

## 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

DRAFT

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
<b>LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST</b>			
1 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	-	-	-

Item

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

Item

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



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

**DRAFT**

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
<b>LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR L</b>			
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	-	-	-
<b>TRADING ACCOUNT</b>			
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	-	-	-
<b>OTHER LOSSES</b>			
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	-	-	-
<b>ALLOWANCE FOR LOAN and LEASE LOSSES (1)</b>			
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			

Item

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



Item

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



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

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Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
78			
79			
80			
81			
82			
83			
84			
85			
86			
87			
88			
89			
90			
91			
91a	-	-	-
91b			
91c			
91d			
92	-	-	-
93	-	-	-
94	-	-	-
95	-	-	-
96	-	-	-
97	-	-	-
98	-	-	-
99	-	-	-
100	-	-	-
101	-	-	-
102	-	-	-
103	-	-	-
104	-	-	-
105	-	-	-
106	-	-	-
107	-	-	-
108	-	-	-
109	-	-	-
110	-	-	-
111	-	-	-
112	-	-	-
113	-	-	-
114	-	-	-
114a			
114b			
114c			
114d			
115	-	-	-
115a			
115b			
115c			
115d			
116			
116a			
116b			
116c			
116d			

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

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Item	
78	Loans Secured by Farmland
79	<b>Real Estate Loans (Not in Domestic Offices)</b>
80	Residential Mortgages
81	CRE Loans
82	Farmland
83	<b>C&amp;I Loans</b>
84	C&I Graded
85	Small Business (Scored/Delinquency Managed)
86	Corporate and Business Cards
87	<b>Credit Cards</b>
88	<b>Other Consumer</b>
89	<b>All Other Loans and Leases</b>
90	<b>Unallocated</b>
91	<b>Total Provisions during the quarter</b>
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	<b>Real Estate Loans (in Domestic Offices)</b>
93	Residential Mortgages
94	First Lien Mortgages
95	Closed-End Junior Liens
96	HELOCs
97	CRE Loans
98	Construction
99	Multifamily
100	Nonfarm, Non-residential
101	Loans Secured by Farmland
102	<b>Real Estate Loans (Not in Domestic Offices)</b>
103	Residential Mortgages
104	CRE Loans
105	Farmland
106	<b>C&amp;I Loans</b>
107	C&I Graded
108	Small Business (Scored/Delinquency Managed)
109	Corporate and Business Cards
110	<b>Credit Cards</b>
111	<b>Other Consumer</b>
112	<b>All Other Loans and Leases</b>
113	<b>Unallocated</b>
114	<b>Total Net charge-offs during the quarter</b>
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	<b>Total Other ALLL Changes</b>
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	<b>Total Allowances, current quarter</b>
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

**DRAFT**

Item	
78	Loans Secured by Farmland
79	<b>Real Estate Loans (Not in Domestic Offices)</b>
80	Residential Mortgages
81	CRE Loans
82	Farmland
83	<b>C&amp;I Loans</b>
84	C&I Graded
85	Small Business (Scored/Delinquency Managed)
86	Corporate and Business Cards
87	<b>Credit Cards</b>
88	<b>Other Consumer</b>
89	<b>All Other Loans and Leases</b>
90	<b>Unallocated</b>
91	<b>Total Provisions during the quarter</b>
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	<b>Real Estate Loans (in Domestic Offices)</b>
93	Residential Mortgages
94	First Lien Mortgages
95	Closed-End Junior Liens
96	HELOCs
97	CRE Loans
98	Construction
99	Multifamily
100	Nonfarm, Non-residential
101	Loans Secured by Farmland
102	<b>Real Estate Loans (Not in Domestic Offices)</b>
103	Residential Mortgages
104	CRE Loans
105	Farmland
106	<b>C&amp;I Loans</b>
107	C&I Graded
108	Small Business (Scored/Delinquency Managed)
109	Corporate and Business Cards
110	<b>Credit Cards</b>
111	<b>Other Consumer</b>
112	<b>All Other Loans and Leases</b>
113	<b>Unallocated</b>
114	<b>Total Net charge-offs during the quarter</b>
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	<b>Total Other ALLL Changes</b>
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	<b>Total Allowances, current quarter</b>
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

