

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, and Supervisory Severely Adverse* - and additional scenarios that are named accordingly.

BHCs, SLHCs, and IHCs should complete all relevant cells in the corresponding worksheets, including this cover page. BHCs, SLHCs, and IHCs should not complete any shaded cells.

Please ensure that the data submitted in this Summary Template match what was submitted in other data templates.

Please do not change the structure of this workbook.

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

Institution Name:

RSSD ID:

Source:

BHC, SLHC, or IHC

Submission Date (MM/DD/YYYY):

When Received:

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
LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST			
1 Real Estate Loans (in Domestic Offices)	-	-	-
2 First Lien Mortgages	-	-	-
3 First Lien Mortgages	-	-	-
4 First Lien HELOAN	-	-	-
5 Second / Junior Lien Mortgages	-	-	-
6 Closed-End Junior Liens	-	-	-
7 HELOCs	-	-	-
8 CRE Loans	-	-	-
9 Construction	-	-	-
10 Multifamily	-	-	-
11 Nonfarm, Non-residential	-	-	-
12 Owner-Occupied	-	-	-
13 Non-Owner-Occupied	-	-	-
14 Loans Secured by Farmland	-	-	-
15 Real Estate Loans (Not in Domestic Offices)	-	-	-
16 First Lien Mortgages	-	-	-
17 Second / Junior Lien Mortgages	-	-	-
18 CRE Loans	-	-	-
19 Construction	-	-	-
20 Multifamily	-	-	-
21 Nonfarm, Non-residential	-	-	-
22 Owner-Occupied	-	-	-
23 Non-Owner-Occupied	-	-	-
24 Loans Secured by Farmland	-	-	-
25 C&I Loans	-	-	-
26 C&I Graded	-	-	-
27 Small Business (Scored/Delinquency Managed)	-	-	-
28 Business and Corporate Card	-	-	-
29 Credit Cards	-	-	-
30 Other Consumer	-	-	-
31 Auto Loans	-	-	-
32 Student Loans	-	-	-
33 Other loans backed by securities (non-purpose lending)	-	-	-
34 Other	-	-	-
35 Other Loans	-	-	-
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 Total Loans and Leases	-	-	-

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

Item

<u>LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST</u>	
1	Real Estate Loans (in Domestic Offices)
2	First Lien Mortgages
3	First Lien Mortgages
4	First Lien HELOAN
5	Second / Junior Lien Mortgages
6	Closed-End Junior Liens
7	HELOCs
8	CRE Loans
9	Construction
10	Multifamily
11	Nonfarm, Non-residential
12	Owner-Occupied
13	Non-Owner-Occupied
14	Loans Secured by Farmland
15	Real Estate Loans (Not in Domestic Offices)
16	First Lien Mortgages
17	Second / Junior Lien Mortgages
18	CRE Loans
19	Construction
20	Multifamily
21	Nonfarm, Non-residential
22	Owner-Occupied
23	Non-Owner-Occupied
24	Loans Secured by Farmland
25	C&I Loans
26	C&I Graded
27	Small Business (Scored/Delinquency Managed)
28	Business and Corporate Card
29	Credit Cards
30	Other Consumer
31	Auto Loans
32	Student Loans
33	Other loans backed by securities (non-purpose lending)
34	Other
35	Other Loans
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	Total Loans and Leases

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Item

LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST	
1	Real Estate Loans (in Domestic Offices)
2	First Lien Mortgages
3	First Lien Mortgages
4	First Lien HELOAN
5	Second / Junior Lien Mortgages
6	Closed-End Junior Liens
7	HELOCs
8	CRE Loans
9	Construction
10	Multifamily
11	Nonfarm, Non-residential
12	Owner-Occupied
13	Non-Owner-Occupied
14	Loans Secured by Farmland
15	Real Estate Loans (Not in Domestic Offices)
16	First Lien Mortgages
17	Second / Junior Lien Mortgages
18	CRE Loans
19	Construction
20	Multifamily
21	Nonfarm, Non-residential
22	Owner-Occupied
23	Non-Owner-Occupied
24	Loans Secured by Farmland
25	C&I Loans
26	C&I Graded
27	Small Business (Scored/Delinquency Managed)
28	Business and Corporate Card
29	Credit Cards
30	Other Consumer
31	Auto Loans
32	Student Loans
33	Other loans backed by securities (non-purpose lending)
34	Other
35	Other Loans
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	Total Loans and Leases

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

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR L			
44 Real Estate Loans (in Domestic Offices)	-	-	-
45 First Lien Mortgages	-	-	-
46 Second / Junior Lien Mortgages	-	-	-
47 CRE Loans	-	-	-
48 Loans Secured by Farmland	-	-	-
49 Real Estate Loans (Not in Domestic Offices)	-	-	-
50 Residential Mortgages	-	-	-
51 CRE Loans	-	-	-
52 Loans Secured by Farmland	-	-	-
53 C&I Loans	-	-	-
54 Credit Cards	-	-	-
55 Other Consumer	-	-	-
56 All Other Loans and Leases	-	-	-
57 Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	-	-	-
TRADING ACCOUNT			
58 Trading MTM Losses	-	-	-
59 Trading-Issuer Default Losses	-	-	-
60 Counterparty Credit MTM Losses (CVA losses)	-	-	-
61 Counterparty Default losses	-	-	-
62 Total Trading and Counterparty	-	-	-
OTHER LOSSES			
63 Goodwill impairment	-	-	-
64 Valuation Adjustment for firm's own debt under fair value option (FVO)	-	-	-
65 Other losses (describe in supporting documentation)	-	-	-
66 Total Other Losses	-	-	-
67 Total Losses	-	-	-
ALLOWANCE FOR LOAN and LEASE LOSSES (1)			
68 Total allowance for loan and lease losses, prior quarter			
68a ALL, prior quarter			
68b Allowance for credit losses on held-to-maturity debt securities, prior quarter (2)			
68c Allowance for credit losses on available-for-sale debt securities, prior quarter (2)			
68d Allowance for credit losses on all other financial assets, prior quarter (2)			
69 Real Estate Loans (in Domestic Offices)			
70 Residential Mortgages			
71 First Lien Mortgages			
72 Closed-End Junior Liens			
73 HELOCs			
74 CRE Loans			
75 Construction			
76 Multifamily			
77 Nonfarm, Non-residential			

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

Item

LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR L

- 44 **Real Estate Loans (in Domestic Offices)**
- 45 First Lien Mortgages
- 46 Second / Junior Lien Mortgages
- 47 CRE Loans
- 48 Loans Secured by Farmland
- 49 **Real Estate Loans (Not in Domestic Offices)**
- 50 Residential Mortgages
- 51 CRE Loans
- 52 Loans Secured by Farmland
- 53 **C&I Loans**
- 54 **Credit Cards**
- 55 **Other Consumer**
- 56 **All Other Loans and Leases**
- 57 **Total Loans Held for Sale and Loans Accounted for under the Fair Value Option**

TRADING ACCOUNT

- 58 **Trading MTM Losses**
- 59 **Trading-Issuer Default Losses**
- 60 **Counterparty Credit MTM Losses (CVA losses)**
- 61 **Counterparty Default losses**
- 62 **Total Trading and Counterparty**

OTHER LOSSES

- 63 **Goodwill impairment**
- 64 **Valuation Adjustment for firm's own debt under fair value option (FVO)**
- 65 **Other losses (describe in supporting documentation)**
- 66 **Total Other Losses**
- 67 **Total Losses**

ALLOWANCE FOR LOAN and LEASE LOSSES (1)

