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 to	nis submission using the following drop-down menu:

Actual in \$Millions

Projected in \$Millions as of date PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ 6 PQ 7 PQ8 PQ 9 Item LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST 1 Real Estate Loans (in Domestic Offices) CASIP521 CPSIP521 2 First Lien Mortgages CASIP522 CPSIP522 3 First Lien Mortgages CASIP386 CPSIP386 4 First Lien HELOAN CASIP394 CPSIP394 5 Second / Junior Lien Mortgages CASIP523 CPSIP523 6 Closed-End Junior Liens CASIP402 CPSIP402 CASIP412 CPSIP412 7 HELOCS 8 CRE Loans CASIP524 CPSIP524 CPSIP525 9 Construction CASIP525 10 Multifamily CASIP526 CPSIP526 11 Nonfarm, Non-residential CASIP527 CPSIP527 12 Owner-Occupied CASIP528 13 Non-Owner-Occupied CASIP529 CPSIP529 14 Loans Secured by Farmland CASIP530 CPSIP530 15 Real Estate Loans (Not in Domestic Offices) CASIP531 CPSIP531 16 First Lien Mortgages CASIP420 CPSIP420 17 Second / Junior Lien Mortgages CASIP428 CPSIP428 18 CRE Loans CASIP532 CPSIP532 19 Construction CASIP533 CPSIP533 20 Multifamily CASIP534 CPSIP534 21 Nonfarm, Non-residential CASIP535 CPSIP535 22 Owner-Occupied CASIP536 CPSIP536 23 Non-Owner-Occupied CASIP537 24 Loans Secured by Farmland CASIP538 CPSIP538 25 C&I Loans CASIP539 CPSIP539 26 C&I Graded CASIP540 CPSIP540 27 Small Business (Scored/Delinquency Managed) CASIP541 CPSIP541 28 Business and Corporate Card CASIP542 CPSIP542 29 Credit Cards CASIP543 CPSIP543 30 Other Consumer CASIP544 CPSIP544 31 Auto Loans CASIP545 CPSIP545 32 Student Loans CASIP496 CPSIP496 33 Other loans backed by securities (non-purpose lending) CASIP546 CPSIP546 34 Other CASIP547 CPSIP547 35 Other Loans CASIP548 CPSIP548 36 Loans to Foreign Governments CASIP549 CPSIP549 37 Agricultural Loans CASIP550 CPSIP550 38 Loans for purchasing or carrying securities (secured or unsecured) CASIP551 CPSIP551 39 Loans to Depositories and Other Financial Institutions CASIP552 CPSIP552 40 All Other Loans and Leases CASIP553 CPSIP553 41 All Other Loans (exclude consumer loans) CASIP554 CPSIP554 42 All Other Leases CASIP555 CPSIP555 43 Total Loans and Leases CASIP556 CPSIP556

Sums in \$Millions

Item		PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
1	LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST 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	-	-	-
	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	-	-	-

Actual in

			Actual in										
			\$Millions					Proje	cted in \$Mil	llions			
Item			as of date		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR U	JNDER THE FAIR	VALUE OPTION										
44	Real Estate Loans (in Domestic Offices)	CASIP557	-	CPSIP557	-	-	-	-	-	-	-	-	-
45	First Lien Mortgages	CASIP558		CPSIP558									
46	Second / Junior Lien Mortgages	CASIP559		CPSIP559									
47	CRE Loans	CASIP560		CPSIP560									
48	Loans Secured by Farmland	CASIP561		CPSIP561									
49	Real Estate Loans (Not in Domestic Offices)	CASIP562	-	CPSIP562	-	-	-	-	-	-	-	-	-
50	Residential Mortgages	CASIP563		CPSIP563									
51	CRE Loans	CASIP564		CPSIP564									
52	Loans Secured by Farmland	CASIP565		CPSIP565									
53	C&I Loans	CASIP566		CPSIP566									
54	Credit Cards	CASIP567		CPSIP567									
55	Other Consumer	CASIP568		CPSIP568									
56	All Other Loans and Leases	CASIP569		CPSIP569									
57	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	CASIP570	-	CPSIP570	-	-	-	-	-	-	-	-	-
	TRADING ACCOUNT												
	Trading MTM Losses			CPSIP571									
	Trading-Issuer Default Losses			CPSIP572									
	Counterparty Credit MTM Losses (CVA losses)			CPSIP573									
	Counterparty Default losses			CPSIP574									
62	Total Trading and Counterparty			CPSIP576	-	-	-	-	-	-	-	-	-
	OTHER LOSSES	0.4516345		CDC1CD4C	-	-	-	-	-	-	-		
	Goodwill impairment	CASIC216 CASIP577		CPSIC216 CPSIP577	-	-	-	-	-	-	-	-	-
	Valuation Adjustment for firm's own debt under fair value option (FVO)	CASIP577 CASIP578		CPSIP577 CPSIP578	-	-	-	-	-	-	-	-	-
	Other losses (describe in supporting documentation) Total Other Losses	CASIP578 CASIP579		CPSIP578	-	-				-	-		-
00	Total Other Losses	CASIP579		CPSIP5/9	-	-	-	-	=		-	-	-
67	Total Losses	CASIP580		CPSIP580	-				-		-		-
٠,	10441 200000	C/1511 500		C: 5:: 500									
	ALLOWANCE FOR LOAN and LEASE LOSSES (1)												
68	Total allowance for loan and lease losses, prior quarter	CASIKU69		CPSIKU69	-	-	-	-	-	-	-	-	-
	ALLL, prior quarter	CASIP581		CPSIP581	-	-	-	-	-	-	-	-	-
68b	Allowance for credit losses on held-to-maturity debt securities, prior quarter (2)	CASIKU70		CPSIKU70									
	Allowance for credit losses on available-for-sale debt securities, prior quarter (2)	CASIKU71		CPSIKU71									
68d	Allowance for credit losses on all other financial assets, prior quarter (2)	CASIKU72		CPSIKU72									
69	Real Estate Loans (in Domestic Offices)	CASIP582		CPSIP582	-	-	-	-	-	-	-	-	-
	Residential Mortgages	CASIP583		CPSIP583	-	-	-	-	-	-		-	-
	First Lien Mortgages	CASIP584		CPSIP584									
	Closed-End Junior Liens	CASIP585		CPSIP585									
	HELOCs	CASIP586		CPSIP586									
	CRE Loans	CASIP587		CPSIP587	-	-	-	-	-	-	-	-	-
	Construction	CASIP588		CPSIP588									
	Multifamily	CASIP589		CPSIP589									
	Nonfarm, Non-residential	CASIP590		CPSIP590									

			Sums in \$Millions	
Item		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 ALLL, 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

			Actual in										
Item			\$Millions as of date		PQ 1	PQ 2	PQ 3	Proje PQ 4	cted in \$Mil PQ 5	llions PQ 6	PQ 7	PQ 8	PQ 9
	I a constant de la Caracteria de la Cara	CACIDEOA	as or uate	CDCIDE04	rqı	rųz	rųs	rq 4	rqs	rqu	rų /	rqo	rųs
78	Loans Secured by Farmland	CASIP591		CPSIP591	-	-	-	-	-	-	-	-	-
79	Real Estate Loans (Not in Domestic Offices)	CASIP592		CPSIP592	-	-	-	-	-	-	-	-	-
80	Residential Mortgages	CASIP593		CPSIP593									
81	CRE Loans	CASIP594		CPSIP594									
	Farmland	CASIP595		CPSIP595	-	-	_	-		-	-	-	-
83	C&I Loans	CASIP596		CPSIP596 CPSIP597	-	-	-	-	-	-	-	-	-
84	C&I Graded	CASIP597											
85	Small Business (Scored/Delinquency Managed)	CASIP598		CPSIP598									
86	Corporate and Business Cards	CASIP599		CPSIP599									
87	Credit Cards	CASIP600		CPSIP600									
88	Other Consumer	CASIP601		CPSIP601									
89	All Other Loans and Leases	CASIP602		CPSIP602									
90	Unallocated	CASIP603		CPSIP603									
91	Total Provisions during the quarter	CASIKU79		CPSIKU79	-	-	-	-	-	-	-	-	-
91a	Provisions for loan and lease losses during the quarter (3)	CASI4230		CPSI4230									
91b	Provisions for credit losses on held-to-maturity debt securities during the quarter	CACITATION		CDCIIVIOO									
	(4)	CASIKU80		CPSIKU80									
91c	Provisions for credit losses on available-for-sale debt securities during the quarter			CDCUM IO.									
	(4)	CASIKU81		CPSIKU81									
91d	Provisions for credit losses on all other financial assets during the quarter (4)	CASIKU82		CPSIKU82									
92	Real Estate Loans (in Domestic Offices)	CASIP604		CPSIP604	-	-	-	-	-	-	-	-	-
93	Residential Mortgages	CASIP605		CPSIP605	-	-	-	-	-	-	-	-	-
94	First Lien Mortgages	CASIP606		CPSIP606									
95	Closed-End Junior Liens	CASIP607		CPSIP607									
	HELOCs	CASIP608		CPSIP608									
97	CRE Loans	CASIP609		CPSIP609	-	-	-	-	-	-	-	-	-
98	Construction	CASIP610		CPSIP610									
99	Multifamily	CASIP611		CPSIP611									
100	Nonfarm, Non-residential	CASIP612		CPSIP612									
	Loans Secured by Farmland	CASIP613		CPSIP613									
102	Real Estate Loans (Not in Domestic Offices)	CASIP614		CPSIP614	-	-	-	-	-	-	-	-	-
103	Residential Mortgages	CASIP615		CPSIP615									
104	CRE Loans	CASIP616		CPSIP616									
105	Farmland	CASIP617		CPSIP617									
106	C&I Loans	CASIP618		CPSIP618	-	-	-	-	-	-	-	-	-
107	C&I Graded	CASIP619		CPSIP619									
108	Small Business (Scored/Delinquency Managed)	CASIP620		CPSIP620									
109	Corporate and Business Cards	CASIP621		CPSIP621									
110	Credit Cards	CASIP622		CPSIP622									
111	Other Consumer	CASIP623		CPSIP623									
112	All Other Loans and Leases	CASIP624		CPSIP624									
113	Unallocated	CASIP625		CPSIP625									
	Total Net charge-offs during the quarter	CASIKU83		CPSIKU83	-	-			-	-	-	-	
	Net charge-offs during the quarter on loans and leases (5)	CASIP626		CPSIP626	-	-	-	-	-	-	-	-	-
	Net charge-offs during the quarter on held-to-maturity debt securities (6)	CASIKU84		CPSIKU84									
	Net charge-offs during the quarter on available-for-sale debt securities (6)	CASIKU85		CPSIKU85									
	Net charge-offs during the quarter on all other financial assets (6)	CASIKU86		CPSIKU86									
115	Total Other ALLL Changes	CASIKU87		CPSIKU87	-	-	-	-	-	-	-	-	-
	Other ALLL Changes (7)	CASIP627		CPSIP627									
115b	Other allowances for credit losses changes on held-to-maturity debt securities (8)	CASIKU88		CPSIKU88									
115c	Other allowances for credit losses changes on available-for-sale debt securities (8)	CASIKU89		CPSIKU89									
115d	Other allowances for credit losses changes on all other financial assets(8)	CASIKU90		CPSIKU90									
116	Total Allowances, current quarter	CASIKU91		CPSIKU91	-	-		-	-	-	-	-	
116a	ALLL, current quarter (9)	CASI3123		CPSI3123	-	-	-	-	-	-	-	-	-
116b	Allowances for credit losses on held-to-maturity debt securities, current quarter												
1100	(10)	CASIKU92		CPSIKU92	-	-	-	-	-	-	-	-	-
116c	Allowances for credit losses on available-for-sale debt securities, current quarter												
110C	(10)	CASIKU93		CPSIKU93	-	-	-	-	-	-	-	-	-
116d	Allowances for credit losses on all other financial assets, current quarter (10)	CASIKU94		CPSIKU94	-	-			-	-	-	-	

115d Other allowances for credit losses changes on all other financial assets(8)

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)

116 Total Allowances, current quarter 116a ALLL, current quarter (9)

Sums in \$Millions PQ 2 - PQ 5 PQ 6 - PQ 9 9-Quarter 78 Loans Secured by Farmland 79 Real Estate Loans (Not in Domestic Offices) 80 Residential Mortgages 81 CRE Loans 82 Farmland 83 C&I Loans 84 C&I Graded 85 Small Business (Scored/Delinquency Managed) 86 Corporate and Business Cards 87 Credit Cards 88 Other Consumer 89 All Other Loans and Leases 90 Unallocated 91 Total Provisions during the quarter 91a Provisions for loan and lease losses during the quarter (3) Provisions for credit losses on held-to-maturity debt securities during the quarter 91b 91c (4) Provisions for credit losses on available-for-sale debt securities during the quarter 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)

			Actual in										
			\$Millions					Proje	cted in \$Mil	llions			
Item			as of date		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
	PRE-PROVISION NET REVENUE												
117	Net interest income	CASI4074		CPSI4074	-	-	-	-	-	-	-	-	-
118	Noninterest income	CASI4079		CPSI4079	-	-	-	-	-	-	-	-	-
119	Noninterest expense	CASIP630		CPSIP630	-	-	-	-	-	-	-	-	-
120	Pre-Provision Net Revenue	CASIP631		CPSIP631	-	-	-	-	-	-	-	-	-
	CONDENSED INCOME STATEMENT												
	Pre-Provision Net Revenue	CASIP632		CPSIP632	-	-	-	-	-	-	-	-	-
122	• •	CASIKU79		CPSIKU79	-	-	-	-	-	-	-	-	-
123	Total Trading and Counterparty Losses	CASIP633		CPSIP633	-	-	-	-	-	-	-	-	-
124	Total Other Losses	CASIP634		CPSIP634	-	-	-	-	-	-	-	-	-
125	Other I/S items - describe in supporting documentation	CASIP635		CPSIP635									
126	Realized Gains (Losses) on available-for-sale securities, including OTTI (11)	CASI3196		CPSI3196									
127a		CASI3521		CPSI3521									
	Unrealized holding gains (losses) on equity securities not held for trading	CASIHT70		CPSIHT70									
128	Income (loss) before applicable income taxes and discontinued operations	CASI4310		CPSI4310	-	-	-	-	-	-	-	-	-
129	Applicable income taxes (foreign and domestic)	CASI4302		CPSI4302									
130	Income (loss) before discontinued operations and other adjustments	CASI4300		CPSI4300	-	-	-	-	-	-	-	-	-
131	Discontinued operations, net of applicable income taxes	CASI4320		CPSI4320									
132	Net income (loss) attributable to BHC and minority interests	CASIG104		CPSIG104	-	-	-	-	-	-	-	-	-
133	Net income (loss) attributable to minority interests	CASIG103		CPSIG103									
134	Net income (loss) attributable to BHC	CASI4340		CPSI4340	-	-	-	-	-	-	-	-	-
135	Effective Tax Rate (%)	CASIP636		CPSIP636	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-
	REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES		1										
136		CASIP637		CPSIP637	-	-	-	-	-	-	-	-	-
137	Provisions during the quarter	CASIP638		CPSIP638	-	-	-	-	-	-	-	-	-
138	Net charges during the quarter	CASIP195		CPSIP195	-	-	-	-	-	-	-	-	-
139	Reserve, current quarter	CASIP639		CPSIP639	-	-	-	-	-	-	-	-	-

			Sums in \$Millions	i
Item		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)			
	Realized Gains (Losses) on held-to-maturity securities, including OTTI (11)			
	Unrealized holding gains (losses) on equity securities not held for trading			
128	Income (loss) before applicable income taxes and discontinued operations	-	-	-
129	Applicable income taxes (foreign and domestic)	-	-	-
130	Income (loss) before discontinued operations and other adjustments	-	-	-
131	Discontinued operations, net of applicable income taxes	-	-	-
132	Net income (loss) attributable to BHC and minority interests	-	-	-
422				
133	Net income (loss) attributable to minority interests	-	-	-
134	Net income (loss) attributable to BHC	-	-	-
135	Effective Tax Rate (%)	-na-	-na-	-na-
155	Effective rax hate (%)	-110-	-110-	-110-
	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			

	Actual in										
	\$Millions				Proje	cted in \$Mi	llions				
Item	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	

Footnotes to the Income Statement Worksheet

- Institutions that have adopted ASU 2016-13 should report the allowance and provision for credit losses in items 68 through 116.
- Items 68b and 68c are only reported by institutions that have adopted ASU 2016-(2) 13.
- 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.
- Institutions that have adopted ASU 2016-13 should report other changes to the
- Items 115b and 115c are only reported by institutions that have adopted ASU $\,$
- (8) Items -- 2016-13.
- (9) Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 116a.
- Items 116b and 116c are only reported by institutions that have adopted ASU
- (11) Institutions that have adopted ASU 2016-13 should not include OTTI in items 126 and 127a.

