

FR Y-14A Schedule A - Summary

Summary Submission Cover Sheet

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

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

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

Please do not change the structure of this workbook.

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

Institution Name:

RSSD ID:

Source:

BHC, SLHC, or IHC

Submission Date (MM/DD/YYYY):

When Received:

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

Briefly describe the scenario below:

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

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

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

Item

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

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

Item

| <u>LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST</u> | |
|---|--|
| 1 | Real Estate Loans (in Domestic Offices) |
| 2 | First Lien Mortgages |
| 3 | First Lien Mortgages |
| 4 | First Lien HELOAN |
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| 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

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

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

Item

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

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

TRADING ACCOUNT

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

OTHER LOSSES

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

- 67 **Total Losses**

ALLOWANCE FOR LOAN and LEASE LOSSES (1)

- 68 Total allowance for loan and lease losses, prior quarter
- 68a **ALL, prior quarter**
- 68b Allowance for credit losses on held-to-maturity debt securities, prior quarter (2)
- 68c Allowance for credit losses on available-for-sale debt securities, prior quarter (2)

- 68d Allowance for credit losses on all other financial assets, prior quarter (2)

Real Estate Loans (in Domestic Offices)

- 70 Residential Mortgages
- 71 First Lien Mortgages
- 72 Closed-End Junior Liens
- 73 HELOCs
- 74 **CRE Loans**
- 75 Construction
- 76 Multifamily
- 77 Nonfarm, Non-residential

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

Item

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

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

TRADING ACCOUNT

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

OTHER LOSSES

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

- 67 **Total Losses**

ALLOWANCE FOR LOAN and LEASE LOSSES (1)

- 68 Total allowance for loan and lease losses, prior quarter
- 68a **ALL, prior quarter**
- 68b Allowance for credit losses on held-to-maturity debt securities, prior quarter (2)
- 68c Allowance for credit losses on available-for-sale debt securities, prior quarter (2)

- 68d Allowance for credit losses on all other financial assets, prior quarter (2)

Real Estate Loans (in Domestic Offices)

- 70 Residential Mortgages
- 71 First Lien Mortgages
- 72 Closed-End Junior Liens
- 73 HELOCs
- 74 **CRE Loans**
- 75 Construction
- 76 Multifamily
- 77 Nonfarm, Non-residential

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

| Item | Sums in \$Millions | | |
|------|--------------------|-------------|-----------|
| | PQ 2 - PQ 5 | PQ 6 - PQ 9 | 9-Quarter |
| 78 | | | |
| 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

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

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

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

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

| Item | Sums in \$Millions | | |
|---|--------------------|-------------|-----------|
| | PQ 2 - PQ 5 | PQ 6 - PQ 9 | 9-Quarter |
| PRE-PROVISION NET REVENUE | | | |
| 117 Net interest income | - | - | - |
| 118 Noninterest income | - | - | - |
| 119 Noninterest expense | - | - | - |
| 120 Pre-Provision Net Revenue | - | - | - |
| CONDENSED INCOME STATEMENT | | | |
| 121 Pre-Provision Net Revenue | - | - | - |
| 122 Provisions during the quarter | - | - | - |
| 123 Total Trading and Counterparty Losses | - | - | - |
| 124 Total Other Losses | - | - | - |
| 125 Other I/S items - describe in supporting documentation | - | - | - |
| 126 Realized Gains (Losses) on available-for-sale securities, including OTTI (11) | | | |
| 127 Realized Gains (Losses) on held-to-maturity securities, including OTTI (11) | | | |
| 128 Income (loss) before applicable income taxes and discontinued operations | - | - | - |
| 129 Applicable income taxes (foreign and domestic) | - | - | - |
| 130 Income (loss) before discontinued operations and other adjustments | - | - | - |
| 131 Discontinued operations, net of applicable income taxes | - | - | - |
| 132 Net income (loss) attributable to BHC and minority interests | - | - | - |
| 133 Net income (loss) attributable to minority interests | - | - | - |
| 134 Net income (loss) attributable to BHC | - | - | - |
| 135 Effective Tax Rate (%) | -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 | | | |