- 68 Total allowance for loan and lease losses, prior quarter
- 68a **ALL, prior quarter**
- 68b Allowance for credit losses on held-to-maturity debt securities, prior quarter (2)
- 68c Allowance for credit losses on available-for-sale debt securities, prior quarter (2)
- 68d Allowance for credit losses on all other financial assets, prior quarter (2)
- 69 **Real Estate Loans (in Domestic Offices)**
- 70 Residential Mortgages
- 71 First Lien Mortgages
- 72 Closed-End Junior Liens
- 73 HELOCs
- 74 **CRE Loans**
- 75 Construction
- 76 Multifamily
- 77 Nonfarm, Non-residential

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

Item

LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR L

- 44 **Real Estate Loans (in Domestic Offices)**
- 45 First Lien Mortgages
- 46 Second / Junior Lien Mortgages
- 47 CRE Loans
- 48 Loans Secured by Farmland
- 49 **Real Estate Loans (Not in Domestic Offices)**
- 50 Residential Mortgages
- 51 CRE Loans
- 52 Loans Secured by Farmland
- 53 **C&I Loans**
- 54 **Credit Cards**
- 55 **Other Consumer**
- 56 **All Other Loans and Leases**
- 57 **Total Loans Held for Sale and Loans Accounted for under the Fair Value Option**

TRADING ACCOUNT

- 58 **Trading MTM Losses**
- 59 **Trading-Issuer Default Losses**
- 60 **Counterparty Credit MTM Losses (CVA losses)**
- 61 **Counterparty Default losses**
- 62 **Total Trading and Counterparty**

OTHER LOSSES

- 63 **Goodwill impairment**
- 64 **Valuation Adjustment for firm's own debt under fair value option (FVO)**
- 65 **Other losses (describe in supporting documentation)**
- 66 **Total Other Losses**
- 67 **Total Losses**

ALLOWANCE FOR LOAN and LEASE LOSSES (1)

- 68 Total allowance for loan and lease losses, prior quarter
- 68a **ALL, prior quarter**
- 68b Allowance for credit losses on held-to-maturity debt securities, prior quarter (2)
- 68c Allowance for credit losses on available-for-sale debt securities, prior quarter (2)
- 68d Allowance for credit losses on all other financial assets, prior quarter (2)
- 69 **Real Estate Loans (in Domestic Offices)**
- 70 Residential Mortgages
- 71 First Lien Mortgages
- 72 Closed-End Junior Liens
- 73 HELOCs
- 74 **CRE Loans**
- 75 Construction
- 76 Multifamily
- 77 Nonfarm, Non-residential

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	Real Estate Loans (Not in Domestic Offices)		
80	Residential Mortgages		
81	CRE Loans		
82	Farmland		
83	C&I Loans		
84	C&I Graded		
85	Small Business (Scored/Delinquency Managed)		
86	Corporate and Business Cards		
87	Credit Cards		
88	Other Consumer		
89	All Other Loans and Leases		
90	Unallocated		
91	Total Provisions during the quarter		
91a	Provisions for loan and lease losses during the quarter (3)	-	-
91b	Provisions for credit losses on held-to-maturity debt securities during the quarter (4)		
91c	Provisions for credit losses on available-for-sale debt securities during the quarter (4)		
91d	Provisions for credit losses on all other financial assets during the quarter (4)		
92	Real Estate Loans (in Domestic Offices)	-	-
93	Residential Mortgages	-	-
94	First Lien Mortgages	-	-
95	Closed-End Junior Liens	-	-
96	HELOCs	-	-
97	CRE Loans	-	-
98	Construction	-	-
99	Multifamily	-	-
100	Nonfarm, Non-residential	-	-
101	Loans Secured by Farmland	-	-
102	Real Estate Loans (Not in Domestic Offices)	-	-
103	Residential Mortgages	-	-
104	CRE Loans	-	-
105	Farmland	-	-
106	C&I Loans	-	-
107	C&I Graded	-	-
108	Small Business (Scored/Delinquency Managed)	-	-
109	Corporate and Business Cards	-	-
110	Credit Cards	-	-
111	Other Consumer	-	-
112	All Other Loans and Leases	-	-
113	Unallocated	-	-
114	Total Net charge-offs during the quarter	-	-
114a	Net charge-offs during the quarter on loans and leases (5)		
114b	Net charge-offs during the quarter on held-to-maturity debt securities (6)		
114c	Net charge-offs during the quarter on available-for-sale debt securities (6)		
114d	Net charge-offs during the quarter on all other financial assets (6)		
115	Total Other ALLL Changes	-	-
115a	Other ALLL Changes (7)		
115b	Other allowances for credit losses changes on held-to-maturity debt securities (8)		
115c	Other allowances for credit losses changes on available-for-sale debt securities (8)		
115d	Other allowances for credit losses changes on all other financial assets(8)		
116	Total Allowances, current quarter		
116a	ALLL, current quarter (9)		
116b	Allowances for credit losses on held-to-maturity debt securities, current quarter (10)		
116c	Allowances for credit losses on available-for-sale debt securities, current quarter (10)		
116d	Allowances for credit losses on all other financial assets, current quarter (10)		

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

Item

78	Loans Secured by Farmland
79	Real Estate Loans (Not in Domestic Offices)
80	Residential Mortgages
81	CRE Loans
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83	C&I Loans
84	C&I Graded
85	Small Business (Scored/Delinquency Managed)
86	Corporate and Business Cards
87	Credit Cards
88	Other Consumer
89	All Other Loans and Leases
90	Unallocated
91	Total Provisions during the quarter
91a	Provisions for loan and lease losses during the quarter (3)
91b	Provisions for credit losses on held-to-maturity debt securities during the quarter (4)
91c	Provisions for credit losses on available-for-sale debt securities during the quarter (4)
91d	Provisions for credit losses on all other financial assets during the quarter (4)
92	Real Estate Loans (in Domestic Offices)
93	Residential Mortgages
94	First Lien Mortgages
95	Closed-End Junior Liens
96	HELOCs
97	CRE Loans
98	Construction
99	Multifamily
100	Nonfarm, Non-residential
101	Loans Secured by Farmland
102	Real Estate Loans (Not in Domestic Offices)
103	Residential Mortgages
104	CRE Loans
105	Farmland
106	C&I Loans
107	C&I Graded
108	Small Business (Scored/Delinquency Managed)
109	Corporate and Business Cards
110	Credit Cards
111	Other Consumer
112	All Other Loans and Leases
113	Unallocated
114	Total Net charge-offs during the quarter
114a	Net charge-offs during the quarter on loans and leases (5)
114b	Net charge-offs during the quarter on held-to-maturity debt securities (6)
114c	Net charge-offs during the quarter on available-for-sale debt securities (6)
114d	Net charge-offs during the quarter on all other financial assets (6)
115	Total Other ALLL Changes
115a	Other ALLL Changes (7)
115b	Other allowances for credit losses changes on held-to-maturity debt securities (8)
115c	Other allowances for credit losses changes on available-for-sale debt securities (8)
115d	Other allowances for credit losses changes on all other financial assets(8)
116	Total Allowances, current quarter
116a	ALLL, current quarter (9)
116b	Allowances for credit losses on held-to-maturity debt securities, current quarter (10)
116c	Allowances for credit losses on available-for-sale debt securities, current quarter (10)
116d	Allowances for credit losses on all other financial assets, current quarter (10)