**DRAFT**

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
<b>PRE-PROVISION NET REVENUE</b>			
117 Net interest income	-	-	-
118 Noninterest income	-	-	-
119 Noninterest expense	-	-	-
120 Pre-Provision Net Revenue	-	-	-
<b>CONDENSED INCOME STATEMENT</b>			
121 Pre-Provision Net Revenue	-	-	-
122 Provisions during the quarter	-	-	-
123 Total Trading and Counterparty Losses	-	-	-
124 Total Other Losses	-	-	-
125 Other I/S items - describe in supporting documentation	-	-	-
126 Realized Gains (Losses) on available-for-sale securities, including OTTI (11)			
127a Realized Gains (Losses) on held-to-maturity securities, including OTTI (11)			
127b Unrealized holding gains (losses) on equity securities not held for trading			
128 Income (loss) before applicable income taxes and discontinued operations	-	-	-
129 Applicable income taxes (foreign and domestic)	-	-	-
130 Income (loss) before discontinued operations and other adjustments	-	-	-
131 Discontinued operations, net of applicable income taxes	-	-	-
132 Net income (loss) attributable to BHC and minority interests	-	-	-
133 Net income (loss) attributable to minority interests	-	-	-
134 Net income (loss) attributable to BHC	-	-	-
135 Effective Tax Rate (%)	-na-	-na-	-na-
<b>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</b>			
136 Reserve, prior quarter			
137 Provisions during the quarter	-	-	-
138 Net charges during the quarter	-	-	-
139 Reserve, current quarter			

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)
127a	Realized Gains (Losses) on held-to-maturity securities, including OTTI (11)
127b	Unrealized holding gains (losses) on equity securities not held for trading
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



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)
127a	Realized Gains (Losses) on held-to-maturity securities, including OTTI (11)
127b	Unrealized holding gains (losses) on equity securities not held for trading
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

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 127a.

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
<b>Footnotes to the <i>Income Statement Worksheet</i></b>			
(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 127a.		

Item

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**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 127a.

Item

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**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 127a.













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.

	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
<b>Standardized Approach (Revised regulatory capital rule, July 2013)</b>										
<b>Balance Sheet Asset Categories</b>										
1 Cash and balances due from depository institutions	CASS0010	CPSS0010								
2a Securities: Held-to-maturity	CASS1754	CPSS1754								
Securities: Available-for-sale debt securities and equity securities with readily determinable										
2b fair values not held for trading	CASS1773	CPSS1773								
3 Federal funds sold	CASSB987	CPSSB987								
<b>Loans and leases on held for sale</b>										
4a Residential Mortgage exposures	CASSS413	CPSSS413								
4b High Volatility Commercial Real Estate (HVCRE) exposures	CASSS419	CPSSS419								
4c Exposures past due 90 days or more or on nonaccrual	CASSS423	CPSSS423								
4d All other exposures	CASSS431	CPSSS431								
<b>Loans and leases, net of unearned income</b>										
5a Residential mortgage exposures	CASSS439	CPSSS439								
5b High Volatility Commercial Real Estate (HVCRE) exposures	CASSS445	CPSSS445								
5c Exposures past due 90 days or more or on nonaccrual	CASSS449	CPSSS449								
5d All other exposures	CASSS457	CPSSS457								
6 Trading assets (excluding securitizations that receive standardized charges)	CASS3545	CPSS3545								
7a All Other assets	CASSB639	CPSSB639								
7b Separate account bank-owned life insurance	CASSR644	CPSSR644								
7c Default fund contributions to central counterparties	CASSR645	CPSSR645								
<b>On-balance sheet securitization exposures</b>										
8a Held-to-maturity securities	CASSS475	CPSSS475								
8b Available-for-sale securities	CASSS480	CPSSS480								
8c Trading assets that receive standardized charges	CASSS485	CPSSS485								
8d All other on-balance sheet securitization exposures	CASSS490	CPSSS490								
9 Off-balance sheet securitization exposures	CASSS495	CPSSS495								
<b>10 RWA for Balance Sheet Asset Categories (sum of items 1 through 8d)</b>	CASSS625	CPSSS625	-	-	-	-	-	-	-	-
<b>Derivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures)</b>										
11 Financial standby letters of credit	CASSB546	CPSSB546								
12 Performance standby letters of credit and transaction related contingent items	CASS6570	CPSS6570								
13 Commercial and similar letters of credit with an original maturity of one year or less	CASS3411	CPSS3411								
14 Retained recourse on small business obligations sold with recourse	CASSA250	CPSSA250								
15 Repo-style transactions	CASSS515	CPSSS515								
16 All other off-balance sheet liabilities	CASSB681	CPSSB681								
17a Unused commitments: Original maturity of one year or less, excluding ABCP conduits	CASSS525	CPSSS525								
17b Unused commitments: Original maturity of one year or less to ABCP conduits	CASSG591	CPSSG591								
17c Unused commitments: Original maturity exceeding one year	CASS6572	CPSS6572								
18 Unconditionally cancelable commitments	CASSS540	CPSSS540								
19 Over-the-counter derivatives	CASSS626	CPSSS626								
20 Centrally cleared derivatives	CASSS627	CPSSS627								
21 Unsettled transactions (failed trades)	CASSH191	CPSSH191								







