-residential	CBPLP656	CBPMP656	CBPNP656
27	Owner-Occupied	CBPLP657	CBPMP657	CBPNP657

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		Amounts in Millions			
		Pre-Acquisition Book Value on as-of date		Purchase Accounting Adjustments	Fair Value Adjustments
28	Non-Owner-Occupied	CBPLP658		CBPMP658	CBPNP658
29	Loans Secured by Farmland	CBPLP659		CBPMP659	CBPNP659
30	<b>C&amp;I Loans</b>	CBPLP660		CBPMP660	CBPNP660
31	C&I Graded	CBPLP661		CBPMP661	CBPNP661
32	Small Business (Scored/Delinquency Managed)	CBPLP662		CBPMP662	CBPNP662
33	Corporate Card	CBPLP663		CBPMP663	CBPNP663
34	Business Card	CBPLP664		CBPMP664	CBPNP664
35	<b>Credit Cards</b>	CBPLP665		CBPMP665	CBPNP665
36	Charge Card	CBPLP666		CBPMP666	CBPNP666
37	Bank Card	CBPLP667		CBPMP667	CBPNP667
38	<b>Other Consumer</b>	CBPLP668		CBPMP668	CBPNP668
39	Auto Loans	CBPLK137		CBPMK137	CBPNK137
40	Student Loans	CBPLP669		CBPMP669	CBPNP669
41	Other loans backed by securities (non-purpose lending)	CBPLP670		CBPMP670	CBPNP670
42	Other	CBPLP671		CBPMP671	CBPNP671
43	<b>Other Loans and Leases</b>	CBPLP672		CBPMP672	CBPNP672
44	Loans to Foreign Governments	CBPL2081		CBPM2081	CBPN2081
45	Agricultural Loans	CBPL1590		CBPM1590	CBPN1590
46	Loans for purchasing or carrying securities (secured or unsecured)	CBPL1545		CBPM1545	CBPN1545
47	Loans to Depositories and Other Financial Institutions	CBPLP673		CBPMP673	CBPNP673
48	All Other Loans and Leases	CBPLP674		CBPMP674	CBPNP674
49	All Other Loans (exclude consumer loans)	CBPLJ451		CBPMJ451	CBPNJ451
50	All Other Leases	CBPLF163		CBPMF163	CBPNF163
51	<b>Total Loans and Leases</b>	CBPLP675		CBPMP675	CBPNP675
<b><u>LOANS HELD FOR INVESTMENT AT AMORTIZED COST</u></b>					
52	<b>Real Estate Loans (in Domestic Offices)</b>	CBPLP676		CBPMP676	CBPNP676
53	<b>First Lien Mortgages</b>	CBPLP677		CBPMP677	CBPNP677
54	First Lien Mortgages	CBPLP381		CBPMP381	CBPNP381
55	First Lien HELOAN	CBPLP389		CBPMP389	CBPNP389
56	<b>Second / Junior Lien Mortgages</b>	CBPLP678		CBPMP678	CBPNP678

