

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
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	-	-	-

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	<u>All Other Leases</u>
43	Total Loans and Leases

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	<u>All Other Leases</u>
43	Total Loans and Leases

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
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			

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

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

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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)		

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
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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)

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

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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
PRE-PROVISION NET REVENUE											
117 Net interest income	CASI4074	CPSI4074	-	-	-	-	-	-	-	-	-
118 Noninterest income	CASI4079	CPSI4079	-	-	-	-	-	-	-	-	-
119 Noninterest expense	CASI630	CPSIP630	-	-	-	-	-	-	-	-	-
120 Pre-Provision Net Revenue	CASI631	CPSIP631	-	-	-	-	-	-	-	-	-
CONDENSED INCOME STATEMENT											
121 Pre-Provision Net Revenue	CASI632	CPSIP632	-	-	-	-	-	-	-	-	-
122 Provisions during the quarter	CASIKU79	CPSIKU79	-	-	-	-	-	-	-	-	-
123 Total Trading and Counterparty Losses	CASI633	CPSIP633	-	-	-	-	-	-	-	-	-
124 Total Other Losses	CASI634	CPSIP634	-	-	-	-	-	-	-	-	-
125 Other I/S items - describe in supporting documentation	CASI635	CPSIP635									
126 Realized Gains (Losses) on available-for-sale securities, including OTTI (11)	CASI3196	CPSI3196									
127 Realized Gains (Losses) on held-to-maturity securities, including OTTI (11)	CASI3521	CPSI3521									
128 Income (loss) before applicable income taxes and discontinued operations	CASI4310	CPSI4310	-	-	-	-	-	-	-	-	-
129 Applicable income taxes (foreign and domestic)	CASI4302	CPSI4302									
130 Income (loss) before discontinued operations and other adjustments	CASI4300	CPSI4300	-	-	-	-	-	-	-	-	-
131 Discontinued operations, net of applicable income taxes	CASI4320	CPSI4320									
132 Net income (loss) attributable to BHC and minority interests	CASIG104	CPSIG104	-	-	-	-	-	-	-	-	-
133 Net income (loss) attributable to minority interests	CASIG103	CPSIG103									
134 Net income (loss) attributable to BHC	CASI4340	CPSI4340	-	-	-	-	-	-	-	-	-
135 Effective Tax Rate (%)	CASIP636	CPSIP636	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-
REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES											
136 Reserve, prior quarter	CASIP637	CPSIP637	-	-	-	-	-	-	-	-	-
137 Provisions during the quarter	CASIP638	CPSIP638	-	-	-	-	-	-	-	-	-
138 Net charges during the quarter	CASIP195	CPSIP195	-	-	-	-	-	-	-	-	-
139 Reserve, current quarter	CASIP639	CPSIP639	-	-	-	-	-	-	-	-	-

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.

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

DRAFT

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 (%)	-na-	-na-	-na-
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			

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
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

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
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

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 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
Standardized Approach (Revised regulatory capital rule, July 2013)										
Balance Sheet Asset Categories										
1 Cash and balances due from depository institutions	CASS0010	CPSS0010								
2a Securities (excluding securitizations): Held-to-maturity	CASS1754	CPSS1754								
2b Securities (excluding securitizations): Available-for-sale	CASS1773	CPSS1773								
3 Federal funds sold	CASSB987	CPSSB987								
Loans and leases on held for sale										
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								
Loans and leases, net of unearned income										
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								
On-balance sheet securitization exposures										
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								
10 RWA for Balance Sheet Asset Categories (sum of items 1 through 8d)	CASSS625	CPSSS625	-	-	-	-	-	-	-	-
Derivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures)										
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								

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	As of Date		Adjusted Starting Value ¹	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			
Schedule HI-A—Changes in Bank Holding Company Equity Capital																		
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															
Sale of perpetual preferred stock (excluding treasury stock transactions):																		
5	Sale of perpetual preferred stock, gross	CASK3577	CPSK3577															
6	Conversion or retirement of perpetual preferred stock	CASK3578	CPSK3578															
Sale of common stock:																		
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															
Schedule HC-R Part I.B. per Revised Regulatory Capital Rule (12 CFR 217)																		
18	AOCI opt-out election? (enter "1" for Yes; enter "0" for No)	CASDP838	CPSDP838															
Common equity tier 1																		
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	CASDP839	CPSDP839															
23	Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)	CASDP840	CPSDP840															
Common equity tier 1 capital: adjustments and deductions: where applicable, report all line items reflective of transition provisions																		
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 ¹	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