# DRAFT

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														
<b>Operational RWA</b>															
56	Operational RWA														
57	Total risk-based capital requirement for operational risk without dependence assumptions														
<b>Market Risk</b>															
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	<b>Market risk equivalent assets</b>														
74	<b>Other RWA</b>														
75	<b>Excess eligible credit reserves not included in tier 2 capital</b>														
76	<b>Total RWA</b>														

Sum of AABGJ144, AABGJ145, AABGJ146

Sum of AABGJ147, AABGJ148, AABGJ149, AABGJ147, AABGJ148, AABGJ149

AABGJ198

AABGJ154, AASAJ084

bhck1651

AABGJ152



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

**DRAFT**

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

CCARP005	
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Item			Adjusted Starting Value <sup>1</sup>	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
<b>Schedule HI-A—Changes in Bank Holding Company Equity Capital</b>															
1	Total bank holding company equity capital most recently reported for the end of previous QUARTER	CASK3217	CPSK3217	-	-	-	-	-	-	-	-	-	-	-	-
2	Effect of changes in accounting principles and corrections of material accounting errors	CASKB507	CPSKB507												
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)	CASKB508	CPSKB508	-	-	-	-	-	-	-	-	-	-	-	-
4	Net income (loss) attributable to bank holding company	CASK4340	CPSK4340												
<b>Sale of perpetual preferred stock (excluding treasury stock transactions):</b>															
5	Sale of perpetual preferred stock, gross	CASK3577	CPSK3577												
6	Conversion or retirement of perpetual preferred stock	CASK3578	CPSK3578												
<b>Sale of common stock:</b>															
7	Sale of common stock, gross	CASK3579	CPSK3579												
8	Conversion or retirement of common stock	CASK3580	CPSK3580												
9	Sale of treasury stock	CASK4782	CPSK4782												
10	Purchase of treasury stock	CASK4783	CPSK4783												
11	Changes incident to business combinations, net	CASK4356	CPSK4356												
12	Cash dividends declared on preferred stock	CASK4598	CPSK4598												
13	Cash dividends declared on common stock	CASK4460	CPSK4460												
14	Other comprehensive income	CASKB511	CPSKB511												
15	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company	CASK4591	CPSK4591												
16	Other adjustments to equity capital (not included above)*	CASK3581	CPSK3581												
17	Total bank or intermediate B24holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)	CASK3210	CPSK3210	-	-	-	-	-	-	-	-	-	-	-	-
<b>Schedule HC-R Part I.B. per Revised Regulatory Capital Rule (12 CFR 217)</b>															
18	AOCI opt-out election? (enter "1" for Yes; enter "0" for No)	CASDP838	CPSDP838												
<b>Common equity tier 1</b>															
19	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	CASDP742	CPSDP742												
20	Retained earnings	CASK3247	CPSK3247												
21	Accumulated other comprehensive income (AOCI)	CASDB530	CPSDB530												
22	Common equity tier 1 minority interest includable in common equity tier 1 capital	CASDP839	CPSDP839												
23	Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)	CASDP840	CPSDP840	-	-	-	-	-	-	-	-	-	-	-	-
<i>Common equity tier 1 capital: adjustments and deductions: where applicable, report all line items reflective of transition provisions</i>															
24	Goodwill net of associated deferred tax liabilities (DTLs)	CASDP841	CPSDP841												
25	Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	CASDP842	CPSDP842												
26	Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	CASDP843	CPSDP843												
<i>If item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments.</i>															