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

Item

78	Loans Secured by Farmland
79	Real Estate Loans (Not in Domestic Offices)
80	Residential Mortgages
81	CRE Loans
82	Farmland
83	C&I Loans
84	C&I Graded
85	Small Business (Scored/Delinquency Managed)
86	Corporate and Business Cards
87	Credit Cards
88	Other Consumer
89	All Other Loans and Leases
90	Unallocated
91	Total Provisions during the quarter
91a	Provisions for loan and lease losses during the quarter (3)
91b	Provisions for credit losses on held-to-maturity debt securities during the quarter (4)
91c	Provisions for credit losses on available-for-sale debt securities during the quarter (4)
91d	Provisions for credit losses on all other financial assets during the quarter (4)
92	Real Estate Loans (in Domestic Offices)
93	Residential Mortgages
94	First Lien Mortgages
95	Closed-End Junior Liens
96	HELOCs
97	CRE Loans
98	Construction
99	Multifamily
100	Nonfarm, Non-residential
101	Loans Secured by Farmland
102	Real Estate Loans (Not in Domestic Offices)
103	Residential Mortgages
104	CRE Loans
105	Farmland
106	C&I Loans
107	C&I Graded
108	Small Business (Scored/Delinquency Managed)
109	Corporate and Business Cards
110	Credit Cards
111	Other Consumer
112	All Other Loans and Leases
113	Unallocated
114	Total Net charge-offs during the quarter
114a	Net charge-offs during the quarter on loans and leases (5)
114b	Net charge-offs during the quarter on held-to-maturity debt securities (6)
114c	Net charge-offs during the quarter on available-for-sale debt securities (6)
114d	Net charge-offs during the quarter on all other financial assets (6)
115	Total Other ALLL Changes
115a	Other ALLL Changes (7)
115b	Other allowances for credit losses changes on held-to-maturity debt securities (8)
115c	Other allowances for credit losses changes on available-for-sale debt securities (8)
115d	Other allowances for credit losses changes on all other financial assets(8)
116	Total Allowances, current quarter
116a	ALLL, current quarter (9)
116b	Allowances for credit losses on held-to-maturity debt securities, current quarter (10)
116c	Allowances for credit losses on available-for-sale debt securities, current quarter (10)
116d	Allowances for credit losses on all other financial assets, current quarter (10)

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

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
PRE-PROVISION NET REVENUE			
117 Net interest income	-	-	-
118 Noninterest income	-	-	-
119 Noninterest expense	-	-	-
120 Pre-Provision Net Revenue	-	-	-
CONDENSED INCOME STATEMENT			
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 (11)			
127 Realized Gains (Losses) on held-to-maturity securities, including OTTI (11)			
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 (%)			
REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES			
136 Reserve, prior quarter			
137 Provisions during the quarter	-	-	-
138 Net charges during the quarter	-	-	-
139 Reserve, current quarter			

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

Item

<u>PRE-PROVISION NET REVENUE</u>	
117	Net interest income
118	Noninterest income
119	Noninterest expense
120	Pre-Provision Net Revenue
<u>CONDENSED INCOME STATEMENT</u>	
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 (11)
127	Realized Gains (Losses) on held-to-maturity securities, including OTTI (11)
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 (%)
<u>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</u>	
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.a - Income Statement

Item

<u>PRE-PROVISION NET REVENUE</u>	
117	Net interest income
118	Noninterest income
119	Noninterest expense
120	Pre-Provision Net Revenue
<u>CONDENSED INCOME STATEMENT</u>	
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 (11)
127	Realized Gains (Losses) on held-to-maturity securities, including OTTI (11)
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 (%)
<u>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</u>	
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.a - Income Statement

Item	Actual in \$Millions as of date	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9

Footnotes to the Income Statement Worksheet

- (1) Institutions that have adopted ASU 2016-13 should report the allowance and provision for credit losses in items 68 through 116.
- (2) Items 68b and 68c are only reported by institutions that have adopted ASU 2016-13.
- (3) Institutions that have adopted ASU 2016-13 should report the provision for credit losses on loans and leases.
- (4) Items 91b and 91c are only reported by institutions that have adopted ASU 2016-13.
- (5) Institutions that have adopted ASU 2016-13 should report net charge-offs during the quarter on loans and leases in item 114a.
- (6) Items 114b and 114c are only reported by institutions that have adopted ASU 2016-13.
- (7) Institutions that have adopted ASU 2016-13 should report other changes to the allowances for credit losses on loans and leases in item 115a.
- (8) Items 115b and 115c are only reported by institutions that have adopted ASU 2016-13.
- (9) Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 116a.
- (10) Items 116b and 116c are only reported by institutions that have adopted ASU 2016-13.
- (11) Institutions that have adopted ASU 2016-13 should not include OTTI in items 126 and 127.

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Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter

Footnotes to the Income Statement Worksheet

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- (3) Institutions that have adopted ASU 2016-13 should report the provision for credit losses on loans and leases.
- (4) Items 91b and 91c are only reported by institutions that have adopted ASU 2016-13.
- (5) Institutions that have adopted ASU 2016-13 should report net charge-offs during the quarter on loans and leases in item 114a.
- (6) Items 114b and 114c are only reported by institutions that have adopted ASU 2016-13.
- (7) Institutions that have adopted ASU 2016-13 should report other changes to the allowances for credit losses on loans and leases in item 115a.
- (8) Items 115b and 115c are only reported by institutions that have adopted ASU 2016-13.
- (9) Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 116a.
- (10) Items 116b and 116c are only reported by institutions that have adopted ASU 2016-13.
- (11) Institutions that have adopted ASU 2016-13 should not include OTTI in items 126 and 127.

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

Item

Footnotes to the Income Statement Worksheet

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- (4) Items 91b and 91c are only reported by institutions that have adopted ASU 2016-13.
- (5) Institutions that have adopted ASU 2016-13 should report net charge-offs during the quarter on loans and leases in item 114a.
- (6) Items 114b and 114c are only reported by institutions that have adopted ASU 2016-13.
- (7) Institutions that have adopted ASU 2016-13 should report other changes to the allowances for credit losses on loans and leases in item 115a.
- (8) Items 115b and 115c are only reported by institutions that have adopted ASU 2016-13.
- (9) Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 116a.
- (10) Items 116b and 116c are only reported by institutions that have adopted ASU 2016-13.
- (11) Institutions that have adopted ASU 2016-13 should not include OTTI in items 126 and 127.

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

Item

Footnotes to the Income Statement Worksheet

- (1) Institutions that have adopted ASU 2016-13 should report the allowance and provision for credit losses in items 68 through 116.
- (2) Items 68b and 68c are only reported by institutions that have adopted ASU 2016-13.
- (3) Institutions that have adopted ASU 2016-13 should report the provision for credit losses on loans and leases.
- (4) Items 91b and 91c are only reported by institutions that have adopted ASU 2016-13.
- (5) Institutions that have adopted ASU 2016-13 should report net charge-offs during the quarter on loans and leases in item 114a.
- (6) Items 114b and 114c are only reported by institutions that have adopted ASU 2016-13.
- (7) Institutions that have adopted ASU 2016-13 should report other changes to the allowances for credit losses on loans and leases in item 115a.
- (8) Items 115b and 115c are only reported by institutions that have adopted ASU 2016-13.
- (9) Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 116a.
- (10) Items 116b and 116c are only reported by institutions that have adopted ASU 2016-13.
- (11) Institutions that have adopted ASU 2016-13 should not include OTTI in items 126 and 127.

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

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

Footnotes to the Balance Sheet Worksheet

- (1) Institutions that have adopted ASU 2016-13 should report item 1 net of any applicable allowance for credit losses.
 - (2) For institutions that adopted ASU 2016-13, this item will represent the allowance for credit losses on loans and leases.
 - (3) For institutions that adopted ASU 2016-13, this item will be net of unearned income and allowance for credit losses on loans and leases.
 - (4) Institutions that adopted ASU 2016-13 should report item 120 net of any applicable allowance for credit losses.
- Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated
- (5) 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.
 - (6) Institutions that adopted ASU 2016-13, should report item 129 net of any applicable allowance for credit losses.