Sums in \$Millions

PQ 2 - PQ 5 PQ 6 - PQ 9 9-Quarter Item

Footnotes to the Income Statement Worksheet

- Institutions that have adopted ASU 2016-13 should report the allowance and provision for credit losses in items 68 through 116.
- Items 68b and 68c are only reported by institutions that have adopted ASU 2016-(2) 13.
- 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.
- Institutions that have adopted ASU 2016-13 should report other changes to the
- Items 115b and 115c are only reported by institutions that have adopted ASU $\,$ (8) Items -- 2016-13.
- (9) Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 116a.
- Items 116b and 116c are only reported by institutions that have adopted ASU
- (11) Institutions that have adopted ASU 2016-13 should not include OTTI in items 126 and 127a.

						Droi	ected in \$Millio	nr.			
Item			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
			Asse	ets							
	SECURITIES										
1	Held to Maturity (HTM) (1)	CPSB1754									
	Available for Sale (AFS)	CPSB1773									
2b	Equity securities with readily determinable fair values not held for trading	CPSBJA22									
	Total Securities	CPSBP640	_		_		-	-	_	-	-
,	Of which:	CI 3BI 040									
4	Securitizations (investment grade)	CPSBP641									
	Securitizations (investment grade)	CPSBP642									
,	Securitizations (non-investment grade)	CI 3BI 042			l I				l l		
	Total Loans and Leases										
6	Real Estate Loans (in Domestic Offices)	CPSBP643	_	-	_	_	-	-	-	-	_
7	First Lien Mortgages	CPSB5367	-	-	-		-	-	-	_	
8	First Lien Mortgages	CPSBP644									
9	First Lien HELOAN	CPSBP645									
10	Second / Junior Lien Mortgages	CPSBP646	-	-	_	_	-	-	-	-	_
	Closed-End Junior Liens	CPSB5368									
	HELOCs	CPSB1797									
	CRE Loans	CPSBP647	-	-	_	-	-	-	-	-	-
	Construction	CPSBP648									
	Multifamily	CPSB1460									
16	Nonfarm, Non-residential	CPSBP649	-	-	-	-	-	-	-	-	-
	Owner-Occupied	CPSBF160									
18	Non-Owner-Occupied	CPSBF161									
19	Loans Secured by Farmland	CPSB1420									
20	Real Estate Loans (Not in Domestic Offices)	CPSBP650	-	-	-	-	-	-	-	-	-
	First Lien Mortgages	CPSBP651									
	Second / Junior Lien Mortgages	CPSBP652									
	CRE Loans	CPSBP653	-	-	-	-	-	-	-	-	-
24	Construction	CPSBP654									
25	Multifamily	CPSBP655									
	Nonfarm, Non-residential	CPSBP656	-	-	-	-	-	-	-	-	-
	Owner-Occupied	CPSBP657									
28	·	CPSBP658									
	Loans Secured by Farmland	CPSBP659									

					Proj	ected in \$Milli	ons			
_ltem		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
30 C&I Loans	CPSBP660	-	-	-	-	-	-	-	-	-
31 C&I Graded	CPSBP661									
32 Small Business (Scored/Delinquency Managed)	CPSBP662									
33 Corporate Card	CPSBP663									
34 Business Card	CPSBP664									
35 Credit Cards	CPSBP665	-	-	-	-	-	-	-	-	-
36 Charge Card	CPSBP666									
37 Bank Card	CPSBP667									
38 Other Consumer	CPSBP668	-	-	-	-	-	-	-	-	-
39 Auto Loans	CPSBK137									
40 Student Loans	CPSBP669									
41 Other loans backed by securities (non-purpose lending)	CPSBP670									
42 Other	CPSBP671									
43 Other Loans and Leases	CPSBP672	-	-	-	-	-	-	-	-	-
44 Loans to Foreign Governments	CPSB2081									
45 Agricultural Loans	CPSB1590									
46 Loans for purchasing or carrying securities (secured or unsecured)	CPSB1545									
47 Loans to Depositories and Other Financial Institutions	CPSBP673									
48 All Other Loans and Leases	CPSBP674	-	-	-	-	-	-	-	-	-
49 All Other Loans (exclude consumer loans)	CPSBJ451									
50 All Other Leases	CPSBF163									
51 Total Loans and Leases	CPSBP675	-	-	-	-	-	-	-	-	-

			Projected in \$Millions								
Iten	1		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
-	LOANS HELD FOR INVESTMENT AT AMORTIZED COST										
52	Real Estate Loans (in Domestic Offices)	CPSBP676	-	-	-	-	-	-	-	-	-
53	First Lien Mortgages	CPSBP677	-	-	-	-	-	-	-	-	-
54	First Lien Mortgages	CPSBP381	-	-	-	-	-	-	-	-	-
55	First Lien HELOAN	CPSBP389	-	-	-	-	-	-	-	-	-
56	Second / Junior Lien Mortgages	CPSBP678	-	-	-	-	-	-	-	-	-
57	Closed-End Junior Liens	CPSBP397	-	-	-	-	-	-	-	-	-
58	HELOCs	CPSBP405	-	-	-	-	-	-	-	-	-
59	CRE Loans	CPSBP679	-	-	-	-	-	-	-	-	-
60	Construction	CPSBP680									
61	Multifamily	CPSBP681									
62	Nonfarm, Non-residential	CPSBP682	-	-	-	-	-	-	-	-	-
63	Owner-Occupied	CPSBP683									
64	Non-Owner-Occupied	CPSBP684									
65	Loans Secured by Farmland	CPSBP685									
66	Real Estate Loans (Not in Domestic Offices)	CPSBP686	-	-	-	-	-	-	-	-	-
67	First Lien Mortgages	CPSBP415	-	-	-	-	-	-	-	-	-
68	Second / Junior Lien Mortgages	CPSBP423	-	-	-	-	-	-	-	-	-
69	CRE Loans	CPSBP687	-	-	-	-	-	-	-	-	-
70	Construction	CPSBP688									
71	Multifamily	CPSBP689									
72	Nonfarm, Non-residential	CPSBP690	-	-	-	-	-	-	-	-	-
73	Owner-Occupied	CPSBP691									
74	Non-Owner-Occupied	CPSBP692									
75	Loans Secured by Farmland	CPSBP693									
76	C&I Loans	CPSBP694	-	-	-	-	-	-	-	-	-
77		CPSBP695									
	Small Business (Scored/Delinquency Managed)	CPSBP696	-	-	-	-	-	-	-	-	-
79	Business and Corporate Card	CPSBP697	-	-	-	-	-	-	-	-	-
80	Credit Cards	CPSBP698	-	-	-	-	-	-	-	-	-

			Projected in \$Millions								
Item			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
81	Other Consumer	CPSBP699	-	-	-	-	-	-	-	-	-
82	Auto Loans	CPSBP700	-	-	-	-	-	-	-	-	-
83	Student Loans	CPSBP491	-	-	-	-	-	-	-	-	-
84	Other loans backed by securities (non-purpose lending)	CPSBP701									
85	Other	CPSBP702	-	-	-	-	-	-	-	-	-
86	Other Loans and Leases	CPSBP703	-	-	-	-	-	-	-	-	-
87	Loans to Foreign Governments	CPSBP704									
88	Agricultural Loans	CPSBP705									
	Loans for purchasing or carrying securities (secured or unsecured)	CPSBP706									
90	Loans to Depositories and Other Financial Institutions	CPSBP707									
91	All Other Loans and Leases	CPSBP708	-	-	-	-	-	-	-	-	-
92	All Other Loans (exclude consumer loans)	CPSBP709									
93	All Other Leases	CPSBP710									
94	Total Loans and Leases	CPSBP711	-	-	-	-	-	-	-	-	-
	Loans Held for Sale and Loans Accounted for under the Fair Value Option										
	Real Estate Loans (in Domestic Offices)	CPSBP712	-	-	-	-	-	-	-	-	-
	First Lien Mortgages	CPSBP713	-	-	-	-	-	-	-	-	-
	Second / Junior Lien Mortgages	CPSBP714	-	-	-	-	-	-	-	-	-
	CRE Loans	CPSBP715	-	-	-	-	-	-	-	-	-
	Loans Secured by Farmland	CPSBP716	-	-	-	-	-	-	-	-	-
	Real Estate Loans (Not in Domestic Offices)	CPSBP717	-	-	-	-	-	-	-	-	-
	Residential Mortgages	CPSBP718	-	-	-	-	-	-	-	-	-
	CRE Loans	CPSBP719	-	-	-	-	-	-	-	-	-
	Loans Secured by Farmland	CPSBP720	-	-	-	-	-	-	-	-	-
	C&I Loans	CPSBP721	-	-	-	-	-	-	-	-	-
	Credit Cards	CPSBP722	-	-	-	-	-	-	-	-	-
	Other Consumer	CPSBP723	-	-	-	-	-	-	-	-	-
	Other Loans and Leases	CPSBP724	-	-	-	-	-	-	-	-	-
108	Total Loans Held for Sale and Loans Accounted for under the Fair Value										
100	Option	CPSBP725	-	-	-	-	-	-	-	-	-

					Proje	cted in \$Milli	ons			
_ltem		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
109 Unearned Income on Loans	CPSB2123									
110 Allowance for Loan and Lease Losses (2)	CPSB3123	-	-	-	-	-	-	-	-	-
Loans and Leases (Held for Investment and Held for Sale), Net of Unearned										
Income and Allowance for Loan and Lease Losses (3)	CPSBP726	-	-	-	-	-	-	-	-	-
TRADING										
112 Trading Assets	CPSB3545									
INITANICIPIEC										
INTANGIBLES	CPSB3163			I		1	1	1		
113 Goodwill	CPSB3163 CPSB3164									
114 Mortgage Servicing Rights 115 Not applicable	CP3B3104									
116 All Other Identifiable Intangible Assets	CPSB5507									
117 Total Intangible Assets	CPSBP727	_	_	_	-	_	-	_	-	
117 Total littaligible Assets	CF 3DF 727	_	_	_	_	- 1	- 1	- 1		
OTHER										
118 Cash and cash equivalent	CPSBP728									
119 Federal funds sold	CPSBB987									
120 Securities purchased under agreements to resell (4)	CPSBB989									
121 Premises and Fixed Assets	CPSB2145									
122 OREO	CPSB2150	-	-	-	-	-	-	-	-	-
123 Commercial	CPSBP729									
124 Residential	CPSBP730									
125 Farmland	CPSBP731									
126 Collateral Underlying Operating Leases for Which the Bank is the Lessor (5)	CPSBP732	-	-	-	-	-	-	-	-	-
127 Autos	CPSBP733									
128 Other	CPSBP734									
129 Other Assets (6)	CPSBP735									
130 Total Other	CPSBP736	-	-	-	-	-	-	-	-	-
131 TOTAL ASSETS	CPSB2170	-	-	-	-	-	-	-	-	-

	Projected in \$Millions PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ 6 PQ 7 PQ 8 PQ 9										
em		PQ 1	PQ 2	PQ3				PQ 7	PQ8	PQ 9	
		Liabil	lities								
22 Democite in democratic offices	CPSBP737										
132 Deposits in domestic offices 133 Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	CPSBP737	1									
.33 Deposits in foreign offices, Euge and Agreement subsidiaries, and fors	CPSBP739	-	_	_	-	-	_	-	-		
Federal funds purchased and securities sold under agreements to	CI 301 733										
repurchase	CPSBP740										
36 Trading Liabilities	CPSB3548	1									
37 Other Borrowed Money	CPSB3190										
38 Subordinated Notes and Debentures	CPSB4062										
Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and	0.02.002										
TruPS Issued by Consolidated Special Purpose Entities	CPSBC699										
40 Other Liabilities	CPSB2750										
41 Memo: Allowance for off-balance sheet credit exposures	CPSBB557										
42 Total Liabilities	CPSB2948	-	-	-	-	-	-	-	-		
		Equity	Сарітаі	T	I						
143 Perpetual Preferred Stock and Related Surplus	CPSB3283										
44 Common Stock (Par Value)	CPSB3230										
45 Surplus (Exclude All Surplus Related to Preferred Stock)	CPSB3240										
46 Retained Earnings	CPSB3247										
47 Accumulated Other Comprehensive Income (AOCI)	CPSBB530										
48 Other Equity Capital Components	CPSBA130										
49 Total BHC Equity Capital	CPSB3210	-	-	-	-	-	-	-	-		
			1	1	ı						
50 Noncontrolling (Minority) Interests in Consolidated Subsidiaries	CPSB3000										
51 Total Equity Capital	CPSBG105	-	-	-	-	-	-	-	-		
		Oth	ner								
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.

- (5) The total should correspond to the amount provided in Y-9C Schedule HC-F Line 6, item 13 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.
- (6) Institutions that adopted ASU 2016-13, should report item 129 net of any applicable allowance for credit losses.