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			Amounts in Millions		
		Pre-Acquisition Book	Purchase	Accounting	Fair Value
		Value on as-of date	Adjustments	Adjustments	Adjustments
57 Closed-End Junior Liens	CBPLP397		CBPMP397		CBPNP397
58 HELOCs	CBPLP405		CBPMP405		CBPNP405
59 <b>CRE Loans</b>	CBPLP679		CBPMP679		CBPNP679
60 Construction	CBPLP680		CBPMP680		CBPNP680
61 Multifamily	CBPLP681		CBPMP681		CBPNP681
62 Nonfarm, Non-residential	CBPLP682		CBPMP682		CBPNP682
63 Owner-Occupied	CBPLP683		CBPMP683		CBPNP683
64 Non-Owner-Occupied	CBPLP684		CBPMP684		CBPNP684
65 <b>Loans Secured by Farmland</b>	CBPLP685		CBPMP685		CBPNP685
66 <b>Real Estate Loans (Not in Domestic Offices)</b>	CBPLP686		CBPMP686		CBPNP686
67 First Lien Mortgages	CBPLP415		CBPMP415		CBPNP415
68 Second / Junior Lien Mortgages	CBPLP423		CBPMP423		CBPNP423
69 <b>CRE Loans</b>	CBPLP687		CBPMP687		CBPNP687
70 Construction	CBPLP688		CBPMP688		CBPNP688
71 Multifamily	CBPLP689		CBPMP689		CBPNP689
72 Nonfarm, Non-residential	CBPLP690		CBPMP690		CBPNP690
73 Owner-Occupied	CBPLP691		CBPMP691		CBPNP691
74 Non-Owner-Occupied	CBPLP692		CBPMP692		CBPNP692
75 Loans Secured by Farmland	CBPLP693		CBPMP693		CBPNP693
76 <b>C&amp;I Loans</b>	CBPLP694		CBPMP694		CBPNP694
77 C&I Graded	CBPLP695		CBPMP695		CBPNP695
78 Small Business (Scored/Delinquency Managed)	CBPLP696		CBPMP696		CBPNP696
79 Business and Corporate Card	CBPLP697		CBPMP697		CBPNP697
80 <b>Credit Cards</b>	CBPLP698		CBPMP698		CBPNP698
81 <b>Other Consumer</b>	CBPLP699		CBPMP699		CBPNP699
82 Auto Loans	CBPLP700		CBPMP700		CBPNP700
83 Student Loans	CBPLP491		CBPMP491		CBPNP491
84 Other loans backed by securities (non-purpose lending)	CBPLP701		CBPMP701		CBPNP701
85 Other	CBPLP702		CBPMP702		CBPNP702
86 <b>Other Loans and Leases</b>	CBPLP703		CBPMP703		CBPNP703
87 Loans to Foreign Governments	CBPLP704		CBPMP704		CBPNP704
88 Agricultural Loans	CBPLP705		CBPMP705		CBPNP705
89 Loans for purchasing or carrying securities (secured or unsecured)	CBPLP706		CBPMP706		CBPNP706

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		Pre-Acquisition Book Value on as-of date	Amounts in Millions Purchase Accounting Adjustments	Fair Value Adjustments
90 Loans to Depositories and Other Financial Institutions	CBPLP707		CBPMP707	CBPNP707
91 All Other Loans and Leases	CBPLP708		CBPMP708	CBPNP708
92 All Other Loans (exclude consumer loans)	CBPLP709		CBPMP709	CBPNP709
93 All Other Leases	CBPLP710		CBPMP710	CBPNP710
94 <b>Total Loans and Leases</b>	CBPLP711		CBPMP711	CBPNP711
<b><u>Loans Held for Sale and Loans Accounted for under the Fair Value Option</u></b>				
95 <b>Real Estate Loans (in Domestic Offices)</b>	CBPLP712		CBPMP712	CBPNP712
96 First Lien Mortgages	CBPLP713		CBPMP713	CBPNP713
97 Second / Junior Lien Mortgages	CBPLP714		CBPMP714	CBPNP714
98 CRE Loans	CBPLP715		CBPMP715	CBPNP715
99 Loans Secured by Farmland	CBPLP716		CBPMP716	CBPNP716
100 <b>Real Estate Loans (Not in Domestic Offices)</b>	CBPLP717		CBPMP717	CBPNP717
101 Residential Mortgages	CBPLP718		CBPMP718	CBPNP718
102 CRE Loans	CBPLP719		CBPMP719	CBPNP719
103 Loans Secured by Farmland	CBPLP720		CBPMP720	CBPNP720
104 <b>C&amp;I Loans</b>	CBPLP721		CBPMP721	CBPNP721
105 <b>Credit Cards</b>	CBPLP722		CBPMP722	CBPNP722
106 <b>Other Consumer</b>	CBPLP723		CBPMP723	CBPNP723
107 <b>Other Loans and Leases</b>	CBPLP724		CBPMP724	CBPNP724
108 <b>Total Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>	CBPLP725		CBPMP725	CBPNP725
109 <b>Unearned Income on Loans</b>	CBPL2123		CBPM2123	CBPN2123
110 <b>Allowance for Loan and Lease Losses</b>	CBPL3123		CBPM3123	CBPN3123
<b>Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses</b>	CBPLP726		CBPMP726	CBPNP726
<b><u>TRADING</u></b>				
112 <b>Trading Assets</b>	CBPL3545		CBPM3545	CBPN3545
<b><u>INTANGIBLES</u></b>				
113 <b>Goodwill</b>	CBPL3163		CBPM3163	CBPN3163