45	Balance Sheet Amount		CASAN879																	
46	RWA		CASAN880																	
47	Equity Exposures RWA																			
	Other Assets																			
48	Balance Sheet Amount																			
49	RWA																			
50	CVA Capital Charge (risk-weighted asset equivalent)(Revised regulatory capital rule, July 2013)																			
51	Advanced CVA Approach																			
52	Unstressed VaR with Multipliers																			
53	Stressed VaR with Multipliers																			
54	Simple CVA Approach																			
55	Assets subject to the general risk-based capital requirements																			
	Operational RWA																			
56	Operational RWA																			
57	Total risk-based capital requirement for operational risk without dependence assumptions																			
	Market Risk																			
58	VaR-based capital requirement																			
59	Stressed VaR-based capital requirement																			
60	Incremental risk capital requirement																			
61	Comprehensive risk capital requirement (excluding non-modeled correlation)																			
62	Non-modeled Securitization																			
63	Net Long																			
64	Net Short																			
65	Specific risk add-on (excluding securitization and correlation)																			
66	Sovereign debt positions																			
67	Government sponsored entity debt positions																			
68	Depository institution, foreign bank, and credit union debt positions																			
69	Public sector entity debt positions																			
70	Corporate debt positions																			
71	Equity																			
72	Capital requirement for de minimis exposures																			
73	Market risk equivalent assets																			
74	Other RWA																			
75	Excess eligible credit reserves not included in tier 2 capital																			
76	Total RWA																			

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			Adjusted Starting Value ¹	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
97	Common equity tier 1 ratio (%)	CASDP793	#DIV/0!	CPSDP793		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
98	(Advanced approaches holding companies that exit parallel run only): Common equity tier 1 ratio (%)	CASEP793		CPSEP793												
99	Tier 1 capital ratio (%)	CASD7206	#DIV/0!	CPSD7206		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
100	(Advanced approaches holding companies that exit parallel run only): Tier 1 capital ratio (%)	CASE7206		CPSE7206												
101	Total capital ratio (%)	CASD7205	#DIV/0!	CPSD7205		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
102	(Advanced approaches holding companies that exit parallel run only): Total capital ratio (%)	CASE7205		CPSE7205												
103	Tier 1 leverage ratio (%)	CASD7204	#DIV/0!	CPSD7204		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
104	Supplementary leverage ratio (%)	CASKHK23		CPSKHK23												
Schedule HC-F—Other Assets																
105	Net deferred tax assets	CASK2148		CPSK2148												
Schedule HC-G—Other Liabilities																
106	Net deferred tax liabilities	CASK3049		CPSK3049												
Issuances associated with the U.S. Department of Treasury Capital Purchase Program:																
107	Senior perpetual preferred stock or similar items	CASKG234		CPSKG234												
108	Warrants to purchase common stock or similar items	CASKG235		CPSKG235												
Deferred Tax Asset Information																
109	Taxes previously paid that the bank holding company could recover through allowed carrybacks if the bank holding company's DTAs on net operating loss, tax credits and temporary differences (both deductible and taxable) fully reverse at the report date.	CASDQ275		CPSDQ275												
109a	U.S. Federal Government	CASDLC30		CPSDLC30												
109b	U.S. State Governments	CASDLC31		CPSDLC31												
109c	All non-U.S. tax jurisdictions	CASDLC32		CPSDLC32												
110	Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross of related valuation allowances	CASDR648		CPSDR648												
111	Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit carryforwards	CASDR649		CPSDR649												
111a	U.S. Federal Government	CASDLC33		CPSDLC33												
111b	U.S. State Governments	CASDLC34		CPSDLC34												
111c	All non-U.S. tax jurisdictions	CASDLC35		CPSDLC35												
112	Deferred tax assets arising from temporary differences, net of DTLs	CASDR650		CPSDR650												
112a	U.S. Federal Government	CASDLC36		CPSDLC36												
112b	U.S. State Governments	CASDLC37		CPSDLC37												
112c	All non-U.S. tax jurisdictions	CASDLC38		CPSDLC38												
113	Valuation allowances related to DTAs arising from temporary differences	CASDR651		CPSDR651												
113a	U.S. Federal Government	CASDLC39		CPSDLC39												
113b	U.S. State Governments	CASDLC40		CPSDLC40												
113c	All non-U.S. tax jurisdictions	CASDLC41		CPSDLC41												
Supplemental Capital Action Information (report in \$Millions unless otherwise noted)***																
114	Cash dividends declared on common stock	CASD4460		CPSD4460												
115	Common shares outstanding (Millions)	CASDQ946		CPSDQ946												
116	Common dividends per share (\$)	CASDQ282	-	CPSDQ282		-	-	-	-	-	-	-	-			

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

Item			Adjusted Starting Value ¹	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	-	-	-	-	-	-	-	-	-	-	-	-
Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital															
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

**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

Footnotes to the Capital Worksheet

- (1) Firms should only use this column to report an adjusted starting value for an item subject to adjustment or deduction in capital impacted by the global market shock.
- (2) Institutions that have adopted ASU 2016-13 should report in item 54 the adjusted allowances for credit losses, as defined in the regulatory capital rule.

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

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

Footnotes to the Retail Balance and Loss Projections Worksheet

(1) This item is only reported by institutions that have adopted ASU 2016-13.

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

Institutions that have not adopted ASU 2016-13 should continue to report sub-schedules A.3.b and A.3.c. Institutions that have adopted ASU 2016-13 should report sub-schedules A.3.f and A.3.g.

	AFS and HTM Securities	Threshold for Determining OTTI	Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)	Discount Rate Methodology	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?	Macroeconomic/financial variables used in loss estimation
	CCARP084	CASMN243	CPSMN244	CASMN245	CASMN246	CASMN247	CASMN248
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

Institutions that have not adopted ASU 2016-13 should continue to report sub-schedules A.3.b and A.3.c. Institutions that have adopted ASU 2016-13 should report sub-schedules A.3.f and A.3.g.

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YY YY)	PQ 1			PQ 2			PQ 3		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSPN235	CPSPN234	CPSPN235	CPSPN235	CPSPN234	CPSPN235	CPSPN235
1	Agency MBS					-			-			-
2	Auction Rate Securities					-			-			-
3	CDO					-			-			-
4	CLO					-			-			-
5	CMBS					-			-			-
6	Common Stock (Equity)					-			-			-
7	Auto ABS					-			-			-
8	Credit Card ABS					-			-			-
9	Student Loan ABS					-			-			-
10	Other ABS (excl HEL ABS)					-			-			-
11	Corporate Bond					-			-			-
12	Covered Bond					-			-			-
13	Domestic Non-Agency RMBS					-			-			-
14	Foreign RMBS					-			-			-
15	Municipal Bond					-			-			-
16	Mutual Fund					-			-			-
17	Preferred Stock (Equity)					-			-			-
18	Sovereign Bond					-			-			-
19	US Treasuries & Agencies					-			-			-
20	Other*					-			-			-
21	GRAND TOTAL	0	0	0	0	-	0	0	-	0	0	-

*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

Institutions that have not adopted ASU 2016-13 should continue to report sub-schedules A.3.b and A.3.c. Institutions that have adopted ASU 2016-13 should report sub-schedules A.3.f and A.3.g.

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YY YY)	PQ 4			PQ 5			PQ 6		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSPN091	CPSPN234	CPSPN235	CPSPN091	CPSPN234	CPSPN235	CPSPN091
1	Agency MBS					-			-			-
2	Auction Rate Securities					-			-			-
3	CDO					-			-			-
4	CLO					-			-			-
5	CMBS					-			-			-
6	Common Stock (Equity)					-			-			-
7	Auto ABS					-			-			-
8	Credit Card ABS					-			-			-
9	Student Loan ABS					-			-			-
10	Other ABS (excl HEL ABS)					-			-			-
11	Corporate Bond					-			-			-
12	Covered Bond					-			-			-
13	Domestic Non-Agency RMBS					-			-			-
14	Foreign RMBS					-			-			-
15	Municipal Bond					-			-			-
16	Mutual Fund					-			-			-
17	Preferred Stock (Equity)					-			-			-
18	Sovereign Bond					-			-			-
19	US Treasuries & Agencies					-			-			-
20	Other*					-			-			-
21	GRAND TOTAL	0	0	0	0	-	0	0	-	0	0	-

*For 'Other' AFS securities, please provide name of security type in row 20 appropriately.