Threshold Deductions Calculations

Items 64-71 should only be filed by firms subject to Category I and II standards

Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs

64	Aggregate non-significant investments in the capital of unconsolidated financial institutions, including in the form of common stock, additional tier 1, and tier 2 capital	CASDR643	CPSDR643														
65	10 percent common equity tier 1 deduction threshold for non-significant investments in the capital of unconsolidated financial institutions in the form of common stock	CASDR646	CPSDR646	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	Amount of non-significant investments that exceed the 10 percent deduction threshold for non-significant investments	CASDR647	CPSDR647	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs

67	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock	CASDQ259	CPSDQ259														
68	Permitted offsetting short positions in relation to the specific gross holdings included above	CASDQ260	CPSDQ260														
69	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 67 minus 68 or zero)	CASDQ261	CPSDQ261	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70	10 percent common equity tier 1 deduction threshold (10 percent of item 36)	CASDQ262	CPSDQ262	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 69 minus item 70 or zero), prior to transition provisions	CASDP853	CPSDP853	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Investments in the capital of unconsolidated financial institutions (firms subject to Category III and IV standards only)

72	Aggregate amount of investments in the capital of unconsolidated financial institutions, net of associated DTLs	CASDLF18	CPSDLF18														
73	25 percent common equity tier 1 deduction threshold (25 percent of item 36)	CASDLF19	CPSDLF19	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74	Amount to be deducted from common equity tier 1 due to 25 percent deduction threshold (greater of item 72 minus item 73 or zero)	CASDLF20	CPSDLF20	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Items 75-82 should be filed by all firms

MSAs, net of associated DTLs

75	Total mortgage servicing assets classified as intangible	CASDQ263	CPSDQ263														
76	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards	CASDQ264	CPSDQ264														
77	Mortgage servicing assets net of related deferred tax liabilities (item 75 minus item 76)	CASDQ265	CPSDQ265	-	-	-	-	-	-	-	-	-	-	-	-	-	-
78	10 percent Common equity tier 1 deduction threshold	CASDQ262	CPSDQ262	-	-	-	-	-	-	-	-	-	-	-	-	-	-
79	Amount to be deducted from common equity tier 1 due to the 10 percent deduction threshold, prior to transition provisions	CASDP854	CPSDP854	-	-	-	-	-	-	-	-	-	-	-	-	-	-

DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs

80	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs	CASDQ296	CPSDQ296	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81	10 percent Common equity tier 1 deduction threshold	CASDQ262	CPSDQ262	-	-	-	-	-	-	-	-	-	-	-	-	-	-
82	Amount to be deducted from common equity tier 1 due to the 10 percent deduction threshold, prior to transition provisions	CASDP855	CPSDP855	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Items 83-86 should only be filed by firms subject to Category I and II standards

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

120	Issuance of common stock for employee compensation	CASDQ283	CPSDQ283											
121	Other issuance of common stock	CASDQ284	CPSDQ284											
122	Total issuance of common stock	CASDQ285	CPSDQ285		-	-	-	-	-	-	-	-	-	-
123	Share repurchases to offset issuance for employee compensation	CASDQ286	CPSDQ286											
124	Other share repurchase	CASDQ287	CPSDQ287											
125	Total share repurchases	CASDQ288	CPSDQ288		-	-	-	-	-	-	-	-	-	-

Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital

126	Outstanding trust preferred securities	CASKC699	CPSKC699											
127	Trust preferred securities included in Item 49	CASDQ289	CPSDQ289											

Memoranda

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

128

**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 112 as follows:

129	Taxes paid during the fiscal year ended two years ago	<input type="text" value="CASDQ292"/>
130	Taxes paid during the fiscal year ended one year ago	<input type="text" value="CASDQ293"/>
131	Taxes paid through the as-of date of the current fiscal year	<input type="text" value="CASDQ294"/>

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

132

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

	AFS Securities	Total Actual Fair Market Value MM/DD/YYYY	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 **DRAFT**

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

* For 'Other' AFS securities, please pr
 please ensure that grand totals sum a

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

		Beginning Fair Market Value PQ 8	Fair Value Rate of Change PQ8	Projected OCI - PQ 8	Beginning Fair Market Value PQ 9	Fair Value Rate of Change PQ9	Projected OCI - PQ 9	Total Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters
	CCARP084	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530		CPSP088
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 pr
please ensure that grand totals sum a

	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.