Item	As of Date		Adjusted Starting Value <sup>1</sup>	Projected in \$Millions									Sums in \$Millions		
				PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
121a U.S. Federal Government	CASDLC36	CPSDLC36													
121b U.S. State Governments	CASDLC37	CPSDLC37													
121c All non-U.S. tax jurisdictions	CASDLC38	CPSDLC38													
122 Valuation allowances related to DTAs arising from temporary differences	CASDR651	CPSDR651													
122a U.S. Federal Government	CASDLC39	CPSDLC39													
122b U.S. State Governments	CASDLC40	CPSDLC40													
122c All non-U.S. tax jurisdictions	CASDLC41	CPSDLC41													
<b>Supplemental Capital Action Information (report in \$Millions unless otherwise noted)***</b>															
123 Cash dividends declared on common stock	CASD4460	CPSD4460													
124 Common shares outstanding (Millions)	CASDQ946	CPSDQ946													
125 Common dividends per share (\$)	CASDQ282	CPSDQ282	-	-	-	-	-	-	-	-	-	-	-	-	-
126 Issuance of common stock for employee compensation	CASDQ283	CPSDQ283													
127 Other issuance of common stock	CASDQ284	CPSDQ284													
128 Total issuance of common stock	CASDQ285	CPSDQ285	-	-	-	-	-	-	-	-	-	-	-	-	-
129 Share repurchases to offset issuance for employee compensation	CASDQ286	CPSDQ286													
130 Other share repurchase	CASDQ287	CPSDQ287													
131 Total share repurchases	CASDQ288	CPSDQ288	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital</b>															
132 Outstanding trust preferred securities	CASKC699	CPSKC699													
133 Trust preferred securities included in Item 49	CASDQ289	CPSDQ289													

**Memoranda**

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

134

\*\*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 118 as follows:

- 135 Taxes paid during the fiscal year ended two years ago CASDQ292
- 136 Taxes paid during the fiscal year ended one year ago CASDQ293
- 137 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

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**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.















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

**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.a - Projected OTTI for AFS Securities and HTM by Security** **DRAFT**

This sub-schedule, A.3.a, would be eliminated.

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

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

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

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.

	<b>AFS and HTM Securities</b>	<b>Threshold for Determining OTTI</b>	<b>Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)</b>	<b>Discount Rate Methodology</b>	<b>Please provide the name(s) of any vendor(s) and any vendor model(s) that are used</b>	<b>Were all securities reviewed for potential OTTI (yes/no) for stress testing?</b>	<b>Macroeconomic/financial variables used in loss estimation</b>
	<b>CCARP084</b>	<b>CASMN243</b>	<b>CPSMN244</b>	<b>CASMN245</b>	<b>CASMN246</b>	<b>CASMN247</b>	<b>CASMN248</b>
1	Agency MBS						
2	Auction Rate Securities						
3	CDO						
4	CLO						
5	CMBS						
6	Not Applicable						
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	Not Applicable						
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 **DRAFT**

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*					-			-			-
<b>21</b>	<b>GRAND TOTAL</b>	0	0	0	0	-	0	0	-	0	0	-

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

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

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	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*					-			-			-
<b>21</b>	<b>GRAND TOTAL</b>	0	0	0	0	-	0	0	-	0	0	-

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

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

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	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*					-			-			-
<b>21</b>	<b>GRAND TOTAL</b>	0	0	0	0	-	0	0	-	0	0	-

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

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

	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
	<b>CCARP084</b>	<b>CASPP088</b>	<b>CPSPS677</b>	<b>CPSPS678</b>	<b>CPSPB530</b>	<b>CPSPS677</b>	<b>CPSPS678</b>	<b>CPSPB530</b>	<b>CPSPS677</b>	<b>CPSPS678</b>	<b>CPSPB530</b>
1	Agency MBS										
2	Auction Rate Securities										
3	CDO										
4	CLO										
5	CMBS										
6	Common Stock (Equity)										
7	Auto ABS										
8	Credit Card ABS										
9	Student Loan ABS										
10	Other ABS (excl HEL ABS)										
11	Corporate Bond										
12	Covered Bond										
13	Domestic Non-Agency RMBS										
14	Foreign RMBS										
15	Municipal Bond										
16	Mutual Fund										
17	Preferred Stock (Equity)										
18	Sovereign Bond										
19	US Treasuries & Agencies										
20	Other*										
<b>21</b>	<b>GRAND TOTAL</b>	-	-	-	-	-	-	-	-	-	-

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

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

		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	<b>GRAND TOTAL</b>	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

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

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

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

	HTM Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	PQ1		PQ2		PQ3	
				Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss
	CCARP084	CASSLC44	CASSLC14	CPSSLC44	CPSSLC45	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 <sup>1</sup>								
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



	HTM Securities	PQ4		PQ5		PQ6		PQ7	
		Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45	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 <sup>1</sup>								
19	Grand Total								

Note

1. Please provide name of security; grand totals sum appropriately.

	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 <sup>1</sup>				
19	Grand Total				