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

Institutions that have not adopted ASU 2016-13 should continue to report sub-schedules A.3.b and A.3.c. Institutions that have adopted ASU 2016-13 should report sub-schedules A.3.f and A.3.g.

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YY YY)	PQ 7			PQ 8			PQ 9		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSPN091	CPSPN234	CPSPN235	CPSPN091	CPSPN234	CPSPN235	CPSPN091
1	Agency MBS					-			-			-
2	Auction Rate Securities					-			-			-
3	CDO					-			-			-
4	CLO					-			-			-
5	CMBS					-			-			-
6	Common Stock (Equity)					-			-			-
7	Auto ABS					-			-			-
8	Credit Card ABS					-			-			-
9	Student Loan ABS					-			-			-
10	Other ABS (excl HEL ABS)					-			-			-
11	Corporate Bond					-			-			-
12	Covered Bond					-			-			-
13	Domestic Non-Agency RMBS					-			-			-
14	Foreign RMBS					-			-			-
15	Municipal Bond					-			-			-
16	Mutual Fund					-			-			-
17	Preferred Stock (Equity)					-			-			-
18	Sovereign Bond					-			-			-
19	US Treasuries & Agencies					-			-			-
20	Other*					-			-			-
21	GRAND TOTAL	0	0	0	0	-	0	0	-	0	0	-

*For 'Other' AFS securities, please provide name of security type in row 20 appropriately.

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

	AFS Securities	Total Actual Fair Market Value MM/DD/YY	Beginning	Fair Value	Projected	Beginning	Fair Value	Projected	Beginning	Fair Value	Projected
			Fair Market Value PQ 1	Rate of Change PQ1	OCI - PQ 1	Fair Market Value PQ 2	Rate of Change PQ2	OCI - PQ 2	Fair Market Value PQ 3	Rate of Change PQ3	OCI - PQ 3
	CCARP084	CASPP088	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*										
21	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-

* 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											
		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
AFS Securities		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*												
21	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-	-	-

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

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

AFS Securities		Beginning	Fair Value	Projected	Beginning	Fair Value	Projected	Total	Estimated Total Fair
		Fair Market Value PQ 8	Rate of Change PQ8	OCI - PQ 8	Fair Market Value PQ 9	Rate of Change PQ9	OCI - PQ 9	Projected OCI in all Quarters	Market Value after OCI Shock applied to all Quarters
	CCARP084	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530		CPSPP088
1	Agency MBS								
2	Auction Rate Securities								
3	CDO								
4	CLO								
5	CMBS								
6	Common Stock (Equity)								
7	Auto ABS								
8	Credit Card ABS								
9	Student Loan ABS								
10	Other ABS (excl HEL ABS)								
11	Corporate Bond								
12	Covered Bond								
13	Domestic Non-Agency RMBS								
14	Foreign RMBS								
15	Municipal Bond								
16	Mutual Fund								
17	Preferred Stock (Equity)								
18	Sovereign Bond								
19	US Treasuries & Agencies								
20	Other*								
21	GRAND TOTAL	-	-	-	-	-	-	-	-

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

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

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

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

FR Y-14A Schedule A.3.f - Expected Credit Loss and Provision for Credit Loss -- HTM securities

	HTM Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	PQ1	
				Projected Amortized Cost	Provision for Credit Loss
	CCARP084	CASSLC44	CASSLC14	CPSSLC44	CPSSLC45
1	Agency MBS				
2	Auction Rate Securities				
3	CDO				
4	CLO				
5	CMBS				
6	Auto ABS				
7	Credit Card ABS				
8	Student Loan ABS				
9	Other ABS (excl HEL ABS)				
10	Corporate Bond				
11	Covered Bond				
12	Domestic Non-Agency RMBS				
13	Foreign RMBS				
14	Municipal Bond				
15	Mutual Fund				
16	Sovereign Bond				
17	US Treasuries & Agencies				
18	Other ¹				
19	Grand Total				

Note

1. Please provide name of security type in row 18 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.f - Expected Credit Loss and Provision for Credit Loss -- HTM securities

	HTM Securities	PQ2		PQ3	
		Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45
1	Agency MBS				
2	Auction Rate Securities				
3	CDO				
4	CLO				
5	CMBS				
6	Auto ABS				
7	Credit Card ABS				
8	Student Loan ABS				
9	Other ABS (excl HEL ABS)				
10	Corporate Bond				
11	Covered Bond				
12	Domestic Non-Agency RMBS				
13	Foreign RMBS				
14	Municipal Bond				
15	Mutual Fund				
16	Sovereign Bond				
17	US Treasuries & Agencies				
18	Other ¹				
19	Grand Total				

Note

1. Please provide name of security type in row 18 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.f - Expected Credit Loss and Provision for Credit Loss -- HTM securities

	HTM Securities	PQ4		PQ5	
		Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45
1	Agency MBS				
2	Auction Rate Securities				
3	CDO				
4	CLO				
5	CMBS				
6	Auto ABS				
7	Credit Card ABS				
8	Student Loan ABS				
9	Other ABS (excl HEL ABS)				
10	Corporate Bond				
11	Covered Bond				
12	Domestic Non-Agency RMBS				
13	Foreign RMBS				
14	Municipal Bond				
15	Mutual Fund				
16	Sovereign Bond				
17	US Treasuries & Agencies				
18	Other ¹				
19	Grand Total				

Note

1. Please provide name of security type in row 18 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.f - Expected Credit Loss and Provision for Credit Loss -- HTM securities

	HTM Securities	PQ6		PQ7	
		Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45
1	Agency MBS				
2	Auction Rate Securities				
3	CDO				
4	CLO				
5	CMBS				
6	Auto ABS				
7	Credit Card ABS				
8	Student Loan ABS				
9	Other ABS (excl HEL ABS)				
10	Corporate Bond				
11	Covered Bond				
12	Domestic Non-Agency RMBS				
13	Foreign RMBS				
14	Municipal Bond				
15	Mutual Fund				
16	Sovereign Bond				
17	US Treasuries & Agencies				
18	Other ¹				
19	Grand Total				

Note

1. Please provide name of security type in row 18 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.f - Expected Credit Loss and Provision for Credit Loss -- HTM securities

	HTM Securities	PQ8		PQ9	
		Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45
1	Agency MBS				
2	Auction Rate Securities				
3	CDO				
4	CLO				
5	CMBS				
6	Auto ABS				
7	Credit Card ABS				
8	Student Loan ABS				
9	Other ABS (excl HEL ABS)				
10	Corporate Bond				
11	Covered Bond				
12	Domestic Non-Agency RMBS				
13	Foreign RMBS				
14	Municipal Bond				
15	Mutual Fund				
16	Sovereign Bond				
17	US Treasuries & Agencies				
18	Other ¹				
19	Grand Total				

Note

1. Please provide name of security type in row 18 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.g - Expected Credit Loss and Provision for Credit Loss -- AFS securities

	AFS Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	PQ1		
				Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss
	CCARP084	CASSLC44	CASSLC14	CPSSLC44	CPSSLC46	CPSSLC45
1	Agency MBS					
2	Auction Rate Securities					
3	CDO					
4	CLO					
5	CMBS					
6	Auto ABS					
7	Credit Card ABS					
8	Student Loan ABS					
9	Other ABS (excl HEL ABS)					
10	Corporate Bond					
11	Covered Bond					
12	Domestic Non-Agency RMBS					
13	Foreign RMBS					
14	Municipal Bond					
15	Mutual Fund					
16	Sovereign Bond					
17	US Treasuries & Agencies					
18	Other ²					
19	Grand Total					

Note

1. Please do not include Expected lifetime loss for securities intended to sell or will be required to sell before the recovery of Amortized Cost.