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

Item

| <u>PRE-PROVISION NET REVENUE</u> | |
|--|---|
| 117 | Net interest income |
| 118 | Noninterest income |
| 119 | <u>Noninterest expense</u> |
| 120 | Pre-Provision Net Revenue |
| <u>CONDENSED INCOME STATEMENT</u> | |
| 121 | Pre-Provision Net Revenue |
| 122 | Provisions during the quarter |
| 123 | Total Trading and Counterparty Losses |
| 124 | Total Other Losses |
| 125 | Other I/S items - describe in supporting documentation |
| 126 | Realized Gains (Losses) on available-for-sale securities, including OTTI (11) |
| 127 | Realized Gains (Losses) on held-to-maturity securities, including OTTI (11) |
| 128 | Income (loss) before applicable income taxes and discontinued operations |
| 129 | <u>Applicable income taxes (foreign and domestic)</u> |
| 130 | Income (loss) before discontinued operations and other adjustments |
| 131 | <u>Discontinued operations, net of applicable income taxes</u> |
| 132 | Net income (loss) attributable to BHC and minority interests |
| 133 | <u>Net income (loss) attributable to minority interests</u> |
| 134 | Net income (loss) attributable to BHC |
| 135 | Effective Tax Rate (%) |
| <u>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</u> | |
| 136 | Reserve, prior quarter |
| 137 | Provisions during the quarter |
| 138 | Net charges during the quarter |
| 139 | Reserve, current quarter |

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

Item

| <u>PRE-PROVISION NET REVENUE</u> | |
|--|---|
| 117 | Net interest income |
| 118 | Noninterest income |
| 119 | <u>Noninterest expense</u> |
| 120 | Pre-Provision Net Revenue |
| <u>CONDENSED INCOME STATEMENT</u> | |
| 121 | Pre-Provision Net Revenue |
| 122 | Provisions during the quarter |
| 123 | Total Trading and Counterparty Losses |
| 124 | Total Other Losses |
| 125 | Other I/S items - describe in supporting documentation |
| 126 | Realized Gains (Losses) on available-for-sale securities, including OTTI (11) |
| 127 | Realized Gains (Losses) on held-to-maturity securities, including OTTI (11) |
| 128 | Income (loss) before applicable income taxes and discontinued operations |
| 129 | <u>Applicable income taxes (foreign and domestic)</u> |
| 130 | Income (loss) before discontinued operations and other adjustments |
| 131 | <u>Discontinued operations, net of applicable income taxes</u> |
| 132 | Net income (loss) attributable to BHC and minority interests |
| 133 | <u>Net income (loss) attributable to minority interests</u> |
| 134 | Net income (loss) attributable to BHC |
| 135 | Effective Tax Rate (%) |
| <u>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</u> | |
| 136 | Reserve, prior quarter |
| 137 | Provisions during the quarter |
| 138 | Net charges during the quarter |
| 139 | Reserve, current quarter |

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

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

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

Item

Footnotes to the Income Statement Worksheet

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

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

Item

Footnotes to the Income Statement Worksheet

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

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

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

Footnotes to the Balance Sheet Worksheet

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

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

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

| | |
|----------|--|
| CCARP005 | |
|----------|--|

| Item | | | Projected in \$Millions | | | | | | | | | Sums in \$Millions | | |
|--|---|--------------------------------------|-------------------------|------|------|------|------|------|------|------|------|--------------------|-------------|-----------|
| | As of Date | Adjusted Starting Value ¹ | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 | PQ 2 - PQ 5 | PQ 6 - PQ 9 | 9-Quarter |
| 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 B24 holding 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> | | | | | | | | | | | | | | |

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

| Item | Projected in \$Millions | | | | | | | | | | | Sums in \$Millions | | |
|---|--|--------------------------------------|------|----------|------|------|------|------|------|------|------|--------------------|-------------|-----------|
| | As of Date | Adjusted Starting Value ¹ | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 | PQ 2 - PQ 5 | PQ 6 - PQ 9 | 9-Quarter |
| Threshold Deductions Calculations | | | | | | | | | | | | | | |
| Items 64-71 should only be filed by firms subject to Category I and II standards | | | | | | | | | | | | | | |
| <i>Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs</i> | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | |
| 64 | 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 | - | - | - | - | - | - | - | - | - | - |
| <i>Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs</i> | | | | | | | | | | | | | | |
| 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 | - | - | - | - | - | - | - | - | - | - |
| <i>Investments in the capital of unconsolidated financial institutions (firms subject to Category III and IV standards only)</i> | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | |
| <i>MSAs, net of associated DTLs</i> | | | | | | | | | | | | | | |
| 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 | - | - | - | - | - | - | - | - | - | - |
| <i>DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs</i> | | | | | | | | | | | | | | |
| 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