Actual in \$Millions Projected in \$Millions as of date PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ 6 PQ 7 PQ8 PQ 9 CASS0010 CPSS0010 CASS1754 CPSS1754 CASS1773 CPSS1773 CPSSB987 CASSB987 CASSS413 CPSSS413 CASSS419 CPSSS419 CASSS423 CPSSS423 CASSS431 CPSSS431 CASSS439 CPSSS439 CPSSS445 CASSS445 CASSS449 CPSSS449 CASSS457 CPSSS457 CASS3545 CPSS3545 CASSB639 CPSSB639 CASSR644 CPSSR644 CASSR645 CPSSR645 CASSS475 CPSSS475 CASSS480 CPSSS480 CASSS485 CPSSS485 CASSS490 CPSSS490 CASSS495 CPSSS495 CASSS625 CPSSS625 CASSB546 CPSSB546 CPSS6570 CASS6570 CASS3411 CPSS3411 CASSA250 CPSSA250 CASSS515 CPSSS515 CPSSB681 CASSB681 CASSS525 CPSSS525 CASSG591 CPSSG591

Stan	dardized Approach (Revised regulatory capital rule, July 2013)
Balaı	nce Sheet Asset Categories
1	Cash and balances due from depository institutions
2a	Securities: Held-to-maturity
	Securities: Available-for-sale and equity securities with readily determinable fair values no
2b	held for trading
3	Federal funds sold
	Loans and leases on held for sale
	Residential Mortgage exposures
	High Volatility Commercial Real Estate (HVCRE) exposures
	Exposures past due 90 days or more or on nonaccrual
4d	All other exposures
	Loans and leases, net of unearned income
	Residential mortgage exposures
	High Volatility Commercial Real Estate (HVCRE) exposures
	Exposures past due 90 days or more or on nonaccrual
5d	All other exposures
	Trading assets (excluding securitizations that receive standardized charges)
7a	All Other assets
	Separate account bank-owned life insurance
7c	Default fund contributions to central counterparties
	On-balance sheet securitization exposures
8a	Held-to-maturity securities
8b	Available-for-sale securities
8c	Trading assets that receive standardized charges
8d	All other on-balance sheet securitization exposures
9	Off-balance sheet securitization exposures
10	RWA for Balance Sheet Asset Categories (sum of items 1 though 8d)
	vatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures)
	Financial standby letters of credit
	Performance standby letters of credit and transaction related contingent items
	Commercial and similar letters of credit with an original maturity of one year or less
	Retained recourse on small business obligations sold with recourse
	Repo-style transactions
	All other off-balance sheet liabilities
	Unused commitments: Original maturity of one year or less, excluding ABCP conduits
	Unused commitments: Original maturity of one year or less to ABCP conduits
	Unused commitments: Original maturity exceeding one year
	Unconditionally cancelable commitments
19	Over-the-counter derivatives

20 Centrally cleared derivatives

21 Unsettled transactions (failed trades)

CASS6572

CASSS540

CASSS626

CASSS627

CASSH191

CPSS6572

CPSSS540

CPSSS626

CPSSS627

CPSSH191

RWA for Assets, Derivatives and Off-Balance-Sheet Asset Categories (sum of items 9												
22 through 21)	CASSS628	-	CPSSS628	-	-	-	-	-	-	-	-	-
PINA for any of the letter the allowers for law and leave to 25 years.					I							
RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent	CACCCEGG		CDCCCEOO									
23 threshold	CASSS580		CPSSS580									
Manada a Diala												
Market Risk 24 Value-at-risk (VaR) with Multiplier	CASSN811		CPSSN811		I							
25 Stressed VaR with Multiplier	CASSN811		CPSSN812									
25 Stressed van with Multiplier	CASSINGIZ		CP33N012									
Specific risk add-on												
26 Debt positions	CASSS305		CPSSS305									
27 Equity positions	CASSS306		CPSSS306									
Capital requirements for securitization positions using the Simplified Supervisory												
28 Formula Approach (SSFA) or applying a specific risk-weighting factor of 1250% percent	CASSS307		CPSSS307									
29 Standardized measure of specific risk add-ons (sum of items 26, 27, and 28)	CASSS311		CPSSS311									
25 Standardized ineduale of Specific risk add-ons (sufficients 20, 27, and 20)	CM333311		Cr333311		_	-		-			_	_
incremental risk.												
30 Incremental risk capital requirement	CASSN813		CPSSN813									
30 merenteman isk capital requirement	CA35N013		CI 3511013									
Items 31 through 36 are not applicable to an institution that does not have a comprehensive Comprehensive risk capital requirement	risk model; such	an institutio	n should go to i	tem 37.								
31 Modeled comprehensive risk measure	CASSS316		CPSSS316									
32 Standardized specific risk add-ons for net long correlation trading positions	CASSS325		CPSSS325									
33 Standardized specific risk add-on for net short correlation trading positions	CASSS333		CPSSS333									
34 Standardized measure of specific risk add-ons (greater of item 32 or 33)	CASSS335	-	CPSSS335	-	-	-	-	-	-	-	-	-
35 Surcharge for modeled correlation trading positions (item 34 multiplied by 0.08)	CASSS336	_	CPSSS336	-	_	-	-	-	-	_	-	_
36 Comprehensive risk measure requirement	CASSN814		CPSSN814									
·			L									
De minimis positions and other adjustments												
37 Capital requirement for all de minimis exposures	CASSB825		CPSSN825									
38 Additional capital requirement	CASSS344		CPSSS344									
39 Sum of items 37 and 38	CASSS345	-	CPSSS345	-	-	-	-	-	-	-	-	-
Market risk-weighted assets												
Standardized market risk-weighted assets: Sum of items 24, 25, 29, 30 (if applicable), 36 (as												
40 appropriate), and 39	CASSS581	-	CPSSS581	-	-	-	-	-	-	-	-	-
	_				1							
Risk-weighted assets before deductions for excess allowance of loan and lease losses and												
41 allocated risk transfer risk reserve (sum of items 22 and 40)	CASSB704	-	CPSSB704	-	-	-	-	-	-	-	-	-
					1							
42 LESS: Excess allowance for loan and lease losses	CASSA222		CPSSA222									
to LECC. All and a large for the manner	0.0000000		00000		I							
43 LESS: Allocated transfer risk reserve	CASS3128		CPSS3128									
44 Total viels weighted access (item 44 minus items 43 and 43)	CACCARRA		CDCCA222									
44 Total risk-weighted assets (item 41 minus items 42 and 43)	CASSA223	-	CPSSA223	-	-	-				-	-	-

Memoranda Items -- Derivatives

45 Current credit	t exposure across all	derivative	contracts covered	by the regulator	v canital rule

Notional principal amounts of over-the-counter derivative contracts (sum of lines 47a

46 through 47g)

- 47a Interest rate
- 47b Foreign exchange rate and gold
- 47c Credit (investment grade reference asset)
- 47d Credit (non-investment grade reference asset)
- 47e Equity
- 47f Precious metals (except gold)
- 47g Other

48 Notional principal amounts of centrally cleared derivative contracts (sum of lines 49a

- 49a Interest rate
- 49b Foreign exchange rate and gold
- 49c Credit (investment grade reference asset)
- 49d Credit (non-investment grade reference asset)
- 49e Equity
- 49f Precious metals (except gold)
- 49g Other

CASS8764	CPSS8764									
CASSS629	CPSSS629									
CA333029	CP333629									
	-	-	-	-	-	-	-	-	-	-
CASSS630	CPSSS630									
CASSS631	CPSSS631									
CASSS632	CPSSS632									
CASSS633	CPSSS633									
CASSS634	CPSSS634									
CASSS635	CPSSS635									
CASSS636	CPSSS636									
CASSS637	- CPSSS637	-	-	-	-	-	-	-	-	-
CASSS638	CPSSS638									
CASSS639	CPSSS639									
CASSS640	CPSSS640									
CASSS641	CPSSS641									
CASSS642	CPSSS642									
CASSS643	CPSSS643									
CASSS644	CPSSS644									

Submission Indicator - Indicate if this Capital sub-schedule pertains CCARP005 to Capital - CCAR or Capital - DFAST Projected in \$Millions Sums in \$Millions Adjusted Starting PQ 2 -PQ 6 -Item As of Date Value¹ PQ9 PQ1 PQ 2 PQ3 PQ4 PQ 5 PQ 6 PQ7 PQ8 PQ9 PQ5 9-Quarter Schedule HI-A—Changes in Bank Holding Company Equity Capital Total bank holding company equity capital most recently reported for the end of previous QUARTER CASK3217 CPSK3217 Effect of changes in accounting principles and corrections of material accounting CASKB507 CPSKB507 Balance end of previous QUARTER as restated (sum of items 1 and 2) CASKB508 CPSKB508 Net income (loss) attributable to bank holding company CASK4340 CPSK4340 Sale of perpetual preferred stock (excluding treasury stock transactions): Sale of perpetual preferred stock, gross CASK3577 CPSK3577 Conversion or retirement of perpetual preferred stock CASK3578 CPSK3578 Sale of common stock: CASK3579 CPSK3579 Sale of common stock, gross CASK3580 Conversion or retirement of common stock CPSK3580 Sale of treasury stock CASK4782 CPSK4782 CASK4783 CPSK4783 10 Purchase of treasury stock CASK4356 CPSK4356 11 Changes incident to business combinations, net CASK4598 CPSK4598 12 Cash dividends declared on preferred stock 13 Cash dividends declared on common stock CASK4460 CPSK4460

Schedule HC-R per Regulatory Capital Rule (12 CFR 217)

18 AOCI opt-out election? (enter "1" for Yes; enter "0" for No)

(ESOP) debt guaranteed by the bank holding company Other adjustments to equity capital (not included above)*

> CASDP838 CPSDP838

CPSKB511

CPSK4591

CPSK3581

CPSK3210

CASKB511

CASK4591

CASK3581

CASK3210

Common equity tier 1

Common stock and related surplus, net of treasury stock and unearned 19 employee stock ownership plan (ESOP) shares

Change in the offsetting debit to the liability for Employee Stock Ownership Plan

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)

Other comprehensive income

20 Retained earnings

15

16

17

23

- Accumulated other comprehensive income (AOCI) 21
- 22 Common equity tier 1 minority interest includable in common equity tier 1
 - Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)

Common equity tier 1 capital: adjustments and deductions

- Goodwill net of associated deferred tax liabilities (DTLs)
- Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), 25 net of associated DTLs
- Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs If Item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments.

CASDP742		CPSDP742									
CASK3247		CPSK3247									
CASDB530		CPSDB530									
CASDP839		CPSDP839									
CASDP840	-	CPSDP840	-	-	-	-	-	-	-	-	-

CASDP841	CPSDP841					
CASDP842	CPSDP842					
CASDP843	CPSDP843					

	·	•						Proj	ected in \$M	illions				Su	ms in \$Mill	ions
				Adjusted												
Item				Starting										PQ 2 -	PQ 6 -	
			As of Date	Value ¹	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 5	PQ 9	9-Quarter
27	AOCI related adjustments: Net unrealized gains (losses) on available-for-sale															
	securities (if a gain, report as a positive value; if a loss, report as a negative	CASDP844	CPS	P844												
	AOCI related adjustments: Net unrealized loss on available-for-sale preferred															
28	stock classified as an equity security under GAAP and available-for-sale equity	CASDP845	CDC	P845												
	exposures (report loss as a positive value) AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if	CASDP645	CP3	17645												
29	a gain, report as a positive value; if a loss, report as a negative value)	CASDP846	CBS	P846												
	AOCI related adjustments: Amounts recorded in AOCI attributed to defined	CASDI 640	Ci Si	1 040												
	benefit postretirement plans resulting from the initial and subsequent															
30	application of the relevant GAAP standards that pertain to such plans (if a gain,															
	report as a positive value; if a loss, report as a negative value)	CASDP847	CPS	P847												
	AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity	0.00.00														
31	securities that are included in AOCI (if a gain, report as a positive value; if a loss,															
	report as a negative value)	CASDP848	CPS	P848												
	If Item 18 is "0" for "No", complete item 32 only for AOCI related adjustments.															
	AOCI related adjustments: Accumulated net gain (loss) on cash flow hedges															
22	included in AOCI, net of applicable tax effects, that relate to the hedging of items															
32	that are not recognized at fair value on the balance sheet (if a gain, report as a															
	positive value; if a loss, report as a negative value)	CASDP849	CPS	P849												
	Other deductions from (additions to) common equity tier capital 1 before															
33	threshold-based deductions: Unrealized net gain (loss) related to changes in the															
33	fair value of liabilities that are due to changes in own credit risk (if a gain, report															
	as a positive value; if a loss, report as a negative value)	CASDQ258	CPSI	Q258												
	Other deductions from (additions to) common equity tier capital 1 before															
34	threshold-based deductions: All other deductions from (additions to) common															
	equity tier 1 capital before threshold-based deductions	CASDP850	CPS	P850												
25	Non-significant investments in the capital of unconsolidated financial institutions															
35	in the form of common stock that exceed the 10 percent threshold for non-	CASDP851	CDS	P851												
36	significant investments Subtotal (item 23 minus items 24 through 35)	CASDP851		P852	_	_	-	_	-	-	_	-	-			
30	Significant investments in the capital of unconsolidated financial institutions in	CASDI 632	- 073	71 632							_					
37a	the form of common stock, net of associated DTLs, that exceed the 10 percent															
374	common equity tier 1 capital deduction threshold (item 71)	CASKP853	CPS	P853												
	Investments in the capital of unconsolidated financial institutions, net of	0.10.11.000														
37b	associated DTLs, that exceed 25 percent common equity tier 1 capital deduction															
	threshold	CASKLF29	CPS	LF29												
20	MSAs, net of associated DTLs, that exceed the common equity tier 1 capital															
38	deduction threshold	CASKP854	CPS	P854												
	DTAs arising from temporary differences that could not be realized through net															
39	operating loss carrybacks, net of related valuation allowances and net of DTLs,															
	that exceed the common equity tier 1 capital deduction threshold	CASKP855	CPS	P855												
	Amount of significant investments in the capital of unconsolidated financial															
	institutions in the form of common stock; MSAs, net of associated DTLs; and															
40	DTAs arising from temporary differences that could not be realized through net															
	operating loss carrybacks, net of related valuation allowances and net of DTLs;															
	that exceeds the 15 percent common equity tier 1 capital deduction threshold (item 84)	CASKP856	CDC	P856												
	Deductions applied to common equity tier 1 capital due to insufficient amount of	CASKFOSO	CF3	050												
41	additional tier 1 capital and tier 2 capital to cover deductions	CASDP857	CDS	P857												
	Total adjustments and deductions for common equity tier 1 capital (sum of items	3, 351 037	CI 3													
42	37a through 41)	CASDP858	- CPS	P858			-	-	-	-	_	-	-			
43	Common equity tier 1 capital (item 36 minus 42)	CASDP859		P859	-	-	-	-	-	-	-	-	-			

									Proje	cted in \$Mi	llions				Sur	ns in \$Milli	ons
					Adjusted												
Item					Starting										PQ 2 -	PQ 6 -	
			As of Date		Value ¹	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 5	PQ 9	9-Quarter
	Additional tier 1 capital																
44	Additional tier 1 capital instruments plus related surplus	CASDP860		CPSDP860													
45	Non-qualifying capital instruments subject to phase out from additional tier 1 capital	CASDP861		CPSDP861													
46	Tier 1 minority interest not included in common equity tier 1 capital	CASDP862		CPSDP862													
47	Additional tier 1 capital before deductions	CASDP863		CPSDP863													
48	Additional tier 1 capital deductions	CASDP864		CPSDP864													
49	Additional tier 1 capital	CASDP865		CPSDP865													
	Tier 1 capital																
50	Tier 1 capital (sum of items 43 and 49)	CASD8274	-	CPSD8274		-	-	-	-	-	-	-	-	-			
	Tier 2 capital																
51	Tier 2 capital instruments plus related surplus	CASDP866		CPSDP866													
52	Non-qualifying capital instruments subject to phase out from tier 2 capital	CASDP867		CPSDP867													
53	Total capital minority interest that is not included in tier 1 capital	CASDP868		CPSDP868													
54	Allowance for loan and lease losses includable in tier 2 capital (2)	CASD5310		CPSD5310													
55	(Advanced approaches holding companies that exit parallel run only): eligible credit reserves includable in tier 2 capital	CASE5310		CPSE5310													
	Unrealized gains on available-for-sale preferred stock classified as an equity	CASESSIO		Ci 3E3310													
56	security under GAAP and available-for-sale equity exposures includable in tier 2																
	capital	CASDQ257		CPSDQ257													
57	Tier 2 capital before deductions (sum of items 51, 52, 53, 54 and 56)	CASDP870	-	CPSDP870		-	-	-	-	-	-	-	-	-			
58	(Advanced approaches holding companies that exit parallel run only): Tier 2																
36	capital before deductions	CASEP870		CPSEP870													
59	Tier 2 capital deductions	CASDP872		CPSDP872													
60	Tier 2 capital (item 57 minus 59)	CASD5311	-	CPSD5311		-	-	-	-	-	-	-	-	-			
61	(Advanced approaches holding companies that exit parallel run only): Tier 2	64655344		CDCEE344													
	capital	CASE5311		CPSE5311													
	Total capital																
62	Total capital, (sum of items 50 and 60)	CASD3792	-	CPSD3792		-	-	-	-	-	-	-	-	-			
	(Advanced approaches holding companies that exit parallel run only): Total																
63	capital (sum of items 50 and 61)	CASE3792		CPSE3792													

