

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	As of Date	Adjusted Starting Value ¹	Projected in \$Millions									Sums in \$Millions				
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter		
Schedule HI-A—Changes in Bank Holding Company Equity Capital																
1	Total bank holding company equity capital most recently reported for the end of previous QUARTER	CASK3217	CPSK3217	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Effect of changes in accounting principles and corrections of material accounting errors	CASKB507	CPSKB507													
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)	CASKB508	CPSKB508	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net income (loss) attributable to bank holding company	CASK4340	CPSK4340													
Sale of perpetual preferred stock (excluding treasury stock transactions):																
5	Sale of perpetual preferred stock, gross	CASK3577	CPSK3577													
6	Conversion or retirement of perpetual preferred stock	CASK3578	CPSK3578													
Sale of common stock:																
7	Sale of common stock, gross	CASK3579	CPSK3579													
8	Conversion or retirement of common stock	CASK3580	CPSK3580													
9	Sale of treasury stock	CASK4782	CPSK4782													
10	Purchase of treasury stock	CASK4783	CPSK4783													
11	Changes incident to business combinations, net	CASK4356	CPSK4356													
12	Cash dividends declared on preferred stock	CASK4598	CPSK4598													
13	Cash dividends declared on common stock	CASK4460	CPSK4460													
14	Other comprehensive income	CASKB511	CPSKB511													
15	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company	CASK4591	CPSK4591													
16	Other adjustments to equity capital (not included above)*	CASK3581	CPSK3581													
17	Total bank or intermediate B24holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)	CASK3210	CPSK3210	-	-	-	-	-	-	-	-	-	-	-	-	-
Schedule HC-R per 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 capital	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																
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													

If Item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments.

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
82	Amount to be deducted from common equity tier 1 due to the deduction threshold		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	As of Date		Adjusted Starting Value ¹	Projected in \$Millions									Sums in \$Millions				
				PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter		
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														
Capital Buffers and Ratios																	
128	Capital conservation buffer requirement (sum of items a through c)	CASDLE84	CPSDLE84														
128(a)	of which: Stress capital buffer requirement	CASDLE85	CPSDLE85														
128(b)	of which: GSIB surcharge (if applicable)	CASDLE86	CPSDLE86														
128(c)	of which: Countercyclical capital buffer amount (if applicable)	CASDLE87	CPSDLE87														
129	Capital conservation buffer	CASDH311	CPSDH311														
Leverage Buffer and Requirements																	
130	Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable)	CASDLE88	CPSDLE88														
131	Leverage buffer requirement (if applicable)	CASDLE89	CPSDLE89														
132	Leverage buffer (if applicable)	CASDLE90	CPSDLE90														
Maximum Payout Ratio and Amounts																	
133	Eligible retained income	CASDH313	CPSDH313														
134	Maximum payout ratio	CASDLE91	CPSDLE91														
135	Maximum payout amount	CASDLE92	CPSDLE92														
136	Distributions and discretionary bonus payments during the quarter	CASDH314	CPSDH314														
Long-Term Debt and Total Loss Absorbing Capacity																	
137	Outstanding eligible long-term debt	CASDXXX	CPSDXXX														
138	Total loss absorbing capacity	CASDXXX	CPSDXXX														
Long-Term Debt and Total Loss Absorbing Capacity Ratios																	
139	LTD standardized risk-weighted assets ratio	CASDXXX	CPSDXXX														
140	TLAC standardized risk-weighted assets ratio	CASDXXX	CPSDXXX														
141	LTD advanced approaches risk-weighted assets ratio	CASDXXX	CPSDXXX														
142	TLAC advanced approaches risk-weighted assets ratio	CASDXXX	CPSDXXX														
143	LTD leverage ratio	CASDXXX	CPSDXXX														
144	TLAC leverage ratio	CASDXXX	CPSDXXX														
Advanced approaches holding companies only: LTD and TLAC supplementary leverage ratios																	
145(a)	LTD supplementary leverage ratio	CASDXXX	CPSDXXX														
145(b)	TLAC supplementary leverage ratio	CASDXXX	CPSDXXX														
146	Institution-specific buffer necessary to avoid limitations or distributions and discretionary bonus payments																
146a	TLAC risk-weighted asset buffer	CASDXXX	CPSDXXX														
146b	TLAC leverage buffer	CASDXXX	CPSDXXX														

Memoranda

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

CASDQ290

147

**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:

148 Taxes paid during the fiscal year ended two years ago

CASDQ292

149 Taxes paid during the fiscal year ended one year ago

CASDQ293

150 Taxes paid through the as-of date of the current fiscal year

CASDQ294

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

Item	As of Date	Adjusted Starting Value ¹	Projected in \$Millions									Sums in \$Millions		
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
151	CASDQ295		***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.