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

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

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

**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"/> |

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

Footnotes to the Capital Worksheet

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

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

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

Footnotes to the Retail Balance and Loss Projections Worksheet

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

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

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

| | AFS and HTM Securities | Threshold for Determining OTTI | Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance) | Discount Rate Methodology | Please provide the name(s) of any vendor(s) and any vendor model(s) that are used | Were all securities reviewed for potential OTTI (yes/no) for stress testing? | Macroeconomic/financial variables used in loss estimation |
|----|---|---------------------------------------|---|----------------------------------|--|---|--|
| | CCARP084 | CASMN243 | CPSMN244 | CASMN245 | CASMN246 | CASMN247 | CASMN248 |
| 1 | Agency MBS | | | | | | |
| 2 | Auction Rate Securities | | | | | | |
| 3 | CDO | | | | | | |
| 4 | CLO | | | | | | |
| 5 | CMBS | | | | | | |
| 6 | 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

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

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

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

| | AFS Securities | Total Actual Fair Market Value MM/DD/YYYY | Beginning Fair Market Value PQ 1 | Fair Value Rate of Change PQ1 | Projected OCI - PQ 1 | Beginning Fair Market Value PQ 2 | Fair Value Rate of Change PQ2 | Projected OCI - PQ 2 | Beginning Fair Market Value PQ 3 | Fair Value Rate of Change PQ3 | Projected OCI - PQ 3 |
|----|--------------------------|--|----------------------------------|-------------------------------|----------------------|----------------------------------|-------------------------------|----------------------|----------------------------------|-------------------------------|----------------------|
| | | | CASPP088 | CPSPS677 | CPSPS678 | CPSPB530 | CPSPS677 | CPSPS678 | CPSPB530 | CPSPS677 | CPSPS678 |
| 1 | Agency MBS | | | | | | | | | | |
| 2 | Auction Rate Securities | | | | | | | | | | |
| 3 | CDO | | | | | | | | | | |
| 4 | CLO | | | | | | | | | | |
| 5 | CMBS | | | | | | | | | | |
| 6 | Common Stock (Equity) | | | | | | | | | | |
| 7 | Auto ABS | | | | | | | | | | |
| 8 | Credit Card ABS | | | | | | | | | | |
| 9 | Student Loan ABS | | | | | | | | | | |
| 10 | Other ABS (excl HEL ABS) | | | | | | | | | | |
| 11 | Corporate Bond | | | | | | | | | | |
| 12 | Covered Bond | | | | | | | | | | |
| 13 | Domestic Non-Agency RMBS | | | | | | | | | | |
| 14 | Foreign RMBS | | | | | | | | | | |
| 15 | Municipal Bond | | | | | | | | | | |
| 16 | Mutual Fund | | | | | | | | | | |
| 17 | Preferred Stock (Equity) | | | | | | | | | | |
| 18 | Sovereign Bond | | | | | | | | | | |
| 19 | US Treasuries & Agencies | | | | | | | | | | |
| 20 | Other* | | | | | | | | | | |
| 21 | GRAND TOTAL | - | - | - | - | - | - | - | - | - | - |

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

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

| | | Projected OCI Based on Macro-Economic Scenario | | | | | | | | | | | |
|----------------|--------------------------|--|-------------------------------|----------------------|----------------------------------|-------------------------------|----------------------|----------------------------------|-------------------------------|----------------------|----------------------------------|-------------------------------|----------------------|
| 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 provide rows, please ensure that grand totals

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

| | AFS Securities | Beginning Fair 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 provide rows, please ensure that grand totals

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

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

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

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

| | HTM Securities | Actual Amortized Cost (MM/DD/YYYY) | Total Allowance for Credit Loss (MM/DD/YYYY) | PQ1 | | 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

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

| | 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.

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

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

Note

1. Please provide name of security

FR Y-14A Schedule A.3.g - Expected Credit Loss and Provision for Credit Loss -- AFS securities

| | AFS Securities | Actual Amortized Cost (MM/DD/YYYY) | Total Allowance for Credit Loss (MM/DD/YYYY) | PQ1 | | | 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.

FR Y-14A Schedule A.3.g - Expected Credit Loss and Provision for Credit Loss -- AFS securities

| | 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

FR Y-14A Schedule A.3.g - Expected Credit Loss and Provision for Credit Loss -- AFS securities

| | 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

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 ($dVega / dSpot$) | CPSSLD47 | | |
| 1F Volgamma ($dVega / dVol$) | 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

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)

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

17 **Cross Asset Terms**

| (A) | (B) | (C) |
|----------|-----|-----|
| CPSSLE33 | | |

18 **TOTAL**

| (A) | (B) | (C) |
|----------|-----|-----|
| CPSSLE34 | | |

Severely Adverse
BHC Scenario

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

\$Millions

Losses should be reported as a positive value.

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

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

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

Note: Please add more rows if needed.