•••		ou pi tui	2.7.0	-					Proje	cted in \$Mil	llions			
Item					Adjusted Starting									
			As of Date		Value ¹	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Threshold Deductions Calculations													
	Items 64-71 should only be filed by firms subject to Category I and II standards													
	Non-significant investments in the capital of unconsolidated financial institutions													
	in the form of common stock, net of associated DTLs Aggregate non-significant investments in the capital of unconsolidated financial						1	1						
64a	institutions, including in the form of common stock, additional tier 1, and tier 2										'			
	capital	CASDR643		CPSDR643							'			
64b	Aggregate non-significant investments in the capital of unconsolidated financial													
0.0	institutions in the form of common stock	CASDLG29		CPSDLG29										
65	10 percent common equity tier 1 deduction threshold for non-significant investments in the capital of unconsolidated financial institutions in the form of													
03	common stock	CASDR646	-	CPSDR646		-	-	-	-	-	-	-	-	-
cc	Amount of non-significant investments that exceed the 10 percent deduction													
66	threshold for non-significant investments	CASDR647	-	CPSDR647		-	-	-	-	-	-	-	-	-
	Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs													
	Gross significant investments in the capital of unconsolidated financial													
67	institutions in the form of common stock	CASDQ259		CPSDQ259							'			
68	Permitted offsetting short positions in relation to the specific gross holdings													
00	included above	CASDQ260		CPSDQ260										
60	Significant investments in the capital of unconsolidated financial institutions in													
69	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		-	-	-	-	-	-	-	-	-
	Amount to be deducted from common equity tier 1 due to 10 percent deduction													
71	threshold (greater of item 69 minus item 70 or zero), prior to transition													
	provisions	CASDP853	-	CPSDP853		-	-	-	-	-	-	-	-	-
	Investments in the capital of unconsolidated financial institutions (firms subject													
	to Category III and IV standards only)													
72	Aggregate amount of investments in the capital of unconsolidated financial													
	institutions, net of associated DTLs	CASDLF18		CPSDLF18										
73	25 percent common equity tier 1 deduction threshold (25 percent of item 36)	CASDLF19	-	CPSDLF19		-	-	-	-	-	-	-	-	-
74	Amount to be deducted from common equity tier 1 due to 25 percent deduction threshold (greater of item 72 minus item 73 or zero)	CASDLF20	_	CPSDLF20		_	_	_	_	_		_	_	_
	threshold (greater of item 72 milius item 73 of zero)	CASDLI 20		CI SDLI 20										
	Items 75-82 should be filed by all firms													
	MSAs, net of associated DTLs													
75	Total mortgage servicing assets classified as intangible	CASDQ263		CPSDQ263							<u> </u>			
76	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards	CASDQ264		CPSDQ264							'			
	Mortgage servicing assets net of related deferred tax liabilities (item 75 minus			5. 55 4204										
77	item 76)	CASDQ265	-	CPSDQ265		-	-	-	-	-	-	-	-	-
78	Common equity tier 1 deduction threshold	CASDQ262	-	CPSDQ262		-	-	-	-	-	-	-	-	-
79	Amount to be deducted from common equity tier 1 due to the deduction	CACDDOLA		CDCDD054										
	threshold	CASDP854	-	CPSDP854		-	-	-	-	-	-	-	-	-
	DTAs arising from temporary differences that could not be realized through net													
	operating loss carrybacks, net of related valuation allowances and net of DTLs													
80	DTAs arising from temporary differences that could not be realized through net										·			
	operating loss carrybacks, net of related valuation allowances and net of DTLs	CASDQ296	-	CPSDQ296		-	-	-	-	-	-	-	-	-
81	Common equity tier 1 deduction threshold Amount to be deducted from common equity tier 1 due to the deduction	CASDQ262	-	CPSDQ262		-	-	-	-	-	-	-	-	-
82	threshold	CASDP855	_	CPSDP855		_	_	_	_	-	_	-		_
											-			

Sums in \$Millions

PQ 6 -

PQ 9 9-Quarter

PQ 2 -

PQ 5

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

Projected in \$Millions Sums in \$Millions Adjusted Starting PQ 6 -Item PQ 2 -Value¹ As of Date PQ8 PQ9 PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ 6 PQ 7 PQ 5 PQ 9 9-Quarter

Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)

83 Sum of items 69, 77, and 80

CASDQ266	-	CPSDQ266	-	-	-	-	-	-	-	-	

									Proje	cted in \$Mi	llions				Su	ms in \$Milli	ons
					Adjusted Starting												
Item			As of Date		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
100	Common equity tier 1 ratio (%)	CASDP793		CPSDP793		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	. 45	. 4,5	
101	(Advanced approaches holding companies that exit parallel run only): Common																
	equity tier 1 ratio (%)	CASEP793	#BD / /O.I	CPSEP793		110111/01	#DD //OI	#D#//01	#DD / /O.	#DD / /OI	#DD / /OI	#BD / /O.I	#PD (/O.)	#D# (/01			
	Tier 1 capital ratio (%) (Advanced approaches holding companies that exit parallel run only): Tier 1	CASD7206	#DIV/0!	CPSD7206		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
103	capital ratio (%)	CASE7206		CPSE7206													
104	Total capital ratio (%)	CASD7205	#DIV/0!	CPSD7205		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
105	(Advanced approaches holding companies that exit parallel run only): Total	CASE7205		CPSE7205													
106	capital ratio (%) Tier 1 leverage ratio (%)	CASE7203	#DIV/0!	CPSD7204		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
107	Supplementary leverage ratio (%)	CASKHK23	,	CPSKHK23					,		,	,					
100	Schedule HC-F—Other Assets	CASK2148		CPSK2148		1	1	1	1								
108	Net deferred tax assets	CA3K2146		CP3KZ146													
	Schedule HC-G—Other Liabilities																
109	Net deferred tax liabilities	CASK3049		CPSK3049													
	Issuances associated with the U.S. Department of Treasury Capital Purchase																
	Program:																
	Senior perpetual preferred stock or similar items	CASKG234		CPSKG234													
111	Warrants to purchase common stock or similar items	CASKG235		CPSKG235													
	Deferred Tax Asset Information																
	Taxes previously paid that the bank holding company could recover through																
112	allowed carrybacks if the bank holding company's DTAs on net operating loss, tax credits and temporary differences (both deductible and taxable) fully reverse																
	at the report date	CASDQ275		CPSDQ275													
	U.S. Federal Government	CASDLC30		CPSDLC30													
112b	U.S. State Governments All non-U.S. tax jurisdictions	CASDLC31 CASDLC32		CPSDLC31 CPSDLC32										-			
1120	Deferred tax assets that arise from net operating loss and tax credit	CASDLESZ		CI SDECSE													
113	carryforwards, net of DTLs, but gross of related valuation allowances	CASDR648		CPSDR648													
	Valuation allowances related to deferred tax assets that arise from net operating	CASBITOTO		CI SDITO-10													
114	loss and tax credit carryforwards	CASDR649		CPSDR649													
114a	U.S. Federal Government	CASDLC33		CPSDLC33													
114b	U.S. State Governments	CASDLC34		CPSDLC34													
444	All control of the Property																
1140	All non-U.S. tax jurisdictions	CASDLC35		CPSDLC35													
115	Deferred tax assets arising from temporary differences, net of DTLs	CASDR650		CPSDR650													
115a	U.S. Federal Government	CASDLC36		CPSDLC36													
115b	U.S. State Governments	CASDLC37		CPSDLC37													
115c	All non-U.S. tax jurisdictions	CASDLC38		CPSDLC38													
116	Valuation allowances related to DTAs arising from temporary differences	CASDR651		CPSDR651													
	U.S. Federal Government	CASDLC39		CPSDLC39													
														-			
	U.S. State Governments All non-U.S. tax jurisdictions	CASDLC40 CASDLC41		CPSDLC40 CPSDLC41										-			
1100	Supplemental Capital Action Information (report in \$Millions unless otherwise	CASDLC41	<u> </u>	Cr 3DLC41		1	l	l	l	<u> </u>	<u> </u>	<u> </u>					
	noted)***																
117	Cash dividends declared on common stock	CASD4460		CPSD4460													
118	Common shares outstanding (Millions)	CASDQ946		CPSDQ946													
119	Common dividends per share (\$)	CASDQ282	-	CPSDQ282		-	-	-	-	-	-	-	-	-			

				Adjusted				Proj	ected in \$M	lillions				Sı	ıms in \$Mil	lions
Item			As of Date	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-Qua
														1		
120	Issuance of common stock for employee compensation	CASDQ283	CPSDC													
121	Other issuance of common stock	CASDQ284	CPSDC													
122	Total issuance of common stock	CASDQ285	- CPSDC	285	-	-	-	-	-	-	-	-	-			
123	Share repurchases to offset issuance for employee compensation	CASDQ286	CPSDC	286								1]		
124	Other share repurchase	CASDQ287	CPSDC	287										1		
125	Total share repurchases	CASDQ288	- CPSDC	288	-	-	-	-	-	-	-	-	-			
	Supplemental Information on Trust Preferred Securities Subject to Phase-Out															
	from Tier 1 Capital													1		
126	Outstanding trust preferred securities	CASKC699	CPSKC	699												
127	Trust preferred securities included in Item 49	CASDQ289	CPSDC	289												
	Capital Buffers and Ratios															
128	Capital conservation buffer requirement (sum of items a through c)	CASDLE84	CPSDL													
28(a)		CASDLE85	CPSDL						-		-					
	of which: GSIB surcharge (if applicable)	CASDLE86	CPSDL													
	of which: Countercyclical capital buffer amount (if applicable)	CASDLE87	CPSDL													
129	Capital conservation buffer	CASDH311	CPSDF	311												
20	Leverage Buffer and Requirements	CASDLE88	CPSDL	F00												
30	Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable)	CASDLE88	CPSDL													
31 32	Leverage buffer requirement (if applicable) Leverage buffer (if applicable)	CASDLE89	CPSDL													
.32	Maximum Payout Ratio and Amounts	CASDLE90	CPSDL	E90												
.33	Eligible retained income	CASDH313	CPSDF	313												
134	Maximum payout ratio	CASDLE91	CPSDL								+					
135	Maximum payout amount	CASDLE92	CPSDL													
.36	Distributions and discretionary bonus payments during the quarter	CASDH314	CPSDH								+					
	Long-Term Debt and Total Loss Absorbing Capacity		0.02											ı		
37	Outstanding eligible long-term debt	CASDLF21	CPSDL	F21										Ì		
.38	Total loss absorbing capacity	CASDLF22	CPSDL	F22												
	Long-Term Debt and Total Loss Absorbing Capacity Ratios															
39	LTD standardized risk-weighted assets ratio	CASDNL23	CPSDN	L23												
40	TLAC standardized risk-weighted assets ratio	CASDNL24	CPSDN	L24												
41	LTD advanced approaches risk-weighted assets ratio	CASDNL25	CPSDN													
42	TLAC advanced approaches risk-weighted assets ratio	CASDNL26	CPSDN													
143	LTD leverage ratio	CASDNL27	CPSDN													
44	TLAC leverage ratio	CASDNL28	CPSDN	L28							_					
L45	Advanced approaches holding companies only: LTD and TLAC supplementary leverage ratios															
	LTD supplementary leverage ratio	CASDNL29	CPSDN													
5(b)	TLAC supplementary leverage ratio	CASDNL30	CPSDN	L30												
46	Institution-specific buffer necessary to avoid limitations or distributions and discretionary bonus payments															
.46a	TLAC risk-weighted asset buffer	CASDLF27	CPSDL													
.46b	TLAC leverage buffer	CASDLF28	CPSDL	F28												
147	Memoranda *Please break out and explain below other adjustments to equity capital:	CASDQ290]													

^{**}The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 112 as follows:

¹⁴⁸ Taxes paid during the fiscal year ended two years ago

¹⁴⁹ Taxes paid during the fiscal year ended one year ago

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

CASDQ292 CASDQ293

CASDQ294

		Adjusted				Proje	cted in \$Mi	llions				Su	ms in \$Mill	lions
ltem	As of Date	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
***Please reconcile the Supplemental Capital Action and HI-A projections (i.e., allocate the capital actions among the HI-A buckets):	CASDQ295													
151														

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.

Not applicable

16

							Proje	cted in \$Mi	illions			
Item		As	s-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	First Lien Mortgages (in Domestic Offices)											
1	Balances	CASRP381	CPSRP381									
1a	Balances PCD (1)	CASRKU95	CPSRKU95									
2	New originations	CASRP382	CPSRP382									
3	Paydowns	CASRP383	CPSRP383									
4	Asset Purchases	CASRP384	CPSRP384									
5	Asset Sales	CASRP385	CPSRP385									
6	Loan Losses	CASRP386	CPSRP386									
6a	Loan Losses PCD (1)	CASRKU97	CPSRKU97									
7	Not applicable											
8	Not applicable											
	First Lien HELOANs (in Domestic Offices)											
9	Balances	CASRP389	CPSRP389									
9a	Balances PCD (1)	CASRKV00	CPSRKV00									
10	New originations	CASRP390	CPSRP390									
11	Paydowns	CASRP391	CPSRP391									
12	Asset Purchases	CASRP392	CPSRP392									
13	Asset Sales	CASRP393	CPSRP393									
14	Loan Losses	CASRP394	CPSRP394									
14a	Loan Losses PCD (1)	CASRKV02	CPSRKV02									
15	Not applicable	· · · · · · · · · · · · · · · · · · ·										

Not applicable

34

								cted in \$M	illions			
Item			As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Closed-End Junior Liens (in Domestic Offices)											
17	Balances	CASRP397	CPSRP397									
17a	Balances PCD (1)	CASRKV05	CPSRKV05									
18	New originations	CASRP398	CPSRP398									
19	Paydowns	CASRP399	CPSRP399									
20	Asset Purchases	CASRP400	CPSRP400									
21	Asset Sales	CASRP401	CPSRP401									
22	Loan Losses	CASRP402	CPSRP402									
22a	Loan Losses PCD (1)	CASRKV07	CPSRKV07									
23	Not applicable											
24	Not applicable											
	HELOCs (in Domestic Offices)											
25	Balances	CASRP405	- CPSRP405	-	-	-	-	-	-	-	-	-
26	Balance from vintages < PQ 1	CASRP406	CPSRP406									
26a	Balances PCD (1)	CASRKV10	CPSRKV10									
27	Balance from vintage PQ 1 - PQ 5		CPSRP407									
27a	Balances PCD (1)		CPSRLC42									
28	Balance from vintage PQ 6 - PQ 9		CPSRP408									
28a	Balances PCD (1)		CPSRLC43									
29	Paydowns	CASRP409	CPSRP409									
30	Asset Purchases	CASRP410	CPSRP410									
31	Asset Sales	CASRP411	CPSRP411									
32	Loan Losses	CASRP412	CPSRP412									
32a	Loan Losses PCD (1)	CASRKV12	CPSRKV12									
33	Not applicable											

50

Not applicable

								cted in \$M	illions			
Item		A	s-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	First Lien Mortgages and HELOANs (International	al)										
35	Balances	CASRP415	CPSRP415									
35a	Balances PCD (1)	CASRKV15	CPSRKV15									
36	New originations	CASRP416	CPSRP416									
37	Paydowns	CASRP417	CPSRP417									
38	Asset Purchases	CASRP418	CPSRP418									
39	Asset Sales	CASRP419	CPSRP419									
40	Loan Losses	CASRP420	CPSRP420									
40a	Loan Losses PCD (1)	CASRKV17	CPSRKV17									
41	Not applicable	·	·									
42	Not applicable											
	Closed-End Junior Liens and HELOCs (Internation	nal)										
43	Balances	CASRP423	CPSRP423									
43a	Balances PCD (1)	CASRKV20	CPSRKV20									
44	New originations	CASRP424	CPSRP424									
45	Paydowns	CASRP425	CPSRP425									
46	Asset Purchases	CASRP426	CPSRP426									
47	Asset Sales	CASRP427	CPSRP427									
48	Loan Losses	CASRP428	CPSRP428									
48a	Loan Losses PCD (1)	CASRKV22	CPSRKV22									
49	Not applicable		'									

								cted in \$M				
Item		As	s-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Corporate Card (Domestic)											
51	Balances	CASRP431	CPSRP431									
52	Paydowns	CASRP432	CPSRP432									
53	Asset Purchases	CASRP433	CPSRP433									
54	Asset Sales	CASRP434	CPSRP434									
55	Loan Losses	CASRP435	CPSRP435									
	Business Card (Domestic)											
56	Balances	CASRP436	CPSRP436									
57	Paydowns	CASRP437	CPSRP437									
58	Asset Purchases	CASRP438	CPSRP438									
59	Asset Sales	CASRP439	CPSRP439									
60	Loan Losses	CASRP440	CPSRP440									
	Charge Card (Domestic)										•	
61	Balances	CASRP441	- CPSRP441	-	-	-	-	-	-	-	-	-
62	Balance from vintages < PQ 1	CASRP442	CPSRP442									
63	Balance from vintage PQ 1 - PQ 5		CPSRP443									
64	Balance from vintage PQ 6 - PQ 9		CPSRP444									
65	Paydowns	CASRP445	CPSRP445									
66	Asset Purchases	CASRP446	CPSRP446									
67	Asset Sales	CASRP447	CPSRP447									
68	Loan Losses	CASRP448	CPSRP448									