2. Please provide name of security type in row 18 above (currently labeled 'other'). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

	AFS Securities	PQ2			PQ3		
		Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45
1	Agency MBS						
2	Auction Rate Securities						
3	CDO						
4	CLO						
5	CMBS						
6	Auto ABS						
7	Credit Card ABS						
8	Student Loan ABS						
9	Other ABS (excl HEL ABS)						
10	Corporate Bond						
11	Covered Bond						
12	Domestic Non-Agency RMBS						
13	Foreign RMBS						
14	Municipal Bond						
15	Mutual Fund						
16	Sovereign Bond						
17	US Treasuries & Agencies						
18	Other ²						
19	Grand Total						

Note

1. Please do not include Expected lifetime loss for securities intended to sell or will be required to sell before the recovery of Amortized Cost.

2. Please provide name of security type in row 18 above (currently labeled 'other'). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

	AFS Securities	PQ4			PQ5		
		Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45
1	Agency MBS						
2	Auction Rate Securities						
3	CDO						
4	CLO						
5	CMBS						
6	Auto ABS						
7	Credit Card ABS						
8	Student Loan ABS						
9	Other ABS (excl HEL ABS)						
10	Corporate Bond						
11	Covered Bond						
12	Domestic Non-Agency RMBS						
13	Foreign RMBS						
14	Municipal Bond						
15	Mutual Fund						
16	Sovereign Bond						
17	US Treasuries & Agencies						
18	Other ²						
19	Grand Total						

Note

1. Please do not include Expected lifetime loss for securities intended to sell or will be required to sell before the recovery of Amortized Cost.

2. Please provide name of security type in row 18 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.g - Expected Credit Loss and Provision for Credit Loss -- AFS securities

	AFS Securities	PQ6			PQ7		
		Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45
1	Agency MBS						
2	Auction Rate Securities						
3	CDO						
4	CLO						
5	CMBS						
6	Auto ABS						
7	Credit Card ABS						
8	Student Loan ABS						
9	Other ABS (excl HEL ABS)						
10	Corporate Bond						
11	Covered Bond						
12	Domestic Non-Agency RMBS						
13	Foreign RMBS						
14	Municipal Bond						
15	Mutual Fund						
16	Sovereign Bond						
17	US Treasuries & Agencies						
18	Other ²						
19	Grand Total						

Note

1. Please do not include Expected lifetime loss for securities intended to sell or will be required to sell before the recovery of Amortized Cost.

2. Please provide name of security type in row 18 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.g - Expected Credit Loss and Provision for Credit Loss -- AFS securities

	AFS Securities	PQ8			PQ9		
		Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45
1	Agency MBS						
2	Auction Rate Securities						
3	CDO						
4	CLO						
5	CMBS						
6	Auto ABS						
7	Credit Card ABS						
8	Student Loan ABS						
9	Other ABS (excl HEL ABS)						
10	Corporate Bond						
11	Covered Bond						
12	Domestic Non-Agency RMBS						
13	Foreign RMBS						
14	Municipal Bond						
15	Mutual Fund						
16	Sovereign Bond						
17	US Treasuries & Agencies						
18	Other ²						
19	Grand Total						

Note

1. Please do not include Expected lifetime loss for securities intended to sell or will be required to sell before the recovery of Amortized Cost.

2. Please provide name of security type in row 18 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

(report profits as positive values and losses as negative values)

	(A) Trading	(B) CVA Hedges	(C) Total
1 Equity			
1A Delta/Gamma	CPSSLD42	CPSSLD43	CPSSLD44
1B Vega	CPSSLD45	CPSSLD46	CPSSLD47
1C Dividends	CPSSLD48	CPSSLD49	CPSSLD50
1D Correlation	CPSSLD51		
1E Vanna ($dVega / dSpot$)			
1F Volgamma ($dVega / dVol$)			
1G Skew (moneyness)			
1H Higher order			
1I Other (Please describe in documentation)			

2 FX	CPSSLD52	CPSSLD53	CPSSLD54
2A Delta/Gamma	CPSSLD55	CPSSLD56	
2B Vega			
2C Higher order			
2D Other (Please describe in documentation)			

3 Rates	CPSSLD57	CPSSLD58	CPSSLD59
3A Delta/Gamma	CPSSLD60	CPSSLD61	CPSSLD62
3B Vega	CPSSLD63	CPSSLD64	
3C Swap Spreads			
3D Basis Spreads			
3E Cross Currency Basis			
3F Inflation			
3G Higher order			

FR Y-14A Schedule A.4 - Trading

3H Other (Please describe in documentation)

CPSSLD65			
----------	--	--	--

4 Commodities

4A Oil Products

4B Natural Gas

4C Power

4D Emissions

4E Coal

4F Dry Freight

4G Structured Products

4H Precious Metals

4I Base Metals

4J Ags & Softs

4K Indices

4L Higher order

4M Other (Please describe in documentation)

CPSSLD66			
CPSSLD67			
CPSSLD68			
CPSSLD69			
CPSSLD70			
CPSSLD71			
CPSSLD72			
CPSSLD73			
CPSSLD74			
CPSSLD75			
CPSSLD76			
CPSSLD77			
CPSSLD78			
CPSSLD79			

5 Securitized Products

5A Non-Agency RMBS (exclude Whole Loans)

5B Residential Whole Loans

5C ABS

5D CMBS (exclude Whole Loans)

5E CRE Whole Loans

5F Corporate CDO/CLO

5G Warehouse

5H Agencies

5I Higher order

5J Other (Please describe in documentation)

	(A)	(B)	(C)
CPSSLD80	Trading	CVA Hedges	Total
CPSSLD81			
CPSSLD82			
CPSSLD83			
CPSSLD84			
CPSSLD85			
CPSSLD86			
CPSSLD87			
CPSSLD88			
CPSSLD89			
CPSSLD90			

FR Y-14A Schedule A.4 - Trading

		(A)	(B)	(C)
		Trading	CVA Hedges	Total
6	Other Credit	CPSSLD91		
7	Corporate Credit (Advanced)	CPSSLD92		
7A	<i>Bonds</i>	CPSSLD93		
7B	<i>Loans</i>	CPSSLD94		
7C	<i>Single-Name CDS</i>	CPSSLD95		
7D	<i>Loan CDS</i>	CPSSLD96		
7E	<i>Covered Bonds</i>	CPSSLD97		
7F	<i>Indices</i>	CPSSLD98		
7G	<i>Index Tranches</i>	CPSSLD99		
7H	<i>Index Options</i>	CPSSLE00		
7I	<i>Other/Unspecified</i>	CPSSLE01		
8	Corporate Credit (Emerging Markets)	CPSSLE02		
8A	<i>Bonds</i>	CPSSLE03		
8B	<i>Loans</i>	CPSSLE04		
8C	<i>Single-Name CDS</i>	CPSSLE05		
8D	<i>Loan CDS</i>	CPSSLE06		
8E	<i>Covered Bonds</i>	CPSSLE07		
8F	<i>Indices</i>	CPSSLE08		
8G	<i>Index Tranches</i>	CPSSLE09		
8H	<i>Index Options</i>	CPSSLE10		
8I	<i>Other/Unspecified</i>	CPSSLE11		
9	Sovereign Credit	CPSSLE12		
9A	<i>Advanced Economies</i>	CPSSLE13		
9B	<i>Emerging Europe</i>	CPSSLE14		
9C	<i>LatAm & Caribbean</i>	CPSSLE15		

FR Y-14A Schedule A.4 - Trading

9D Asia ex Japan
 9E Middle East/North Africa
 9F Sub-Saharan Africa
 9G Supranationals

CPSSLE16			
CPSSLE17			
CPSSLE18			
CPSSLE19			

10 Munis
 11 ARS
 12 Base Correlation
 13 Higher order
 14 Other (Please describe in documentation)

CPSSLE20			
CPSSLE21			
CPSSLE22			
CPSSLE23			
CPSSLE24			

15 **Private Equity**
 15A Funded
 15B Unfunded
 15C Other (Please describe in documentation)

CPSSLE25			
CPSSLE26			
CPSSLE27			
CPSSLE28			

16 **Other Fair Value Assets**
 16A Debt
 16B Equity
 16C Other (Please describe in documentation)

	(A)	(B)	(C)
CPSSLE29	Trading	CVA Hedges	Total
CPSSLE30			
CPSSLE31			
CPSSLE32			

17 **Cross Asset Terms**

CPSSLE33			
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18 **TOTAL**

CPSSLE34			
----------	--	--	--

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										
										\$ -
										\$ -
										\$ -
										\$ -
Total (\$millions)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Note: Please add more rows if needed.