	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 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

	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 ¹								
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 ¹				
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 ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	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 ²								
19	Grand Total								

Note

1. Please do not include Expected lifetime loss for securites 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 ¹	Provision for Credit Loss	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	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	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 ²												
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 ¹	Provision for Credit Loss	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	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
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
1 Equity	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		

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

3 Rates	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		

4 Commodities	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 Ags & Softs	CPSSLD76		
4K Indices	CPSSLD77		
4L Higher order	CPSSLD78		
4M Other (Please describe in documentation)	CPSSLD79		

	(A) Trading	(B) CVA Hedges	(C) Total
6 Other Credit	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		

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			
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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

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

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

- 4 Other Counterparty Losses

- 5 Funding Valuation Adjustment (FVA) Losses

CPSSN989	-
CPSSN990	
CPSSN991	

CPSSN992	-
CPSSN993	
CPSSN994	

CPSSN995	
CPSSN996	

CPSSN997	
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CPSSJA24	
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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 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.

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

			PQ-1	PQ-2	PQ-3	PQ-4	Projected PQ-5	PQ-6	PQ-7	PQ-8	PQ-9
C-Firm Wide Metrics: Net Interest Income Worksheet (Required only for respondents that were required to complete the Net Interest Income Worksheet)											
50	Carrying Value of Purchased Credit-impaired (PCI) Loans (32)	BHCKC780	\$Millions	CPSNQ780							
51	Net Accretion of discount on PCI Loans included in Interest Revenues (34)		\$Millions	CPSNQ121							
52	Loans Held for Sale - First Lien Residential Loans - Domestic Offices (Average Balances)		\$Millions	CPSNQ122							
53	Average Rate on Loans Held for Sale - First Lien Residential Loans - Domestic Offices		%	CPSNQ123							
Quarter End Weighted Average Life of Assets (4) (6)											
54	First Lien Residential Mortgages (in Domestic Offices) (31)		months	CPSNQ124							
55	Closed-End Junior Residential Loans (in Domestic Offices)		months	CPSNQ125							
56	Home Equity Lines of Credit (HELOCs)		months	CPSNQ126							
57	C&I Loans		months	CPSNQ127							
58	CRE Loans (in Domestic Offices)		months	CPSNQ128							
59	Credit Cards		months	CPSNQ129							
60	Auto Loans		months	CPSNQ130							
61	Student Loans		months	CPSNQ131							
62	Other, non-loans backed by securities (non-purpose lending) (7)		months	CPSNQ132							
63	Residential Mortgages (First and Second Lien, Not in Domestic Offices)		months	CPSNQ133							
64	Other Real Estate Loans (Not in Domestic Offices)		months	CPSNQ134							
65	Other Loans & Leases		months	CPSNQ135							
66	Securities (AFS and HTM) - Treasuries and Agency Debentures		months	CPSNQ136							
67	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)		months	CPSNQ137							
68	Securities (AFS and HTM) - Other		months	CPSNQ138							
69	Trading Assets		months	CPSNQ139							
70	All Other Earning Assets		months	CPSNQ140							
Quarter End Weighted Average Life of Liabilities (4) (6)											
71	Domestic Deposits - Time		months	CPSNQ141							
72	Foreign Deposits - Time		months	CPSNQ142							
73	Fed Funds		months	CPSNQ143							
74	Repos		months	CPSNQ144							
75	Other Short Term Borrowing		months	CPSNQ145							
76	Trading Liabilities		months	CPSNQ146							
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by		months	CPSNQ147							
77	Consolidated Special Purpose Entities		months	CPSNQ147							
78	All Other Interest Bearing Liabilities		months	CPSNQ148							

FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected	PQ 6	PQ 7	PQ 8	PQ 9
						PQ 5				
For-										
		For upward-	downward-							
		rate-	rate-							
		movements	movements		Assumed-Floor					
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					
<u>Average Foreign Deposit Reporting Beta in a 'Normal Environment' (5)</u>										
83	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 (full plate - assumed) (26)									
85B	Index rate (single term assumed) (27)									
85C	Spread relative to the Index Rate (27)	basis points								

CPSNQ156	
CPSNQ157	
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 for new issuances, complete the 88B and 88C only, otherwise complete the 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										
(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: -Revenues (Net Interest Income + Non-Interest Income)										
(a)	CPSNQ999										
	CPSNR002	\$ Million	CPSNR001								
	CPSNR004	\$ Million	CPSNR003								
	CPSNR006	\$ Million	CPSNR005								
	CPSNR008	\$ Million	CPSNR007								
	CPSNR010	\$ Million	CPSNR009								
	CPSNR012	\$ 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										
(33)	Institutions that have adopted ASU 2016-13 should report the carrying value of PCD loans in item 50										
(34)	Institutions that have adopted ASU 2016-13 should report the net accretion of discount on loans included in interest revenues in item 51										