							Proje	cted in \$M	illions			
Item			As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Bank Card (Domestic)											
69	Balances	CASRP449	- CPSRP449	-	-	-	-	-	-	-	-	-
70	Balance from vintages < PQ 1	CASRP450	CPSRP450									
71	Balance from vintage PQ 1 - PQ 5		CPSRP451									
72	Balance from vintage PQ 6 - PQ 9		CPSRP452									
73	Paydowns	CASRP453	CPSRP453									
74	Asset Purchases	CASRP454	CPSRP454									
75	Asset Sales	CASRP455	CPSRP455									
76	Loan Losses	CASRP456	CPSRP456									
	Business and Corporate Card (International)											
77	Balances	CASRP457	CPSRP457									
78	Paydowns	CASRP458	CPSRP458									
79	Asset Purchases	CASRP459	CPSRP459									
80	Asset Sales	CASRP460	CPSRP460									
81	Loan Losses	CASRP461	CPSRP461									
	Bank and Charge Card (International)											
82	Balances	CASRP462	CPSRP462									
83	Paydowns	CASRP463	CPSRP463									
84	Asset Purchases	CASRP464	CPSRP464									
85	Asset Sales	CASRP465	CPSRP465									
86	Loan Losses	CASRP466	CPSRP466									
	Auto Loans (Domestic)											
87	Balances	CASRP467	CPSRP467									
88	New originations	CASRP468	CPSRP468									
89	Paydowns	CASRP469	CPSRP469									
90	Asset Purchases	CASRP470	CPSRP470									
91	Asset Sales	CASRP471	CPSRP471									
92	Loan Losses	CASRP472	CPSRP472									

								cted in \$M				
Item		As	s-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Auto Loans (International)											
93	Balances	CASRP473	CPSRP473									
94	New originations	CASRP474	CPSRP474									
95	Paydowns	CASRP475	CPSRP475									
96	Asset Purchases	CASRP476	CPSRP476									
97	Asset Sales	CASRP477	CPSRP477									
98	Loan Losses	CASRP478	CPSRP478									
	Auto Leases (Domestic)											
99	Balances	CASRP479	CPSRP479									
100	New originations	CASRP480	CPSRP480									
101	Paydowns	CASRP481	CPSRP481									
102	Asset Purchases	CASRP482	CPSRP482									
103	Asset Sales	CASRP483	CPSRP483									
104	Loan Losses	CASRP484	CPSRP484									
	Auto Leases (International)											
105	Balances	CASRP485	CPSRP485									
106	New originations	CASRP486	CPSRP486									
107	Paydowns	CASRP487	CPSRP487									
108	Asset Purchases	CASRP488	CPSRP488									
109	Asset Sales	CASRP489	CPSRP489									
110	Loan Losses	CASRP490	CPSRP490									
	Student Loan											
111	Balances	CASRP491	CPSRP491									
112	New originations	CASRP492	CPSRP492									
113	Paydowns	CASRP493	CPSRP493									
114	Asset Purchases	CASRP494	CPSRP494									
115	Asset Sales	CASRP495	CPSRP495									
116	Loan Losses	CASRP496	CPSRP496									

							Proje	cted in \$Mi	illions			
Item		As-of		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.

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

	A.3.g.				PQ 1			PQ 2			PQ 3	
	AFS and HTM Securities	HTM)	Actual Amortized Cost (MM/DD/YYY Y)	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	CPSPP091	CPSPN234	CPSPN235	CPSPP091	CPSPN234	CPSPN235	CPSPP091
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.

	7.1.3.5.				PQ 4			PQ 5			PQ 6	
	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YYY Y)	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	CPSPP091	CPSPN234	CPSPN235	CPSPP091	CPSPN234	CPSPN235	CPSPP091
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.

	A.3.g.	1								PO 9		
			Actual		PQ 7			PQ 8			PQ 9	
			Actual									
		Accounting	Cost									
			(MM/DD/YYY	Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit	
	AFS and HTM Securities	HTM)	Υ)	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSPP091	CPSPN234	CPSPN235	CPSPP091	CPSPN234	CPSPN235	CPSPP091
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		Fair Value Rate of Change PQ1	Projected OCI - PQ 1	Beginning Fair Market Value PQ 2 CPSPS677	Fair Value Rate of Change PQ2	Projected OCI - PQ 2		Fair Value Rate of Change PQ3	Projected OCI - PQ 3
_	CCARP084	CASPP088	CPSPS677	CPSPS678	CPSPB530	CPSPS6//	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530
	Agency MBS										
2	Auction Rate Securities										
3	CDO										
	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	-	-	ı	-	-	-	-	-	=	-

^{*} 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		Fair Value Rate of Change PQ4			Fair Value Rate of Change PQ5	Projected OCI - PQ 5		Fair Value Rate of Change PQ6	Projected OCI - PQ 6		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 pro rows, please ensure that grand totals

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

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

^{*} For 'Other' AFS securities, please pro rows, please ensure that grand totals

	AFS and HTM Securities CCARP084	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). CASMN240	In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)? CASMN241
1	Agency MBS	G. (5)(1)(1)2-10	0.0000242
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		
	Mutual Fund		
	Preferred Stock (Equity)		
\vdash	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	Total Allowance for Credit Loss	PC	(1	PC)2	PC	13
	Titivi Securities	(MM/DD/YYYY)	(MM/DD/YYYY)	Projected	Provision for	Projected	Provision for	Projected	Provision for
		(14114)	(14114)	Amortized Cost	Credit Loss	Amortized Cost	Credit Loss	Amortized Cost	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	Domestric 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	PC	<u>1</u> 4	PC),5	PC	Q6	PC) 7
	Titivi Securities	Projected	Provision for						
		Amortized Cost	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	Domestric 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	PC	18	PQ	9
	HTM Securities	Projected Amortized Cost	Provision for	Projected Amortized Cost	Provision for
	CCARP084	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45
1	Agency MBS	0.002011		0.0020	
	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	Domestric 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

					PQ1			PQ2	
	AFS Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)		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		<u> </u>						
11	Covered Bond							_	
12	Domestric Non-Agency RMBS								
13	Foreign RMBS								
14	Municipal Bond		<u> </u>						
15	Mutual Fund							_	
16	Sovereign Bond		<u> </u>						
	US Treasuries & Agencies								
18	Other ²								
	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

			PQ3			PQ4			PQ5		PQ6		
	AFS Securities	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	applying the	Provision for Credit Loss	Projected Amortized Cost		Provision for Credit Loss	Projected Amortized Cost	fair value	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												
	Other ABS (excl HEL ABS)												
10	Corporate Bond												
	Covered Bond												
12	Domestric Non-Agency RMBS												
13	Foreign RMBS		-	-									
	Municipal Bond												
	Mutual Fund		-	-									
	Sovereign Bond												
17	US Treasuries & Agencies												
18	Other ²												
19	Grand Total												

Note

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

			PQ7			PQ8		PQ9					
	AFS Securities	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	applying the	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)												
	Corporate Bond												
11	Covered Bond												
12	Domestric Non-Agency RMBS		-										
13	Foreign RMBS			-									
14	Municipal Bond												
	Mutual Fund			-									
16	Sovereign Bond												
	US Treasuries & Agencies		-										
18	Other ²												
	Grand Total												

Note

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

FR Y-14A Schedule A.4 - Trading

P/	. Results in \$Millions									
	ort profits as positive values and losses as negative values)		(A)	(B)	(C)			(A)	(B)	(C)
			Trading	CVA Hedges	Total			Trading	CVA Hedges	Total
1	<u>Equity</u>	CPSSLD42				6 Other Credit	CPSSLD91			
1A	Delta/Gamma	CPSSLD43				<u> </u>	3.33-32			
1B	Vega	CPSSLD44				7 Corporate Credit (Advanced)	CPSSLD92			
1C	Dividends	CPSSLD45				7A Bonds	CPSSLD93			
1D	Correlation	CPSSLD46				7B Loans	CPSSLD94			
1E	Vanna (dVega / dSpot)	CPSSLD47				7C Single-Name CDS	CPSSLD95			
1F	Volgamma (dVega / dVol)	CPSSLD48				7D Loan CDS	CPSSLD96			
1G	Skew (moneyness)	CPSSLD49				7E Covered Bonds	CPSSLD97			
1H	Higher order	CPSSLD50				7F Indices	CPSSLD98			
11	Other (Please describe in documentation)	CPSSLD51				7G Index Tranches	CPSSLD99			
					•	7H Index Options	CPSSLE00			
						71 Other/Unspecified	CPSSLE01			
2	<u>FX</u>	CPSSLD52				8 Corporate Credit (Emerging Markets)	CPSSLE02			
2A	Delta/Gamma	CPSSLD53				8A Bonds	CPSSLE03			
2B	Vega	CPSSLD54				8B Loans	CPSSLE04			
2C	Higher order	CPSSLD55				8C Single-Name CDS	CPSSLE05			
2D	Other (Please describe in documentation)	CPSSLD56				8D Loan CDS	CPSSLE06			
						8E Covered Bonds	CPSSLE07			
						8F Indices	CPSSLE08			
						8G Index Tranches	CPSSLE09			
3	Rates	CPSSLD57				8H Index Options	CPSSLE10			
3A	Delta/Gamma	CPSSLD58				81 Other/Unspecified	CPSSLE11			
3B	Vega	CPSSLD59					•			
3C	Swap Spreads	CPSSLD60								
3D	Basis Spreads	CPSSLD61				9 Sovereign Credit	CPSSLE12			
3E	Cross Currency Basis	CPSSLD62				9A Advanced Economies	CPSSLE13			
3F	Inflation	CPSSLD63				9B Emerging Europe	CPSSLE14			
3G	Higher order	CPSSLD64				9C LatAm & Caribbean	CPSSLE15			
3H	Other (Please describe in documentation)	CPSSLD65				9D Asia ex Japan	CPSSLE16			
						9E Middle East/North Africa	CPSSLE17			
						9F Sub-Saharan Africa	CPSSLE18			
						9G Supranationals	CPSSLE19			
	Commodities	CPSSLD66								
4A	Oil Products	CPSSLD67				10 Munis	CPSSLE20			
4B	Natural Gas	CPSSLD68				11 ARS	CPSSLE21			
4C	Power	CPSSLD69				12 Base Correlation	CPSSLE22			
4D	Emissions	CPSSLD70				13 Higher order	CPSSLE23			
4E	Coal	CPSSLD71				14 Other (Please describe in documentation)	ion) CPSSLE24			
4F	Dry Freight	CPSSLD72								
4G	Structured Products	CPSSLD73					<u> </u>			
4H	Precious Metals	CPSSLD74				15 Private Equity	CPSSLE25			
41	Base Metals	CPSSLD75				15A Funded	CPSSLE26			
4 J	Ags & Softs	CPSSLD76				15B Unfunded	CPSSLE27			
4K	Indices	CPSSLD77				15C Other (Please describe in documentation	ion) CPSSLE28			
4L	Higher order	CPSSLD78								
4M	Other (Please describe in documentation)	CPSSLD79								

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

51 Higher order

5J Other (Please describe in documentation)

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

Severely Adverse BHC Scenario

			(A)	(B)	(C)
16	Other Fair Value Assets	CPSSLE29	Trading	CVA Hedges	Total
16A	Debt	CPSSLE30			
16B	Equity	CPSSLE31			
16C	Other (Please describe in documentation)	CPSSLE32			
17	Cross Asset Terms	CPSSLE33			
18	TOTAL	CPSSLE34			

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

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

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

	Contribution (\$millions)	PY 1								P	Y 2				Total (\$million			
Risk Segment	PQ 1	PQ 2	PQ	3	PQ	4	PC	5	PC	շ 6	P	Q 7	P	Q 8	PQ	9		
CPSSN962					•		CPSNQ94	15	-						•			
																	\$	-
																	\$	-
																	\$	-
																	\$	-
Total (\$millions)	\$ -	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-

Note: Please add more rows if needed.

			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Net Interest Income by Business Segment: (17)										
1	Retail and Small Business	CPSNQ159	-	-	-	-	-	-	-	-	-
1A	Domestic (11)	CPSNQ160	-	-	-	-	-	-	-	-	-
1B	Credit and Charge Cards (10)	CPSNQ161									
1C	Mortgages	CPSNQ162									
1D	Home Equity	CPSNQ163									
1E	Retail and Small Business Deposits	CPSNQ164									
1F	Other Retail and Small Business Lending	CPSNQ165									
1G	International Retail and Small Business (16)	CPSNQ166									
2	Commercial Lending	CPSNQ167									
3	Investment Banking	CPSNQ168									
4	Merchant Banking / Private Equity	CPSNQ169									
5	Sales and Trading	CPSNQ170	-	-	-	-	-	-	-	-	-
5A	Prime Brokerage	CPSNQ171									
5B	Other	CPSNQ172									
6	Investment Management	CPSNQ173									
7	Investment Services	CPSNQ174									
8	Treasury Services	CPSNQ175									
9	Insurance Services	CPSNQ176									
10	Retirement / Corporate Benefits Products	CPSNQ177									
11	Corporate / Other	CPSNQ178									
12	Optional Immaterial Business Segments (7)	CPSNQ179									
13	Total Net Interest Income (1)	CPSN4074	-	-	-	-	-	-	-	-	-

FR Y9C Codes

Projected in \$Millions

FR Y9C Codes Projected in \$Millions

			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Non Interest Income by Business Segment: (17)										
14	Retail and Small Business	CPSNQ180	-	-	-	-	-	-	-	-	-
14A	Domestic	CPSNQ181	-	-	-	-	-	-	-	-	-
14B	Credit and Charge Cards (10)	CPSNQ182	-	-	-	-	-	-	-	-	-
14C	Credit and Charge Card Interchange Revenues - Gross	CPSNQ183									
14D	Other	CPSNQ184									
14E	Mortgages and Home Equity	CPSNQ185	-	-	-	-	-	-	-	-	-
14F	Production	CPSNQ186	-	-	-	-	-	-	-	-	-
14G	Gains/(Losses) on Sale (18)	CPSNQ187									
14H	Other	CPSNQ188									
141	Servicing	CPSNQ189	-	-	-	-	-	-	-	-	-
14J	Servicing & Ancillary Fees	CPSNQ190									
14K	MSR Amortization (20)	CPSNQ191									
14L	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21)	CPSNQ192									
14M	Other	CPSNQ193									
14N	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12)	CPSNQ194									
140	Retail and Small Business Deposits	CPSNQ195	-	-	-	-	-	-	-	-	-
14P	Non Sufficient Funds / Overdraft Fees - Gross	CPSNQ196									
14Q	Debit Interchange - Gross	CPSNQ197									
14R	Other (22)	CPSNQ198									
145	Other Retail and Small Business Lending	CPSNQ199									
14T	International Retail and Small Business (16)	CPSNQ200									
15	Commercial Lending	CPSNQ201									
16	Investment Banking	CPSNQ202	-	-	-	-	-	-	-	-	-
16A	Advisory	CPSNQ203									
16B	Equity Capital Markets	CPSNQ204									
16C	Debt Capital Markets	CPSNQ205									
16D	Syndicated / Corporate Lending	CPSNQ206									
17	Merchant Banking / Private Equity	CPSNQ207	-	-	-	-	-	-	-	-	-
17A	Net Investment Mark-to-Market	CPSNQ208									
17B	Management Fees	CPSNQ209									
17C	Other	CPSNQ210									