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

FR Y9C Codes

Projected in \$Millions

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

Footnotes to the PPNR Projections Worksheet

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

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

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

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

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

Footnotes to the Net Interest Income Worksheet

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

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

CPSNQ973	CPSNQ974									
CPSNQ975	CPSNQ976									
CPSNQ977	CPSNQ978									
CPSNQ979	CPSNQ980									
CPSNQ981	CPSNQ982									

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

CPSNQ983	CPSNQ984									
CPSNQ985	CPSNQ986									
CPSNQ987	CPSNQ988									
CPSNQ989	CPSNQ990									
CPSNQ991	CPSNQ992									

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

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

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

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

(8) Rates are equal to zero by definition

(9) All rates are annualized.

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

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

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

FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected	PQ 6	PQ 7	PQ 8	PQ 9
		For								
		For upward rate movements	downward rate movements	Assumed Floor						
<u>Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5)</u>		CPSNQ149	CPSNQ933	CPSNQ939						
79	Money Market Accounts				basis points					
		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)									
85B	Index rate (if single term assumed) (27)									
85C	Spread relative to the Index Rate (27)				basis points					
		CPSNQ156								
		CPSNQ157								
		CPSNQ158								

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

		FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
(26)	The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits. If the institution only assumes a single maturity term for new issuances, complete line 88B and 88C only, otherwise complete line 88A only.											
(27)	If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.											
(28)	A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the BHC's/IHC's/SLHC'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 PPNR Projections worksheet include the items broken out in footnote 32:											
(a)	Revenues (Net Interest Income + Non Interest Income)											
	CPSNQ999		\$ Million	CPSNR001								
	CPSNR002		\$ Million	CPSNR003								
	CPSNR004		\$ Million	CPSNR005								
	CPSNR006		\$ Million	CPSNR007								
	CPSNR008		\$ Million	CPSNR009								
	CPSNR010		\$ Million	CPSNR011								
	CPSNR012		\$ Million	CPSNR013								
(b)	Non Interest Expenses											
	CPSNR014		\$ Million	CPSNR015								
	CPSNR016		\$ Million	CPSNR017								
	CPSNR018		\$ Million	CPSNR019								
	CPSNR020		\$ Million	CPSNR021								
	CPSNR022		\$ Million	CPSNR023								
	CPSNR024		\$ Million	CPSNR025								
	CPSNR026		\$ Million	CPSNR027								
(31)	For WAL, exclude from the reported number Loans Held For Sale											
(32)	Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Marketing Expense Amortization)											
	CPSNR028	<input type="text"/>										
(33)	Institutions that have adopted ASU 2016-13 should report the carrying value of PCD loans in item 50											
	Institutions that have adopted ASU 2016-13 should report the net accretion of discount on loans included in net interest income as included on the PPNR Submission Worksheet and Net Interest Income worksheet.											
(34)												

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

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	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 Preferred	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	
Capital Balances						
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)
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)
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)
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)
103 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000 BHCK 3283	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)
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)
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)
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)
113 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000 BHCK 3283	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)
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)
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	
Capital Balances						
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	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 (\$)					

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
Capital Balances							
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)	
			BHCK 3283				
96	MCP USG Preferred	Additional Tier 1	BHCK G234	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)	
			BHCK P839				
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)	
			BHCK 3283				
102	MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234	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)	
			BHCK 3283				
103	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000	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)	
			BHCK 3283				
104	USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234	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)	
			BHCK 3283				
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)	
			BHCK 3283				
112	MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234	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)	
			BHCK 3283				
113	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000	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)	
			BHCK 3283				
114	USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234	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)	
			BHCK 3283				
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	
What percentage of the operational loss estimates were generated using scenarios?	%	%	
Total number of operational risk scenarios used in loss projections	0	0	

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

	Amounts in Millions			
	Pre-Acquisition Book Value on as-of date		Purchase Accounting Adjustments	Fair Value Adjustments
SECURITIES				
1 Held to Maturity (HTM) (1)	CBPL1754		CBPM1754	CBPN1754
2 Available for Sale (AFS)	CBPL1773		CBPM1773	CBPN1773
3 Total Securities	CBPLP640		CBPMP640	CBPNP640
Of which:				
4 Securitizations (investment grade)	CBPLP641		CBPMP641	CBPNP641
5 Securitizations (non-investment grade)	CBPLP642		CBPMP642	CBPNP642
Total Loans and Leases				
6 Real Estate Loans (in Domestic Offices)	CBPLP643		CBPMP643	CBPNP643
7 First Lien Mortgages	CBPL5367		CBPM5367	CBPN5367
8 First Lien Mortgages	CBPLP644		CBPMP644	CBPNP644
9 First Lien HELOAN	CBPLP645		CBPMP645	CBPNP645
10 Second / Junior Lien Mortgages	CBPLP646		CBPMP646	CBPNP646
11 Closed-End Junior Liens	CBPL5368		CBPM5368	CBPN5368
12 HELOCs	CBPL1797		CBPM1797	CBPN1797
13 CRE Loans	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 Loans Secured by Farmland	CBPL1420		CBPM1420	CBPN1420
20 Real Estate Loans (Not in Domestic Offices)	CBPLP650		CBPMP650	CBPNP650
21 First Lien Mortgages	CBPLP651		CBPMP651	CBPNP651
22 Second / Junior Lien Mortgages	CBPLP652		CBPMP652	CBPNP652
23 CRE Loans	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
28 Non-Owner-Occupied	CBPLP658		CBPMP658	CBPNP658
29 Loans Secured by Farmland	CBPLP659		CBPMP659	CBPNP659
30 C&I Loans	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

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

	Amounts in Millions				
	Pre-Acquisition Book Value on as-of date		Purchase Accounting Adjustments		Fair Value Adjustments
35 Credit Cards	CBPLP665		CBPMP665		CBPNP665
36 Charge Card	CBPLP666		CBPMP666		CBPNP666
37 Bank Card	CBPLP667		CBPMP667		CBPNP667
38 Other Consumer	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 Other Loans and Leases	CBPLP672		CBPMP672		CBPNP672
44 Loans to Foreign Governments	CBPL2081		CBPM2081		CBPN2081
45 Agricultural Loans	CBPL1590		CBPM1590		CBPN1590
Loans for purchasing or carrying securities (secured or unsecured)	CBPL1545		CBPM1545		CBPN1545
46					
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 Total Loans and Leases	CBPLP675		CBPMP675		CBPNP675

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

	Amounts in Millions			
	Pre-Acquisition Book Value on as-of date	Purchase Accounting Adjustments	Purchase Accounting Adjustments	Fair Value Adjustments
<u>LOANS HELD FOR INVESTMENT AT AMORTIZED COST</u>				
52 Real Estate Loans (in Domestic Offices)	CBPLP676	CBPMP676	CBPNP676	
53 First Lien Mortgages	CBPLP677	CBPMP677	CBPNP677	
54 First Lien Mortgages	CBPLP381	CBPMP381	CBPNP381	
55 First Lien HELOAN	CBPLP389	CBPMP389	CBPNP389	
56 Second / Junior Lien Mortgages	CBPLP678	CBPMP678	CBPNP678	
57 Closed-End Junior Liens	CBPLP397	CBPMP397	CBPNP397	
58 HELOCs	CBPLP405	CBPMP405	CBPNP405	
59 CRE Loans	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 Loans Secured by Farmland	CBPLP685	CBPMP685	CBPNP685	
66 Real Estate Loans (Not in Domestic Offices)	CBPLP686	CBPMP686	CBPNP686	
67 First Lien Mortgages	CBPLP415	CBPMP415	CBPNP415	
68 Second / Junior Lien Mortgages	CBPLP423	CBPMP423	CBPNP423	
69 CRE Loans	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 C&I Loans	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 Credit Cards	CBPLP698	CBPMP698	CBPNP698	
81 Other Consumer	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	