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		Pre-Acquisition Book Value on as-of date	Amounts in Millions Purchase Accounting Adjustments	Fair Value Adjustments
114 Mortgage Servicing Rights	CBPL3164		CBPM3164	CBPN3164
Purchased Credit Card Relationships and Nonmortgage	CBPLB026		CBPMB026	CBPNB026
115 Servicing Rights				
116 All Other Identifiable Intangible Assets	CBPL5507		CBPM5507	CBPN5507
117 Total Intangible Assets	CBPLP727		CBPMP727	CBPNP727
<b>OTHER</b>				
118 Cash and cash equivalent	CBPLP728		CBPMP728	CBPNP728
119 Federal funds sold	CBPLB987		CBPMB987	CBPNB987
120 Securities purchased under agreements to resell	CBPLB989		CBPMB989	CBPNB989
121 Premises and Fixed Assets	CBPL2145		CBPM2145	CBPN2145
122 OREO	CBPL2150		CBPM2150	CBPN2150
123 Commercial	CBPLP729		CBPMP729	CBPNP729
124 Residential	CBPLP730		CBPMP730	CBPNP730
125 Farmland	CBPLP731		CBPMP731	CBPNP731
Collateral Underlying Operating Leases for Which the Bank	CBPLP732		CBPMP732	CBPNP732
126 is the Lessor (1)				
127 Autos	CBPLP733		CBPMP733	CBPNP733
128 Other	CBPLP734		CBPMP734	CBPNP734
129 Other Assets	CBPLP735		CBPMP735	CBPNP735
130 Total Other	CBPLP736		CBPMP736	CBPNP736
131 TOTAL ASSETS	CBPL2170		CBPM2170	CBPN2170
132 Deposits in domestic offices	CBPLP737		CBPMP737	CBPNP737
Deposits in foreign offices, Edge and Agreement	CBPLP738		CBPMP738	CBPNP738
133 subsidiaries, and IBFs				
134 Deposits	CBPLP739		CBPMP739	CBPNP739
Federal funds purchased and securities sold under	CBPLP740		CBPMP740	CBPNP740
135 agreements to repurchase				
136 Trading Liabilities	CBPL3548		CBPM3548	CBPN3548
137 Other Borrowed Money	CBPL3190		CBPM3190	CBPN3190
138 Subordinated Notes and Debentures	CBPL4062		CBPM4062	CBPN4062



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		Amounts in Millions			
	Pre-Acquisition Book Value on as-of date		Purchase Accounting Adjustments		Fair Value Adjustments
<b>Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities</b>	CBPLC699		CBPMC699		CBPNC699
139 <b>Other Liabilities</b>	CBPL2750		CBPM2750		CBPN2750
140 <b>Memo: Allowance for off-balance sheet credit exposures</b>	CBPLB557		CBPMB557		CBPNB557
141 <b>Total Liabilities</b>	CBPL2948		CBPM2948		CBPN2948
<b>Perpetual Preferred Stock and Related Surplus</b>	CBPL3283		CBPM3283		CBPN3283
143 <b>Common Stock (Par Value)</b>	CBPL3230		CBPM3230		CBPN3230
144 <b>Surplus (Exclude All Surplus Related to Preferred Stock)</b>	CBPL3240		CBPM3240		CBPN3240
145 <b>Retained Earnings</b>	CBPL3247		CBPM3247		CBPN3247
146 <b>Accumulated Other Comprehensive Income (AOCI)</b>	CBPLB530		CBPMB530		CBPNB530
147 <b>Other Equity Capital Components</b>	CBPLA130		CBPMA130		CBPNA130
148 <b>Total BHC Equity Capital</b>	CBPL3210		CBPM3210		CBPN3210
<b>Noncontrolling (Minority) Interests in Consolidated Subsidiaries</b>	CBPL3000		CBPM3000		CBPN3000
150 <b>Total Equity Capital</b>	CBPLG105		CBPMG105		CBPNG105