FR Y9C Codes

Projected in \$Millions

			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
18	Sales and Trading	CPSNQ211	-	-	-	-	-	-	-	-	-
18A	Equities	CPSNQ212	-	-	-	-	-	-	-	-	-
18B	Commission and Fees	CPSNQ213									
18C	Other (23)	CPSNQ214									
18D	Fixed Income	CPSNQ215	-	-	-	-	-	-	-	-	-
18E	Rates	CPSNQ216									
18F	Credit	CPSNQ217									
18G	Other	CPSNQ218									
18H	Commodities	CPSNQ219	-	-	-	-	-	-	-	-	-
181	Commission and Fees	CPSNQ220									
18J	Other	CPSNQ221									
18K	Prime Brokerage	CPSNQ222	-	-	-	-	-	-	-	-	-
18L	Commission and Fees	CPSNQ223									
18M	Other	CPSNQ224									
19	Investment Management	CPSNQ225	-	-	-	-	-	-	-	-	-
19A	Asset Management	CPSNQ226									
19B	Wealth Management / Private Banking	CPSNQ227									
20	Investment Services	CPSNQ228	-	-	-	-	-	-	-	-	-
20A	Asset Servicing	CPSNQ229	-	-	-	-	-	-	-	-	-
20B	Securities Lending	CPSNQ230									
20C	Other	CPSNQ231									
20D	Issuer Services	CPSNQ232									
20E	Other	CPSNQ233									
21	Treasury Services	CPSNQ234									
22	Insurance Services	CPSNQ235									
23	Retirement / Corporate Benefits Products	CPSNQ236									
24	Corporate / Other	CPSNQ237									
25	Optional Immaterial Business Segments (7)	CPSNQ238									
26	Total Non-Interest Income (2) (26)	CPSN4079	-	-	-	-	-	-	-	-	-
27	Total Revenues	CPSNQ239	-	-	-	-	-	-	-	-	-

		FR Y9C Code	s	Projected in \$Millions								
				PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Non Interest Expense:											
28	Compensation Expense		CPSNQ240	-	-	-	-	-	-	-	-	-
28A	Salary (14)		CPSNQ241									
28B	Benefits (14)		CPSNQ242									
28C	Commissions (6)		CPSNQ243									
28D	Stock Based Compensation		CPSNQ244									
28E	Cash Variable Pay		CPSNQ245									
29	Operational Risk Expense (8)		CPSNQ246	-	-	-	-	-	-	-	-	-
30	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12)		CPSNQ247									
31	Professional and Outside Services Expenses (13)		CPSNQ248									
32	Expenses of Premises and Fixed Assets	BHCK4217	CPSN4217									
33	Amortization Expense and Impairment Losses for Other Intangible Assets	ВНСКС232	CPSNC232									
34	Marketing Expense		CPSNQ249	-	-	-	-	-	-	-	-	-
34A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)		CPSNQ250									
34B	Other		CPSNQ251									
35	Other Real Estate Owned Expense		CPSNQ252									
	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease											
36	item 141 (BHCKB557) in Balance Sheet)		CPSNQ253									
37	Other Non-Interest Expense (4)		CPSNQ254									
38	Total Non-Interest Expense (3)		CPSNP630	-	-	-	-	-	-	-	-	-
39	Projected PPNR (5)	BHCK4074- BHCK4079- BHCK4093+B HCKC216- Line Item 40	CPSNP631	-	-	-	-	-	-	-		-
40	Valuation Adjustment for firm's own debt under fair value option (FVO)(9) (27)		CPSNQ255									
41	Goodwill Impairment	BHCKC216	CPSNC216									
42	Loss resulting from trading shock exercise (if applicable) (24) (25)		CPSNQ256	-	-	-	-	-	-	-	-	-

			FR Y9C Codes		Projected in \$Millions								
					PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
			=										
		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) ir	n item 40 .										
(3)		Excludes Goodwill Impairment included in item 41.											
(4)		Provide a further break out of significant items included in Other Non-Interest Exp	ense such that no m	nore than 5% o	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 Ex	xpense, exclud	ding items b	roken out i	n items 40-41						
(6)		Report commissions only in "Commissions" line item 28C; do not report commission	ns in any other com	npensation line	e 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 amount	ounts or cannot be	separately ide	ntified,								
		should be reported in the operational risk expense. Any legal consultation or retai	ner fees specifically	/ linked to an o	perational								
		risk event should be included in the Operational Risk Expense. Include all Provision	is to Litigation Reser	rves / Liability	for Claims								
		related to Sold Residential Mortgages and all Litigation Settlements & Penalties in	this line item and no	ot any other it	ems.								
(9)		List segments from which item was excluded:											
	CPSNQ970												
(10)		Include domestic BHC/IHC/SLHC issued credit and charge cards including those that	at result from a part	tnership agree	ement.								
(11)		Applies to line items 1A-1F ; US and Puerto Rico only.	·										
(12)	1	Provisions to build any non-litigation reserves/accrued liabilities that have been es	tablished for losses	related to sol	d or								
` '	'	government-insured residential mortgage loans (first or second lien). Do not report											
		them only in line items 14N or 30 , as applicable.	·	,	, ,								
(13)	1	Include routine legal expenses (i.e legal expenses not related to operational losses	\ here										
			, nere.										
(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		•	-								
		facilitate greater segment penetration, enhance the perception of the company's of	credit card brand, ar	nd/or increase	the utilizat	tion of the e	existing card						
		member base across the spectrum of marketing and advertising mediums.											

	FR Y9C Codes				Proje	cted in \$Mi	llions			
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
(16)	Revenues from regions outside the US and Puerto Rico.									
(17)	See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all number	•								
(18)	Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, br	-								
	intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the c value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on r									
	designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not de									
	value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value	•		-						
	capitalization of the MSR upon sale of the loan.									
(40)										
(19) (20)	Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and r Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCI	-								
(21)	Include MSR changes under both FV and LOCOM accounting methods.	Jivi accounting	gilletilous							
(22)	Among items included here are debit card contra-revenues and overdraft waivers, as applicable.									
(/	Through terms more desired and desired and office and the terms of the									
(23)	Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a se	parate line iter	m) and exclu	ding						
	Commissions and Fees. This includes trading profits and other non-interest non-commission income.									
(24)	Respondents should not report changes in value of the MSR asset or hedges within the trading book									
(25)	List segments from which item was excluded:									
CPSNQ971	ı									
(26)	Exclude result of trading shock exercise (where applicable), as it is reported in item42.									
(27)	List FR Y-9C HI Schedule items in which this item is normally reported although excluded from PPNR for this repo	rt								
CPSNQ972	2									

Total Average Asset Balances

17

	FALSE										
						Proje	cted in \$Mi	llions			
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
	AverageAsset Balances (\$Millions) (1)										
1	First Lien Residential Mortgages (in Domestic Offices)	CPSNP975									
2	Second / Junior Lien Residential Mortgages (in Domestic Offices)	CPSNP976	-	-	-	-	-	-	-	-	-
2A	Closed-End Junior Liens	CPSNP977									
2B	Home Equity Lines Of Credit (HELOCs)	CPSNP978									
3	C&I Loans (7)	CPSNP979									
4	CRE Loans (in Domestic Offices)	CPSNP980									
5	Credit Cards	CPSNP981									
6	Other Consumer	CPSNP982	-	-	-	-	-	-	-	-	-
6A	Auto Loans	CPSNP983									
6B	Student Loans	CPSNP984									
6C	Other, incl. loans backed by securities (non-purpose lending)	CPSNP985									
7	Real Estate Loans (Not in Domestic Offices)	CPSNP986	-	-	-	-	-	-	-	-	-
7A	Residential Mortgages (First and Second Lien)	CPSNP987									
7B	Other	CPSNP988									
8	Other Loans & Leases (10)	CPSNP989									
9	Nonaccrual Loans (5)	CPSNP990									
10	Securities (AFS and HTM) - Treasuries and Agency Debentures	CPSNP991									
11	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	CPSNP992									
12	Securities (AFS and HTM) - Other	CPSNP993									
13	Trading Assets	CPSNP994									
14	Deposits with Banks & Other	CPSNP995									
15	Other Interest/Dividend Bearing Assets (2)	CPSNP996									
16	Other Assets	CPSNP997									

CPSNP998

Projected in \$Millions

			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Average Rates Earned (%) (9)										
18		CPSNP999									
18 19	First Lien Residential Mortgages (in Domestic Offices)										
	Second / Junior Lien Residential Mortgages (in Domestic Offices)	-									
9A	Closed-End Junior Liens	CPSNQ002									
9B	HELOCs (=)	CPSNQ003									
0	C&I Loans (7)	CPSNQ004									
1	CRE Loans (in Domestic Offices)	CPSNQ005									
2	Credit Cards	CPSNQ006									
3	Other Consumer	-									
3A	Auto Loans	CPSNQ008									
3B	Student Loans	CPSNQ009									
3C	Other, incl. loans backed by securities (non-purpose lending	CPSNQ010									
4	Real Estate Loans (Not in Domestic Offices)	-									
4A	Residential Mortgages (First and Second Lien)	CPSNQ012									
4B	Other	CPSNQ013									
5	Other Loans & Leases	CPSNQ014									
5	Nonaccrual Loans (5)	CPSNQ015									
7	Securities (AFS and HTM) - Treasuries and Agency Debentures	CPSNQ016									
8	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	CPSNQ017									
9	Securities (AFS and HTM) - Other	CPSNQ018									
)	Trading Assets	CPSNQ019									
Ĺ	Deposits with Banks & Other	CPSNQ020									
2	Other Interest/Dividend Bearing Assets	CPSNQ021									
-	and made and privative pouring resource	CI SITQUET		<u> </u>		<u> </u>					
3	Total Interest Income	CPSNQ022	-	-	-	-	-	-	-	-	-

Projected in \$Millions

			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Average Liability Balances (\$Millions)										
34	Deposits-Domestic (6)	CPSNQ023	-	-	-	-	-	-	-	-	-
34A	Non-Interest-Bearing Demand	CPSNQ024									
34B	Money Market Accounts	CPSNQ025									
34C	Savings	CPSNQ026									
34D	NOW, ATS, and other Transaction Accounts	CPSNQ027									
34E	Time Deposits	CPSNQ028									
35	Deposits-Foreign (6)	CPSNQ029	-	-	-	-	-	-	-	-	-
35A	Foreign Deposits	CPSNQ030									
35B	Foreign Deposits-Time	CPSNQ031									
36	Fed Funds, Repos, & Other Short Term Borrowing	CPSNQ032	-	-	-	-	-	-	-	-	-
36A	Fed Funds	CPSNQ033									
36B	Repos	CPSNQ034									
36C	Other Short Term Borrowing (11)	CPSNQ035									
37	Trading Liabilities	CPSNQ036									
38	Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred	CPSNQ037									
	Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities										
39	Other Interest-Bearing Liabilities (3)(11)	CPSNQ038									
40	Other Liabilities (11)	CPSNQ039									
41	Total Average Liability Balances	CPSNQ040	-	-	-	-	-	-	-	-	-

Total Net Interest Income (4)

49

Projected in \$Millions PQ 1 PQ 2 PQ 3 PQ4 PQ 5 PQ 6 PQ 7 PQ8 PQ 9 Average Liability Rates (%) (9) Deposits-Domestic (6) 42 0.0% 42A Non-Interest-Bearing Demand (8) CPSNQ042 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 42B Money Market Accounts CPSNQ043 Savings CPSNQ044 42C Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and CPSNQ045 42D other Transaction Accounts 42E **Time Deposits** CPSNQ046 Deposits-Foreign (6) 43 0.0% 43A **Foreign Deposits** CPSNQ048 43B Foreign Deposits-Time CPSNQ049 Fed Funds, Repos, & Other Short Term Borrowing 44 0.0% 44A Fed Funds CPSNQ051 44B Repos CPSNQ052 Other Short Term Borrowing 44C CPSNQ053 45 **Trading Liabilities** CPSNQ054 46 Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS CPSNQ055 **Issued by Consolidated Special Purpose Entities** 47 Other Interest-Bearing Liabilities (3)(11) CPSNQ056 48 **Total Interest Expense** CPSNQ057

CPSS4074

Projected in \$Millions PQ 1 PQ 2 PQ 3 PQ4 PQ 5 PQ 6 PQ 7 PQ8 PQ 9 Footnotes to the Net Interest Income Worksheet 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 CPSNQ986 CPSNQ985 CPSNQ987 CPSNQ988 CPSNQ990 CPSNQ989 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. 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 BHCK2751

FR Y-14A Scenario Schedule Cover Sheet	
In addition to providing the name and RSSD ID of your institution on this cover sheet, all firms are expected to complete the following three tabs in this workbook: <i>Scenario Variable Definitions, Internal Baseline Scenario</i> and Internal <i>Stress Scenario</i> . If the firm so chooses, it can provide additional stress scenarios on additional tabs.	
Institution Name:	
RSSD ID:	
Date of Data Submission:	

	Supervisory Baseline Scenario (additiona	l variables used beyond those supplied)
Variable		
Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
	Supervisory Severely Adverse Scenario (addit	ional variables used beyond those supplied)
Variable		
Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9 10		

	Internal Baseline Scena	rio (variables not included above)
Variable Number	Variable Name	Variable Definition
1		
2		
3 4		
5		
6		
7		
8		
9		
10		
	Internal Stress Scenari	io (variables not included above)
Variable		
Number	Variable Name	Variable Definition
1		
2 3		
4		
5		
6		
7		
8		
9		
10		
	Additional Scenario #	1 (variables not included above)
Variable		
Number	Variable Name	Variable Definition
1 2		
3		
4		
5		
6		
7		
8		
9		
10		

Actual						Projected				
Variable Name	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9

FR Y-14A Regulatory Capital Instruments Annual Schedule									
Institution Name:									
RSSD ID:									
Date of Data Submission:									
As of Date:									
Submission Type:									

Notional Amount Projected

		Revised regulatory capital treatment	FR Y-9C, Schedule HC Reference		Actual As of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Quarterly Redemption/Repurchase Activity													
			BHCK 3230 + BHCK 3240 + BHCK A130 -											
1	Common Stock (CS)	Common Equity Tier 1	BHCK G235	CACIY509										
2	Common Stock (CS) - Employee Stock Compensation	Tier 1	BHCK 3283 + BHCK 3240	CACIY510										
3	CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	CACIY511										
4	CS USG Investment	Common Equity Tier 1	BHCK 3230 +BHCK G235	CACIY512										
5	Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	CACIY513										
6	Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	CACIY514										
7	Non-Cumulative Perpetual Preferred (NCPP)	Additional Tier 1	BHCK 3283	CACIY515										
8	NCPP Convertible	Additional Tier 1	BHCK 3283	CACIY516										
9	Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	CACIY517										
			BHCK 3283											
10	MCP USG Preferred	Additional Tier 1	BHCK G234	CACIY518										
11	Capital Instrument Issued by Subsidiary	Additional Tier 1	BHCK P839	CACIY519										
12	Other Additional Tier 1	Additional Tier 1	BHCK 3283	CACIY520										
13	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY521										
14	CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY522										
15	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY523										
			BHCK 3283											
16	MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234	CACIY524										
			BHCK 3283											
17	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000	CACIY525										
			BHCK 3283											
	USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234	CACIY526										
19		Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY527										
20	Subordinated Debt	Tier 2	BHCA P865	CACIY528										
21	Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	CACIY529										
22	Other Tier 2	Tier 2	BHCK 3283	CACIY530										
23	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY531										
24	CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY532										
25	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY533										
			BHCK 3283											
26	MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234	CACIY534										
			BHCK 3283											
27	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000	CACIY535										
	•		BHCK 3283											
28	USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234	CACIY536										
	Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY537										

Amount Recognized in Regulatory Capital Projected

Actual As of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
CACIY509									
CACIY510									
CACIY511									
CACIY512									
CACIY513									
CACIY514									
CACIY515									
CACIY516									
CACIY517									
CACIY518									
CACIY519									
CACIY520									
CACIY521									
CACIY522									
CACIY523									
CACIY524									
CACIY525									
CACIY526									
CACIY527									
CACIY528									
CACIY529									
CACIY530									
CACIY531									
CACIY532									
CACIY533									
CACIY534									
CACIY535									
CACIY536									
CACIY537									