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

	Amounts in Millions				
	Pre-Acquisition Book Value on as-of date		Purchase Accounting Adjustments		Fair Value Adjustments
86 Other Loans and Leases	CBPLP703		CBPMP703		CBPNP703
87 Loans to Foreign Governments	CBPLP704		CBPMP704		CBPNP704
88 Agricultural Loans	CBPLP705		CBPMP705		CBPNP705
Loans for purchasing or carrying securities (secured or	CBPLP706		CBPMP706		CBPNP706
89 unsecured)					
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 Total Loans and Leases	CBPLP711		CBPMP711		CBPNP711
<u>Loans Held for Sale and Loans Accounted for under the Fair Value Option</u>					
95 Real Estate Loans (in Domestic Offices)	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 Real Estate Loans (Not in Domestic Offices)	CBPLP717		CBPMP717		CBPNP717
101 Residential Mortgages	CBPLP718		CBPMP718		CBPNP718
102 CRE Loans	CBPLP719		CBPMP719		CBPNP719
103 Loans Secured by Farmland	CBPLP720		CBPMP720		CBPNP720
104 C&I Loans	CBPLP721		CBPMP721		CBPNP721
105 Credit Cards	CBPLP722		CBPMP722		CBPNP722
106 Other Consumer	CBPLP723		CBPMP723		CBPNP723
107 Other Loans and Leases	CBPLP724		CBPMP724		CBPNP724
Total Loans Held for Sale and Loans Accounted for under the	CBPLP725		CBPMP725		CBPNP725
108 Fair Value Option					
109 Unearned Income on Loans	CBPL2123		CBPM2123		CBPN2123
110 Allowance for Loan and Lease Losses (2)	CBPL3123		CBPM3123		CBPN3123
Loans and Leases (Held for Investment and Held for Sale), Net	CBPLP726		CBPMP726		CBPNP726
111 of Unearned Income and Allowance for Loan and Lease Losses (3)					

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

	Amounts in Millions			
	Pre-Acquisition Book Value on as-of date	Purchase Accounting Adjustments		Fair Value Adjustments
TRADING				
112 Trading Assets	CBPL3545		CBPM3545	CBPN3545
INTANGIBLES				
113 Goodwill	CBPL3163		CBPM3163	CBPN3163
114 Mortgage Servicing Rights	CBPL3164		CBPM3164	CBPN3164
115 Not applicable				
116 All Other Identifiable Intangible Assets	CBPL5507		CBPM5507	CBPN5507
117 Total Intangible Assets	CBPLP727		CBPMP727	CBPNP727
OTHER				
118 Cash and cash equivalent	CBPLP728		CBPMP728	CBPNP728
119 Federal funds sold	CBPLB987		CBPMB987	CBPNB987
120 Securities purchased under agreements to resell (4)	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 is 126 the Lessor (5)	CBPLP732		CBPMP732	CBPNP732
127 Autos	CBPLP733		CBPMP733	CBPNP733
128 Other	CBPLP734		CBPMP734	CBPNP734
129 Other Assets (6)	CBPLP735		CBPMP735	CBPNP735
130 Total Other	CBPLP736		CBPMP736	CBPNP736
131 TOTAL ASSETS	CBPL2170		CBPM2170	CBPN2170

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

	Amounts in Millions				
	Pre-Acquisition Book Value on as-of date		Purchase Accounting Adjustments		Fair Value Adjustments
132 Deposits in domestic offices	CBPLP737		CBPMP737		CBPNP737
Deposits in foreign offices, Edge and Agreement subsidiaries, 133 and IBFs	CBPLP738		CBPMP738		CBPNP738
134 Deposits	CBPLP739		CBPMP739		CBPNP739
Federal funds purchased and securities sold under agreements 135 to repurchase	CBPLP740		CBPMP740		CBPNP740
136 Trading Liabilities	CBPL3548		CBPM3548		CBPN3548
137 Other Borrowed Money	CBPL3190		CBPM3190		CBPN3190
138 Subordinated Notes and Debentures	CBPL4062		CBPM4062		CBPN4062
Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose	CBPLC699		CBPMC699		CBPNC699
139 Entities					
140 Other Liabilities	CBPL2750		CBPM2750		CBPN2750
Memo: Allowance for off-balance sheet credit exposures	CBPLB557		CBPMB557		CBPNB557
141					
142 Total Liabilities	CBPL2948		CBPM2948		CBPN2948
143 Perpetual Preferred Stock and Related Surplus	CBPL3283		CBPM3283		CBPN3283
144 Common Stock (Par Value)	CBPL3230		CBPM3230		CBPN3230
145 Surplus (Exclude All Surplus Related to Preferred Stock)	CBPL3240		CBPM3240		CBPN3240
146 Retained Earnings	CBPL3247		CBPM3247		CBPN3247
147 Accumulated Other Comprehensive Income (AOCI)	CBPLB530		CBPMB530		CBPNB530
148 Other Equity Capital Components	CBPLA130		CBPMA130		CBPNA130
149 Total BHC Equity Capital	CBPL3210		CBPM3210		CBPN3210
Noncontrolling (Minority) Interests in Consolidated 150 Subsidiaries	CBPL3000		CBPM3000		CBPN3000
151 Total Equity Capital	CBPLG105		CBPMG105		CBPNG105

Footnotes to the Balance Sheet Worksheet

- (1) Institutions that have adopted ASU 2016-13 should report item 1 net of any applicable allowance for credit losses.
- (2) For institutions that adopted ASU 2016-13, this item will represent the allowance for credit losses on loans and leases.
- (3) For institutions that adopted ASU 2016-13, this item will be net of unearned income and allowance for credit losses on loans and leases.
- (4) Institutions that adopted ASU 2016-13 should report item 120 net of any applicable allowance for credit losses.
- (5) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation.
- (6) Institutions that adopted ASU 2016-13, should report item 129 net of any applicable allowance for credit losses.

Collection of Supplemental CECL Information

Effect of Changes in Accounting Principles

<u>Item</u>	<u>MDRM</u>	<u>Actual in \$Millions as of date</u>
1 First quarter of CECL adoption	CASTLC05	
2 Institutions applying CECL transition provisions	CASTLC06	
Institutions applying CECL transition provisions: Retained		
2a Earnings	CASTLC07	
Institutions applying CECL transition provisions: DTAs from		
2b temporary differences	CASTLC08	
Institutions applying CECL transition provisions: credit loss		
2c allowances eligible for inclusion in regulatory capital	CASTLC09	
Institutions applying CECL transition provisions: average		
2d total consolidated assets	CASTLC10	
Institutions applying CECL transition provisions: total		
2e leverage exposure	CASTLC11	
3 Adoption of Current Expected Credit Loss Methodology – ASC Topic 326	CASTJJ26	
4 Allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets	CASTLC12	
5 Effect of adoption of current expected credit losses methodology on allowances for credit losses on loans and leases held for investment and held-to-maturity debt securities	CASTLC13	
6 Total allowance for credit losses	CASTLC14	
6a Allowance for credit losses on loans and leases held for investment	CASTLC15	
6b Allowance for credit losses on held-to-maturity securities	CASTLC16	
6c Allowance for credit losses on available-for-sale securities	CASTLC17	