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

FR Y9C Codes

Projected in \$Millions

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

Footnotes to the PPNR Projections Worksheet

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

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

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

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

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

Footnotes to the Net Interest Income Worksheet

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

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

| | | | | | | | | | | |
|----------|----------|--|--|--|--|--|--|--|--|--|
| CPSNQ973 | CPSNQ974 | | | | | | | | | |
| CPSNQ975 | CPSNQ976 | | | | | | | | | |
| CPSNQ977 | CPSNQ978 | | | | | | | | | |
| CPSNQ979 | CPSNQ980 | | | | | | | | | |
| CPSNQ981 | CPSNQ982 | | | | | | | | | |

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

| | | | | | | | | | | |
|----------|----------|--|--|--|--|--|--|--|--|--|
| CPSNQ983 | CPSNQ984 | | | | | | | | | |
| CPSNQ985 | CPSNQ986 | | | | | | | | | |
| CPSNQ987 | CPSNQ988 | | | | | | | | | |
| CPSNQ989 | CPSNQ990 | | | | | | | | | |
| CPSNQ991 | CPSNQ992 | | | | | | | | | |

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

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

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

(7) Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business 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 Y-14A Schedule A.7.c - PPNR Metrics

| | FR Y9C Codes | Units | PQ-1 | PQ-2 | PQ-3 | PQ-4 | Projected PQ-5 | PQ-6 | PQ-7 | PQ-8 | PQ-9 |
|---|--------------|--|-------------------------------------|------------|----------|------|-------------------|------|------|------|------|
| A--Metrics by Business Segment/Line (9) | | | | | | | | | | | |
| <u>Retail and Small Business Segment</u> | | | | | | | | | | | |
| Domestic (22) | | | | | | | | | | | |
| <i>Credit and Charge Cards</i> | | | | | | | | | | | |
| 1 | | Total Open Accounts — End of Per-od | # | CPSNQ058 | | | | | | | |
| 2 | | Credit and Charge Card Purchase Volume | \$M II ons | CPSNQ059 | | | | | | | |
| 3 | | Credit and Charge Card Rewards/Partner Sharing Expense (21) (32) | \$M II ons | CPSNQ060 | | | | | | | |
| <i>Mortgages and Home Equity</i> | | | | | | | | | | | |
| 4 | | Average Third Party Residential Mortgages Serviced (3) | \$M II ons | CPSNQ061 | | | | | | | |
| 5 | | Residential Mortgage Originations Industry Market Size — Volume (23) | \$M II ons | CPSNQ062 | | | | | | | |
| 6 | | Mortgages and Home Equity Sold during the quarter (24) | BHCKF070+BHCKF071+BHDMF674+BHDMF675 | \$M II ons | CPSNQ063 | | | | | | |
| 7 | | Servicing Expenses (8) | \$M II ons | CPSNQ064 | | | | | | | |
| <i>Retail and Small Business Deposits</i> | | | | | | | | | | | |
| 8 | | Total Open Checking and Money Market Accounts — End of Per-od (29) | # | CPSNQ065 | | | | | | | |
| 9 | | Debit Card Purchase Transactions | # | CPSNQ066 | | | | | | | |
| <i>International Retail and Small Business (12)</i> | | | | | | | | | | | |
| 10 | | Credit Card Revenues (1) | \$M II ons | CPSNQ067 | | | | | | | |
| <u>Investment Banking Segment</u> | | | | | | | | | | | |
| 11 | | Number of Employees (15) | # | CPSNQ068 | | | | | | | |
| 12 | | Compensation — Total (8) | \$M II ons | CPSNQ069 | | | | | | | |
| 13 | | Stock Based Compensation and Cash Variable Pay (8) | \$M II ons | CPSNQ070 | | | | | | | |
| <i>Advisory</i> | | | | | | | | | | | |
| 14 | | Deal Volume | \$M II ons | CPSNQ071 | | | | | | | |
| 15 | | Industry Market Size — Fees | \$M II ons | CPSNQ072 | | | | | | | |
| 16 | | Industry Market Size — Completed Deal Volume | \$M II ons | CPSNQ073 | | | | | | | |
| 17 | | Backlog (28) | \$M II ons | | | | | | | | |
| <i>Equity Capital Markets</i> | | | | | | | | | | | |
| 18 | | Deal Volume | \$M II ons | CPSNQ075 | | | | | | | |
| 19 | | Industry Market Size — Fees | \$M II ons | CPSNQ076 | | | | | | | |
| 20 | | Industry Market Size — Volume | \$M II ons | CPSNQ077 | | | | | | | |
| <i>Debt Capital Markets</i> | | | | | | | | | | | |
| 21 | | Deal Volume | \$M II ons | CPSNQ078 | | | | | | | |
| 22 | | Industry Market Size — Fees | \$M II ons | CPSNQ079 | | | | | | | |
| 23 | | Industry Market Size — Volume | \$M II ons | CPSNQ080 | | | | | | | |
| <i>Syndicated Lending</i> | | | | | | | | | | | |
| 24 | | Deal Volume | \$M II ons | CPSNQ081 | | | | | | | |
| 25 | | Industry Market Size — Fees | \$M II ons | CPSNQ082 | | | | | | | |
| 26 | | Industry Market Size — Volume | \$M II ons | CPSNQ083 | | | | | | | |
| <u>Sales and Trading Segment</u> | | | | | | | | | | | |
| 27 | | Number of Employees (15) | # | CPSNQ085 | | | | | | | |
| 28 | | Compensation — Total (8) | \$M II ons | CPSNQ087 | | | | | | | |
| 29 | | Stock Based Compensation and Cash Variable Pay (8) | \$M II ons | CPSNQ088 | | | | | | | |
| <i>Equities</i> | | | | | | | | | | | |
| 30 | | Average Asset Balance | \$M II ons | CPSNQ089 | | | | | | | |
| <i>Fixed Income</i> | | | | | | | | | | | |
| 31 | | Average Asset Balance | \$M II ons | CPSNQ090 | | | | | | | |
| <i>Commodities</i> | | | | | | | | | | | |
| 32 | | Average Asset Balance | \$M II ons | CPSNQ091 | | | | | | | |
| <i>Prime Brokerage</i> | | | | | | | | | | | |
| 33 | | Average Client Balances (13) | \$M II ons | CPSNQ092 | | | | | | | |
| 34 | | Transaction Volume | \$M II ons | CPSNQ093 | | | | | | | |