Page Reference in the Capital Plan

Comments

	CACIY814	CACIQ750
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Notional Amount Projected

	Revised regulatory capital treatment	FR Y-9C, Schedule HC Reference	Α	ctual As of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Quarterly Issuance Activity													
Quarterly issuance Activity		BHCK 3230 + BHCK 3240 + BHCK A130 -							1	1			
30 Common Stock (CS)	Common Equity Tier 1	BHCK G235	CACIY538										
31 Common Stock (CS) - Employee Stock Compensation	Tier 1	BHCK 3283 + BHCK 3240	CACIY539										
32 CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	CACIY540										
33 CS USG Investment	Common Equity Tier 1	BHCK 3230 +BHCK G235	CACIY541										
34 Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	CACIY542										
35 Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	CACIY543										
36 Non-Cumulative Perpetual Preferred (NCPP)	Additional Tier 1	BHCK 3283	CACIY544										
37 NCPP Convertible	Additional Tier 1	BHCK 3283	CACIY545										
38 Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	CACIY546										
, , ,		BHCK 3283											
39 MCP USG Preferred	Additional Tier 1	BHCK G234	CACIY547										
40 Capital Instrument Issued by Subsidiary	Additional Tier 1	BHCK P839	CACIY548										
41 Other Additional Tier 1	Additional Tier 1	BHCK 3283	CACIY549										
42 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY550										
43 CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY551										
44 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY552										
		BHCK 3283											
45 MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234	CACIY553										
		BHCK 3283											
46 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000	CACIY554										
		BHCK 3283											
47 USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234	CACIY555										
48 Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY556										
49 Subordinated Debt	Tier 2	BHCA P865	CACIY557										
50 Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	CACIY558										
51 Other Tier 2	Tier 2	BHCK 3283	CACIY559										
52 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY560										
53 CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY561										
54 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY562										
		BHCK 3283											
55 MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234	CACIY563										
		BHCK 3283											
56 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000	CACIY564										
		BHCK 3283											
57 USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234	CACIY565										
58 Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY566										

Amount Recognized in Regulatory Capital Projected

Actual As of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
CACIY538									
CACIY539									
CACIY540									
CACIY541									
CACIY542									
CACIY543									
CACIY544									
CACIY545									
CACIY546									
CACIVEAZ									
CACIY547 CACIY548									
CACIY548									
CACIY550									
CACIY551									
CACIY552									
CACIY553									
CACIY554									
CACIY555									
CACIY556									
CACIY557									
CACIY558						 			+
CACIY559						 			+
CACIY560						 			+
CACIY561									+
CACIY562									+
6.10.1302									
CACIY563									
CACIY564									
CACIY565									
CACIY566			1	<u> </u>	<u> </u>	1			1

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Notional Amount Projected

		Revised regulatory capital treatment	FR Y-9C, Schedule HC Reference	A	ctual As of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Quarterly Activity - Other than issuances or repurchases													
	Quarterly Activity - Other than issuances or repurchases		BHCK 3230 + BHCK 3240 + BHCK A130 -					1	I	1	T	T	1	1
59	Common Stock (CS)	Common Equity Tier 1	BHCK G235	CACIY567										
	Common Stock (CS) - Employee Stock Compensation	Tier 1	BHCK 3283 + BHCK 3240	CACIY568										
	CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	CACIY569										
	CS USG Investment	Common Equity Tier 1	BHCK 3230 + BHCK 3240	CACIY570										
	Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK 9230 TBHCK G233	CACIY571										
	Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	CACIY572										
	Non-Cumulative Perpetual Preferred (NCPP)	Additional Tier 1	BHCK 3283	CACIY573										
	NCPP Convertible	Additional Tier 1	BHCK 3283	CACIY574										
	Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	CACIY575										
07	Managery convertible referred (Mer.)	Additional fiel 1	BHCK 3283	0.1011373								+		
68	MCP USG Preferred	Additional Tier 1	BHCK G234	CACIY576										
	Capital Instrument Issued by Subsidiary	Additional Tier 1	BHCK P839	CACIY577										
	Other Additional Tier 1	Additional Tier 1	BHCK 3283	CACIY578										
	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY579										
	CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY580										
	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY581										
,,	managery contentioner received (mer.)	mon quantying monument in their 1	BHCK 3283	0,1011502										
74	MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234	CACIY582										
		mon quantying monument in their 1	BHCK 3283											
75	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000	CACIY583										
,,	Camarative Dates referres (more)	mon quantying monument in their 1	BHCK 3283	0,10,1505										
76	USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234	CACIY584										
	Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY585										
	Subordinated Debt	Tier 2	BHCA P865	CACIY586										
79	Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	CACIY587										
	Other Tier 2	Tier 2	BHCK 3283	CACIY588										
	Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY589										
	CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY590										
83	Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY591										
	, , ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	BHCK 3283											
84	MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234	CACIY592										
		. 4 / 3	BHCK 3283											
85	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000	CACIY593										
		7,6	BHCK 3283	2.12.122										
86	USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234	CACIY594										
	Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY595								1		

Amount Recognized in Regulatory Capital Projected

Actual As of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
CACIY567									
CACIY568									
CACIY569									
CACIY570									
CACIY571									
CACIY572									
CACIY573									
CACIY574									
CACIY575									
CACIY576									
CACIY577									
CACIY578									
CACIY579									
CACIY580									
CACIY581									
CACIY582									
CACIY583									
CACIY584									
CACIY585									
CACIY586									
CACIY587									
CACIY588									
CACIY589									
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CACIY591									
CACIY592									
CACIY593									
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CACIY594									
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Page Reference in the Capital Plan

Comments

	Barriard annulation annital transfer and	FR Y-9C, Schedule HC	Assurable of data	20.4	20.3	20.2
	Revised regulatory capital treatment	Reference	Actual As of date	PQ1	PQ 2	PQ 3
Capital Balances						
<u>capital balances</u>		BHCK 3230 + BHCK 3240 +				
88 Common Stock (CS)	Common Equity Tier 1	BHCK A130 - BHCK G235	CACIY596	Sum (PO1 Items 1, 2, 30, 31, 59, 60) + (Actual Item	n 88) Sum (PQ2 Items 1, 2, 30, 31, 59, 60) + (PQ1 Item 88	s) Sum (PQ3 Items 1, 2, 30, 31, 59, 60) + (PQ2 Item 88)
89 CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	CACIY597	Sum (PQ1 Items 3, 32, 61) + (Actual Item 89)	Sum (PQ2 Items 3, 32, 61) + (PQ1 Item 89)	Sum (PQ3 Items 3, 32, 61) + (PQ2 Item 89)
90 CS USG Investment	Common Equity Tier 1	BHCK 3230 +BHCK G235	CACIY598	Sum (PQ1 Items 4, 33, 62) + (Actual Item 90)	Sum (PQ2 Items 4, 33, 62) + (PQ1 Item 90)	Sum (PQ3 Items 4, 33, 62) + (PQ2 Item 90)
91 Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	CACIY599	Sum (PQ1 Items 5, 34, 63) + (Actual Item 91)	Sum (PQ2 Items 5, 34, 63) + (PQ1 Item 91)	Sum (PQ3 Items 5, 34, 63) + (PQ2 Item 91)
92 Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	CACIY600	Sum (PQ1 Items 6, 35, 64) + (Actual Item 92)	Sum (PQ2 Items 6, 35, 64) + (PQ1 Item 92)	Sum (PQ3 Items 6, 35, 64) + (PQ2 Item 92)
93 Non-Cumulative Perpetual Preferred (NCPP)	Additional Tier 1	BHCK 3283	CACIY601	Sum (PQ1 Items 7, 36, 65) + (Actual Item 93)	Sum (PQ2 Items 7, 36, 65) + (PQ1 Item 93)	Sum (PQ3 Items 7, 36, 65) + (PQ2 Item 93)
94 NCPP Convertible	Additional Tier 1	BHCK 3283	CACIY602	Sum (PQ1 Items 8, 37, 66) + (Actual Item 94)	Sum (PQ2 Items 8, 37, 66) + (PQ1 Item 94)	Sum (PQ3 Items 8, 37, 66) + (PQ2 Item 94)
95 Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	CACIY603	Sum (PQ1 Items 9, 38, 67) + (Actual Item 95)	Sum (PQ2 Items 9, 38, 67) + (PQ1 Item 95)	Sum (PQ3 Items 9, 38, 67) + (PQ2 Item 95)
		BHCK 3283				
96 MCP USG Preferred	Additional Tier 1	BHCK G234	CACIY604	Sum (PQ1 Items 10, 39, 68) + (Actual Item 96)	Sum (PQ2 Items 10, 39, 68) + (PQ1 Item 96)	Sum (PQ3 Items 10, 39, 68) + (PQ2 Item 96)
		BHCK P839				
97 Capital Instrument Issued by Subsidiary	Additional Tier 1		CACIY605	Sum (PQ1 Items 11, 40, 69) + (Actual Item 97)	Sum (PQ2 Items 11, 40, 69) + (PQ1 Item 97)	Sum (PQ3 Items 11, 40, 69) + (PQ2 Item 97)
98 Other Additional Tier 1	Additional Tier 1	BHCK 3283	CACIY606	Sum (PQ1 Items 12, 41, 70) + (Actual Item 98)	Sum (PQ2 Items 12, 41, 70) + (PQ1 Item 98)	Sum (PQ3 Items 12, 41, 70) + (PQ2 Item 98)
99 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY607	Sum (PQ1 Items 13, 42, 71) + (Actual Item 99)	Sum (PQ2 Items 13, 42, 71) + (PQ1 Item 99)	Sum (PQ3 Items 13, 42, 71) + (PQ2 Item 99)
100 CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY608	Sum (PQ1 Items 14, 43, 72) + (Actual Item 100)	Sum (PQ2 Items 14, 43, 72) + (PQ1 Item 100)	Sum (PQ3 Items 14, 43, 72) + (PQ2 Item 100)
101 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY609	Sum (PQ1 Items 15, 44, 73) + (Actual Item 101)	Sum (PQ2 Items 15, 44, 73) + (PQ1 Item 101)	Sum (PQ3 Items 15, 44, 73) + (PQ2 Item 101)
		BHCK 3283				
102 MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234	CACIY610	Sum (PQ1 Items 16, 45, 74) + (Actual Item 102)	Sum (PQ2 Items 16, 45, 74) + (PQ1 Item 102)	Sum (PQ3 Items 16, 45, 74) + (PQ2 Item 102)
		BHCK 3283				
103 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000	CACIY611	Sum (PQ1 Items 17, 46, 75) + (Actual Item 103)	Sum (PQ2 Items 17, 46, 75) + (PQ1 Item 103)	Sum (PQ3 Items 17, 46, 75) + (PQ2 Item 103)
		BHCK 3283				
104 USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234	CACIY612	Sum (PQ1 Items 18, 47, 76) + (Actual Item 104)	Sum (PQ2 Items 18, 47, 76) + (PQ1 Item 104)	Sum (PQ3 Items 18, 47, 76) + (PQ2 Item 104)
		BHCK 3283				
105 Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1		CACIY613	Sum (PQ1 Items 19, 48, 77) + (Actual Item 105)	Sum (PQ2 Items 19, 48, 77) + (PQ1 Item 105)	Sum (PQ3 Items 19, 48, 77) + (PQ2 Item 105)
106 Subordinated Debt	Tier 2	BHCA P865	CACIY614	Sum (PQ1 Items 20, 49, 78) + (Actual Item 106)	Sum (PQ2 Items 20, 49, 78) + (PQ1 Item 106)	Sum (PQ3 Items 20, 49, 78) + (PQ2 Item 106)
107 Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	CACIY615	Sum (PQ1 Items 21, 50, 79) + (Actual Item 107)	Sum (PQ2 Items 21, 50, 79) + (PQ1 Item 107)	Sum (PQ3 Items 21, 50, 79) + (PQ2 Item 107)
108 Other Tier 2	Tier 2	BHCK 3283	CACIY616	Sum (PQ1 Items 22, 51, 80) + (Actual Item 108)	Sum (PQ2 Items 22, 51, 80) + (PQ1 Item 108)	Sum (PQ3 Items 22, 51, 80) + (PQ2 Item 108)
109 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY617	Sum (PQ1 Items 23, 52, 81) + (Actual Item 109)	Sum (PQ2 Items 23, 52, 81) + (PQ1 Item 109)	Sum (PQ3 Items 23, 52, 81) + (PQ2 Item 109)
110 CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY618	Sum (PQ1 Items 24, 53, 82) + (Actual Item 110)	Sum (PQ2 Items 24, 53, 82) + (PQ1 Item 110)	Sum (PQ3 Items 24, 53, 82) + (PQ2 Item 110)
111 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY619	Sum (PQ1 Items 25, 54, 83) + (Actual Item 111)	Sum (PQ2 Items 25, 54, 83) + (PQ1 Item 111)	Sum (PQ3 Items 25, 54, 83) + (PQ2 Item 111)
		BHCK 3283				
112 MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234	CACIY620	Sum (PQ1 Items 26, 55, 84) + (Actual Item 112)	Sum (PQ2 Items 26, 55, 84) + (PQ1 Item 112)	Sum (PQ3 Items 26, 55, 84) + (PQ2 Item 112)
		BHCK 3283				
113 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000	CACIY621	Sum (PQ1 Items 27, 56, 85) + (Actual Item 113)	Sum (PQ2 Items 27, 56, 85) + (PQ1 Item 113)	Sum (PQ3 Items 27, 56, 85) + (PQ2 Item 113)
		BHCK 3283				
114 USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234	CACIY622	Sum (PQ1 Items 28, 57, 86) + (Actual Item 114)	Sum (PQ2 Items 28, 57, 86) + (PQ1 Item 114)	Sum (PQ3 Items 28, 57, 86) + (PQ2 Item 114)
		BHCK 3283				
115 Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2		CACIY623	Sum (PQ1 Items 29, 58, 87) + (Actual Item 115)	Sum (PQ2 Items 29, 58, 87) + (PQ1 Item 115)	Sum (PQ3 Items 29, 58, 87) + (PQ2 Item 115)
116 Cash dividends declared on preferred stock		BHCK4598	CACI4470			
117 Cash dividends declared on common stock		BHCK4460	CACI4460			
118 Common shares outstanding (Millions)			CACIQ946			
119 Common dividends per share (\$)			CACIQ282			
120 Common equity tier 1 capital ratio		BHCAP793	CACIP793			
121 Tier 1 capital ratio		BHCA7206	CACI7206			
122 Total capital ratio		BHCA7205	CACI7205			
123 Net income		BHCK4340	CACI4340			