Note

1. Please provide name of security

	AFS Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	PQ1			PQ2		
				Projected Amortized Cost	Expected credit loss before applying the fair value floor <sup>1</sup>	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor <sup>1</sup>	Provision for Credit Loss
	CCARP084	CASSLC44	CASSLC14	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 <sup>2</sup>								
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	PQ3			PQ4			PQ5			PQ6		
		Projected Amortized Cost	Expected credit loss before applying the fair value floor <sup>1</sup>	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor <sup>1</sup>	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor <sup>1</sup>	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor <sup>1</sup>	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45	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 <sup>2</sup>												
19	Grand Total												

Note

- 1. Please do not include Expected
- 2. Please provide name of security that grand totals sum appropriate

	AFS Securities	PQ7			PQ8			PQ9		
		Projected Amortized Cost	Expected credit loss before applying the fair value floor <sup>1</sup>	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor <sup>1</sup>	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor <sup>1</sup>	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC46	CPSSLC45	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 <sup>2</sup>									
19	Grand Total									

Note

1. Please do not include Expected
2. Please provide name of security that grand totals sum appropriate

FR Y-14A Schedule A.4 - Trading

**DRAFT**

**P/L Results in \$Millions**

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

	(A) Trading	(B) CVA Hedges	(C) Total
<b>1 Equity</b>	CPSSLD42		
1A Delta/Gamma	CPSSLD43		
1B Vega	CPSSLD44		
1C Dividends	CPSSLD45		
1D Correlation	CPSSLD46		
1E Vanna ( <i>dVega / dSpot</i> )	CPSSLD47		
1F Volgamma ( <i>dVega / dVol</i> )	CPSSLD48		
1G Skew (moneyness)	CPSSLD49		
1H Higher order	CPSSLD50		
1I Other (Please describe in documentation)	CPSSLD51		
<b>2 FX</b>	CPSSLD52		
2A Delta/Gamma	CPSSLD53		
2B Vega	CPSSLD54		
2C Higher order	CPSSLD55		
2D Other (Please describe in documentation)	CPSSLD56		
<b>3 Rates</b>	CPSSLD57		
3A Delta/Gamma	CPSSLD58		
3B Vega	CPSSLD59		
3C Swap Spreads	CPSSLD60		
3D Basis Spreads	CPSSLD61		
3E Cross Currency Basis	CPSSLD62		
3F Inflation	CPSSLD63		
3G Higher order	CPSSLD64		
3H Other (Please describe in documentation)	CPSSLD65		
<b>4 Commodities</b>	CPSSLD66		
4A Oil Products	CPSSLD67		
4B Natural Gas	CPSSLD68		
4C Power	CPSSLD69		
4D Emissions	CPSSLD70		
4E Coal	CPSSLD71		
4F Dry Freight	CPSSLD72		
4G Structured Products	CPSSLD73		
4H Precious Metals	CPSSLD74		
4I Base Metals	CPSSLD75		
4J Aqs & Softs	CPSSLD76		
4K Indices	CPSSLD77		
4L Higher order	CPSSLD78		
4M Other (Please describe in documentation)	CPSSLD79		

<b>6 Other Credit</b>	CPSSLD91		
7 Corporate Credit (Advanced)	CPSSLD92		
7A Bonds	CPSSLD93		
7B Loans	CPSSLD94		
7C Single-Name CDS	CPSSLD95		
7D Loan CDS	CPSSLD96		
7E Covered Bonds	CPSSLD97		
7F Indices	CPSSLD98		
7G Index Tranches	CPSSLD99		
7H Index Options	CPSSLE00		
7I Other/Unspecified	CPSSLE01		
8 Corporate Credit (Emerging Markets)	CPSSLE02		
8A Bonds	CPSSLE03		
8B Loans	CPSSLE04		
8C Single-Name CDS	CPSSLE05		
8D Loan CDS	CPSSLE06		
8E Covered Bonds	CPSSLE07		
8F Indices	CPSSLE08		
8G Index Tranches	CPSSLE09		
8H Index Options	CPSSLE10		
8I Other/Unspecified	CPSSLE11		
9 Sovereign Credit	CPSSLE12		
9A Advanced Economies	CPSSLE13		
9B Emerging Europe	CPSSLE14		
9C LatAm & Caribbean	CPSSLE15		
9D Asia ex Japan	CPSSLE16		
9E Middle East/North Africa	CPSSLE17		
9F Sub-Saharan Africa	CPSSLE18		
9G Supranationals	CPSSLE19		
10 Munis	CPSSLE20		
11 ARS	CPSSLE21		
12 Base Correlation	CPSSLE22		
13 Higher order	CPSSLE23		
14 Other (Please describe in documentation)	CPSSLE24		
15 Private Equity	CPSSLE25		
15A Funded	CPSSLE26		
15B Unfunded	CPSSLE27		
15C Other (Please describe in documentation)	CPSSLE28		