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

| | FR Y9C Codes | Units | PQ-1 | PQ-2 | PQ-3 | PQ-4 | Projected PQ-5 | PQ-6 | PQ-7 | PQ-8 | PQ-9 |
|--|--|----------|------------|----------|------|------|-------------------|------|------|------|------|
| C-Firm Wide Metrics: Net Interest Income Worksheet (Required only for respondents that were required to complete the Net Interest Income Worksheet) | | | | | | | | | | | |
| 50 | Company 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 Y-14A Schedule A.7.c - PPNR Metrics

| FR Y9C Codes | Units | PQ 1 | PQ 2 | PQ 3 | PQ 4 | Projected | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
|--|--|------|------|------|------|-----------|------|------|------|------|
| | | | | | | PQ 5 | | | | |
| <u>Average Domestic Deposit Reporting Beta in a 'Normal Environment' (5)</u> | | | | | | | | | | |
| 79 | Money Market Accounts | | | | | | | | | |
| 80 | Savings | | | | | | | | | |
| 81 | NOW, ATS, and other Transaction Accounts | | | | | | | | | |
| 82 | Time Deposits | | | | | | | | | |
| <u>Average Foreign Deposit Reporting Beta in a 'Normal Environment' (5)</u> | | | | | | | | | | |
| 83 | Foreign Deposits | | | | | | | | | |
| 84 | Foreign Deposits Time | | | | | | | | | |
| 85 | New Domestic Business Pricing for Time Deposits (25) | | | | | | | | | |
| 85A | Cumulative (assumed) (26) | | | | | | | | | |
| 85B | Index rate (single term assumed) (27) | | | | | | | | | |
| 85C | Spread relative to the Index Rate (27) | | | | | | | | | |

| For- | | |
|-----------------------------------|---------------------------------|-------------------|
| For upward- rate- movements | downward- rate- movements | Assumed- Floor |
| CPSNQ149 | CPSNQ933 | CPSNQ939 |
| CPSNQ150 | CPSNQ934 | CPSNQ940 |
| CPSNQ151 | CPSNQ935 | CPSNQ941 |
| CPSNQ152 | CPSNQ936 | CPSNQ942 |
| CPSNQ153 | CPSNQ937 | CPSNQ943 |
| CPSNQ154 | CPSNQ938 | CPSNQ944 |
| CPSNQ156 | | |
| CPSNQ157 | | |
| CPSNQ158 | | |

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

| | | FR Y9C Codes | Units | PQ-1 | PQ-2 | PQ-3 | PQ-4 | Projected PQ-5 | PQ-6 | PQ-7 | PQ-8 | PQ-9 |
|------|---|--------------|------------|----------|------|------|------|-------------------|------|------|------|------|
| (26) | The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits. If the institution only assumes a single maturity term for new issuance, 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 relative to 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: | | | | | | | | | | | |
| (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 that 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 | | | | | | | | | | | |