	(A) Trading	(B) CVA Hedges	(C) Total
CPSSLD91			
CPSSLD92			
CPSSLD93			
CPSSLD94			
CPSSLD95			
CPSSLD96			
CPSSLD97			
CPSSLD98			
CPSSLD99			
CPSSLE00			
CPSSLE01			
CPSSLE02			
CPSSLE03			
CPSSLE04			
CPSSLE05			
CPSSLE06			
CPSSLE07			
CPSSLE08			
CPSSLE09			
CPSSLE10			
CPSSLE11			
CPSSLE12			
CPSSLE13			
CPSSLE14			
CPSSLE15			
CPSSLE16			
CPSSLE17			
CPSSLE18			
CPSSLE19			
CPSSLE20			
CPSSLE21			
CPSSLE22			
CPSSLE23			
CPSSLE24			
CPSSLE25			
CPSSLE26			
CPSSLE27			
CPSSLE28			

FR Y-14A Schedule A.4 - Trading

**DRAFT**

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

16 **Other Fair Value Assets**

- 16A Debt
- 16B Equity
- 16C Other (Please describe in documentation)

17 **Cross Asset Terms**

18 **TOTAL**

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

CPSSLE33			
----------	--	--	--

CPSSLE34			
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Severely Adverse  
BHC Scenario

\$Millions

Losses should be reported as a positive value.

- 1 Trading Issuer Default Losses
- 1a Trading Issuer Default losses from securitized products
- 1b Trading Issuer Default losses from other credit sensitive instruments

CPSSN989	-
CPSSN990	
CPSSN991	

- 2 Counterparty Credit MTM Losses (CVA losses)
- 2a Counterparty CVA losses
- 2b Offline reserve CVA losses

CPSSN992	-
CPSSN993	
CPSSN994	

- 3 Counterparty Default Losses
- 3a Impact of Counterparty Default hedges

CPSSN995	
CPSSN996	

- 4 Other Counterparty Losses

CPSSN997	
----------	--

- 5 Funding Valuation Adjustment (FVA) Losses

CPSSJA24	
----------	--



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

*Note: Please add more rows if needed.*









FR 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 Y9C Codes	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
(16)		Revenues from regions outside the US and Puerto Rico.								
(17)		See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global								
(18)		Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.								
(19)		Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items								
(20)		Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods								
(21)		Include MSR changes under both FV and LOCOM accounting methods.								
(22)		Among items included here are debit card contra-revenues and overdraft waivers, as applicable.								
(23)		Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.								
(24)		Respondents should not report changes in value of the MSR asset or hedges within the trading book								
(25)		List segments from which item was excluded								
	CPSNQ971	<input type="text"/>								
(26)		Exclude result of trading shock exercise (where applicable), as it is reported in item 42.								
(27)		List FR Y-9C HI Schedule items in which this item is normally reported although excluded from PPNR for this report								
	CPSNQ972	<input type="text"/>								











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 Carc

(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 Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected	PQ 6	PQ 7	PQ 8	PQ 9
		For								
		For upward rate movements	downward rate movements	Assumed Floor						
<u>Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5)</u>										
79	Money Market Accounts	basis points	CPSNQ149	CPSNQ933	CPSNQ939					
80	Savings	basis points	CPSNQ150	CPSNQ934	CPSNQ940					
81	NOW, ATS, and other Transaction Accounts	basis points	CPSNQ151	CPSNQ935	CPSNQ941					
82	Time Deposits	basis points	CPSNQ152	CPSNQ936	CPSNQ942					
83	<u>Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5)</u> Foreign Deposits	basis points	CPSNQ153	CPSNQ937	CPSNQ943					
84	Foreign Deposits-Time	basis points	CPSNQ154	CPSNQ938	CPSNQ944					
85	New Domestic Business Pricing for Time Deposits (25)									
85A	Curve (if multiple terms assumed) (26)		CPSNQ156							
85B	Index rate (if single term assumed) (27)		CPSNQ157							
85C	Spread relative to the Index Rate (27)	basis points	CPSNQ158							





		FR 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)												