Notional Amount Projected

	Revised regulatory capital treatment	FR Y-9C, Schedule HC Reference	PQ 4	PQ 5	PQ 6
0.7151	<u> </u>		·		
Capital Balances		BUICK 2220 - BUICK 2240 -			
		BHCK 3230 + BHCK 3240 +	5 (004) 4 2 20 24 50 60) (002)	C (DOTH 4 2 20 24 50 CO) (DOAH 20)	6 (206) 4 2 20 24 50 60) (205)
88 Common Stock (CS)	Common Equity Tier 1	BHCK A130 - BHCK G235		Sum (PQ5 Items 1, 2, 30, 31, 59, 60) + (PQ4 Item 88)	
89 CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	Sum (PQ4 Items 3, 32, 61) + (PQ3 Item 89)	Sum (PQ5 Items 3, 32, 61) + (PQ4 Item 89)	Sum (PQ6 Items 3, 32, 61) + (PQ5 Item 89)
90 CS USG Investment	Common Equity Tier 1	BHCK 3230 +BHCK G235	Sum (PQ4 Items 4, 33, 62) + (PQ3 Item 90)	Sum (PQ5 Items 4, 33, 62) + (PQ4 Item 90)	Sum (PQ6 Items 4, 33, 62) + (PQ5 Item 90)
91 Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	Sum (PQ4 Items 5, 34, 63) + (PQ3 Item 91)	Sum (PQ5 Items 5, 34, 63) + (PQ4 Item 91)	Sum (PQ6 Items 5, 34, 63) + (PQ5 Item 91)
92 Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	Sum (PQ4 Items 6, 35, 64) + (PQ3 Item 92)	Sum (PQ5 Items 6, 35, 64) + (PQ4 Item 92)	Sum (PQ6 Items 6, 35, 64) + (PQ5 Item 92)
93 Non-Cumulative Perpetual Preferred (NCPP)	Additional Tier 1	BHCK 3283	Sum (PQ4 Items 7, 36, 65) + (PQ3 Item 93)	Sum (PQ5 Items 7, 36, 65) + (PQ4 Item 93)	Sum (PQ6 Items 7, 36, 65) + (PQ5 Item 93)
94 NCPP Convertible	Additional Tier 1	BHCK 3283	Sum (PQ4 Items 8, 37, 66) + (PQ3 Item 94)	Sum (PQ5 Items 8, 37, 66) + (PQ4 Item 94)	Sum (PQ6 Items 8, 37, 66) + (PQ5 Item 94)
95 Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	Sum (PQ4 Items 9, 38, 67) + (PQ3 Item 95)	Sum (PQ5 Items 9, 38, 67) + (PQ4 Item 95)	Sum (PQ6 Items 9, 38, 67) + (PQ5 Item 95)
06 1100 1100 0 1	A LIPPO COLUMN	BHCK 3283	C (DOA H 10, 20, 60) + (DO2 H 06)	C (DOE than 10, 20, 60) . (DOA than 06)	C (DOC Harras 10, 20, CO) + (DOC Harra OC)
96 MCP USG Preferred	Additional Tier 1	BHCK G234 BHCK P839	Sum (PQ4 Items 10, 39, 68) + (PQ3 Item 96)	Sum (PQ5 Items 10, 39, 68) + (PQ4 Item 96)	Sum (PQ6 Items 10, 39, 68) + (PQ5 Item 96)
97 Capital Instrument Issued by Subsidiary	Additional Tier 1		Sum (PQ4 Items 11, 40, 69) + (PQ3 Item 97)	Sum (PQ5 Items 11, 40, 69) + (PQ4 Item 97)	Sum (PQ6 Items 11, 40, 69) + (PQ5 Item 97)
98 Other Additional Tier 1	Additional Tier 1	BHCK 3283	Sum (PQ4 Items 12, 41, 70) + (PQ3 Item 98)	Sum (PQ5 Items 12, 41, 70) + (PQ4 Item 98)	Sum (PQ6 Items 12, 41, 70) + (PQ5 Item 98)
99 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ4 Items 13, 42, 71) + (PQ3 Item 99)	Sum (PQ5 Items 13, 42, 71) + (PQ4 Item 99)	Sum (PQ6 Items 13, 42, 71) + (PQ5 Item 99)
100 CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ4 Items 14, 43, 72) + (PQ3 Item 100)	Sum (PQ5 Items 14, 43, 72) + (PQ4 Item 100)	Sum (PQ6 Items 14, 43, 72) + (PQ5 Item 100)
101 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ4 Items 15, 44, 73) + (PQ3 Item 101)	Sum (PQ5 Items 15, 44, 73) + (PQ4 Item 101)	Sum (PQ6 Items 15, 44, 73) + (PQ5 Item 101)
		BHCK 3283			
102 MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234	Sum (PQ4 Items 16, 45, 74) + (PQ3 Item 102)	Sum (PQ5 Items 16, 45, 74) + (PQ4 Item 102)	Sum (PQ6 Items 16, 45, 74) + (PQ5 Item 102)
103 Cumulative Dated Preferred (TRUPS)	Non qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ4 Items 17, 46, 75) + (PQ3 Item 103)	Sum (PQ5 Items 17, 46, 75) + (PQ4 Item 103)	Sum (DO6 Home 17, 46, 75) + (DO5 Hom 103)
103 Cumulative Dated Preferred (TROPS)	Non-qualifying Instrument in Tier 1	BHCK 3000 BHCK 3283	Sum (PQ4 items 17, 46, 75) + (PQ5 item 105)	Sum (PQ5 items 17, 46, 75) + (PQ4 item 105)	Sum (PQ6 Items 17, 46, 75) + (PQ5 Item 103)
104 USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234	Sum (PQ4 Items 18, 47, 76) + (PQ3 Item 104)	Sum (PQ5 Items 18, 47, 76) + (PQ4 Item 104)	Sum (PQ6 Items 18, 47, 76) + (PQ5 Item 104)
104 OSG FIELENEG INOFS	Non-qualitying instrument in Her 1	BHCK 3283	Sum (1 Q+ 16:113 10, 47, 70) . (1 Q5 16:11 104)	3411 (1 Q3 11cm3 10, 47, 70) · (1 Q4 11cm 104)	3411 (1 Q5 Items 15, 47, 76) . (1 Q5 Item 104)
105 Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1	BITCK 3283	Sum (PQ4 Items 19, 48, 77) + (PQ3 Item 105)	Sum (PQ5 Items 19, 48, 77) + (PQ4 Item 105)	Sum (PQ6 Items 19, 48, 77) + (PQ5 Item 105)
106 Subordinated Debt	Tier 2	BHCA P865	Sum (PQ4 Items 20, 49, 78) + (PQ3 Item 106)	Sum (PQ5 Items 20, 49, 78) + (PQ4 Item 106)	Sum (PQ6 Items 20, 49, 78) + (PQ5 Item 106)
107 Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	Sum (PQ4 Items 21, 50, 79) + (PQ3 Item 107)	Sum (PQ5 Items 21, 50, 79) + (PQ4 Item 107)	Sum (PQ6 Items 21, 50, 79) + (PQ5 Item 107)
108 Other Tier 2	Tier 2	BHCK 3283	Sum (PQ4 Items 22, 51, 80) + (PQ3 Item 108)	Sum (PQ5 Items 22, 51, 80) + (PQ4 Item 108)	Sum (PQ6 Items 22, 51, 80) + (PQ5 Item 108)
109 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ4 Items 23, 52, 81) + (PQ3 Item 109)	Sum (PQ5 Items 23, 52, 81) + (PQ4 Item 109)	Sum (PQ6 Items 23, 52, 81) + (PQ5 Item 109)
110 CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ4 Items 24, 53, 82) + (PQ3 Item 110)	Sum (PQ5 Items 24, 53, 82) + (PQ4 Item 110)	Sum (PQ6 Items 24, 53, 82) + (PQ5 Item 110)
111 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ4 Items 25, 54, 83) + (PQ3 Item 111)	Sum (PQ5 Items 25, 54, 83) + (PQ4 Item 111)	Sum (PQ6 Items 25, 54, 83) + (PQ5 Item 111)
TIT Mundatory convertible received (Mer)	Non qualifying matrument in fier 2	BHCK 3283	5um (. q. nems 25, 5.1, 65) - (. q. nem 222)	3 din (1 d3 items 23, 3 i, 33, 1 (1 d i item 222)	34 (1 do item 23, 3 1, 65) 1 (1 do item 111)
112 MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234	Sum (PQ4 Items 26, 55, 84) + (PQ3 Item 112)	Sum (PQ5 Items 26, 55, 84) + (PQ4 Item 112)	Sum (PQ6 Items 26, 55, 84) + (PQ5 Item 112)
	4/8	BHCK 3283	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,
113 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000	Sum (PQ4 Items 27, 56, 85) + (PQ3 Item 113)	Sum (PQ5 Items 27, 56, 85) + (PQ4 Item 113)	Sum (PQ6 Items 27, 56, 85) + (PQ5 Item 113)
	, , ,	BHCK 3283			
114 USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234	Sum (PQ4 Items 28, 57, 86) + (PQ3 Item 114)	Sum (PQ5 Items 28, 57, 86) + (PQ4 Item 114)	Sum (PQ6 Items 28, 57, 86) + (PQ5 Item 114)
		BHCK 3283			
115 Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2		Sum (PQ4 Items 29, 58, 87) + (PQ3 Item 115)	Sum (PQ5 Items 29, 58, 87) + (PQ4 Item 115)	Sum (PQ6 Items 29, 58, 87) + (PQ5 Item 115)
446 601 11110 1111 1111 1111		DUCK			
116 Cash dividends declared on preferred stock		BHCK4598			
117 Cash dividends declared on common stock		BHCK4460			
118 Common shares outstanding (Millions)					
110 Common dividends now share (\$)					
119 Common dividends per share (\$)		BHCAP793			+
120 Common equity tier 1 capital ratio 121 Tier 1 capital ratio		BHCA7206			
122 Total capital ratio		BHCA7205			
123 Net income		BHCK4340			
123 Net Hittille		DITCN4340			

	Revised regulatory capital treatment	FR Y-9C, Schedule HC Reference	PQ 7	PQ 8	PQ 9
•					
<u>Capital Balances</u>		DUCK 2220 - DUCK 2240 -			
88 Common Stock (CS)	Common Equity Tier 1	BHCK 3230 + BHCK 3240 + BHCK A130 - BHCK G235	Sum (PQ7 Items 1, 2, 30, 31, 59, 60) + (PQ6 Item 88)	Sum (PQ8 Items 1, 2, 30, 31, 59, 60) + (PQ7 Item 88)	Sum (PQ9 Items 1, 2, 30, 31, 59, 60) + (PQ8 Item 88)
89 CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	Sum (PQ7 Items 3, 32, 61) + (PQ6 Item 89)	Sum (PQ8 Items 3, 32, 61) + (PQ7 Item 89)	Sum (PQ9 Items 3, 32, 61) + (PQ8 Item 89)
90 CS USG Investment	Common Equity Tier 1	BHCK 3230 + BHCK G235	Sum (PQ7 Items 4, 33, 62) + (PQ6 Item 90)	Sum (PQ8 Items 4, 33, 62) + (PQ7 Item 90)	Sum (PQ9 Items 4, 33, 62) + (PQ8 Item 90)
91 Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	Sum (PQ7 Items 5, 34, 63) + (PQ6 Item 91)	Sum (PQ8 Items 5, 34, 63) + (PQ7 Item 91)	Sum (PQ9 Items 5, 34, 63) + (PQ8 Item 91)
92 Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	Sum (PQ7 Items 6, 35, 64) + (PQ6 Item 92)	Sum (PQ8 Items 6, 35, 64) + (PQ7 Item 92)	Sum (PQ9 Items 6, 35, 64) + (PQ8 Item 92)
93 Non-Cumulative Perpetual Preferred (NCPP)	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 7, 36, 65) + (PQ6 Item 93)	Sum (PQ8 Items 7, 36, 65) + (PQ7 Item 93)	Sum (PQ9 Items 7, 36, 65) + (PQ8 Item 93)
94 NCPP Convertible	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 8, 37, 66) + (PQ6 Item 94)	Sum (PQ8 Items 8, 37, 66) + (PQ7 Item 94)	Sum (PQ9 Items 8, 37, 66) + (PQ8 Item 94)
95 Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 9, 38, 67) + (PQ6 Item 95)	Sum (PQ8 Items 9, 38, 67) + (PQ7 Item 95)	Sum (PQ9 Items 9, 38, 67) + (PQ8 Item 95)
,		BHCK 3283			(L
96 MCP USG Preferred	Additional Tier 1	BHCK G234	Sum (PQ7 Items 10, 39, 68) + (PQ6 Item 96)	Sum (PQ8 Items 10, 39, 68) + (PQ7 Item 96)	Sum (PQ9 Items 10, 39, 68) + (PQ8 Item 96)
		BHCK P839	. , , , , , , , , , , , , , , , , , , ,		
97 Capital Instrument Issued by Subsidiary	Additional Tier 1		Sum (PQ7 Items 11, 40, 69) + (PQ6 Item 97)	Sum (PQ8 Items 11, 40, 69) + (PQ7 Item 97)	Sum (PQ9 Items 11, 40, 69) + (PQ8 Item 97)
98 Other Additional Tier 1	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 12, 41, 70) + (PQ6 Item 98)	Sum (PQ8 Items 12, 41, 70) + (PQ7 Item 98)	Sum (PQ9 Items 12, 41, 70) + (PQ8 Item 98)
99 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ7 Items 13, 42, 71) + (PQ6 Item 99)	Sum (PQ8 Items 13, 42, 71) + (PQ7 Item 99)	Sum (PQ9 Items 13, 42, 71) + (PQ8 Item 99)
100 CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ7 Items 14, 43, 72) + (PQ6 Item 100)	Sum (PQ8 Items 14, 43, 72) + (PQ7 Item 100)	Sum (PQ9 Items 14, 43, 72) + (PQ8 Item 100)
101 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ7 Items 15, 44, 73) + (PQ6 Item 101)	Sum (PQ8 Items 15, 44, 73) + (PQ7 Item 101)	Sum (PQ9 Items 15, 44, 73) + (PQ8 Item 101)
		BHCK 3283			
102 MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234 BHCK 3283	Sum (PQ7 Items 16, 45, 74) + (PQ6 Item 102)	Sum (PQ8 Items 16, 45, 74) + (PQ7 Item 102)	Sum (PQ9 Items 16, 45, 74) + (PQ8 Item 102)
103 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000 BHCK 3283	Sum (PQ7 Items 17, 46, 75) + (PQ6 Item 103)	Sum (PQ8 Items 17, 46, 75) + (PQ7 Item 103)	Sum (PQ9 Items 17, 46, 75) + (PQ8 Item 103)
104 USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234 BHCK 3283	Sum (PQ7 Items 18, 47, 76) + (PQ6 Item 104)	Sum (PQ8 Items 18, 47, 76) + (PQ7 Item 104)	Sum (PQ9 Items 18, 47, 76) + (PQ8 Item 104)
105 Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1		Sum (PQ7 Items 19, 48, 77) + (PQ6 Item 105)	Sum (PQ8 Items 19, 48, 77) + (PQ7 Item 105)	Sum (PQ9 Items 19, 48, 77) + (PQ8 Item 105)
106 Subordinated Debt	Tier 2	BHCA P865	Sum (PQ7 Items 20, 49, 78) + (PQ6 Item 106)	Sum (PQ8 Items 20, 49, 78) + (PQ7 Item 106)	Sum (PQ9 Items 20, 49, 78) + (PQ8 Item 106)
107 Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	Sum (PQ7 Items 21, 50, 79) + (PQ6 Item 107)	Sum (PQ8 Items 21, 50, 79) + (PQ7 Item 107)	Sum (PQ9 Items 21, 50, 79) + (PQ8 Item 107)
108 Other Tier 2	Tier 2	BHCK 3283	Sum (PQ7 Items 22, 51, 80) + (PQ6 Item 108)	Sum (PQ8 Items 22, 51, 80) + (PQ7 Item 108)	Sum (PQ9 Items 22, 51, 80) + (PQ8 Item 108)
109 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ7 Items 23, 52, 81) + (PQ6 Item 109)	Sum (PQ8 Items 23, 52, 81) + (PQ7 Item 109)	Sum (PQ9 Items 23, 52, 81) + (PQ8 Item 109)
110 CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ7 Items 24, 53, 82) + (PQ6 Item 110)	Sum (PQ8 Items 24, 53, 82) + (PQ7 Item 110)	Sum (PQ9 Items 24, 53, 82) + (PQ8 Item 110)
111 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283 BHCK 3283	Sum (PQ7 Items 25, 54, 83) + (PQ6 Item 111)	Sum (PQ8 Items 25, 54, 83) + (PQ7 Item 111)	Sum (PQ9 Items 25, 54, 83) + (PQ8 Item 111)
112 MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	Sum (PQ7 Items 26, 55, 84) + (PQ6 Item 112)	Sum (PQ8 Items 26, 55, 84) + (PQ7 Item 112)	Sum (PQ9 Items 26, 55, 84) + (PQ8 Item 112)
113 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000 BHCK 3283	Sum (PQ7 Items 27, 56, 85) + (PQ6 Item 113)	Sum (PQ8 Items 27, 56, 85) + (PQ7 Item 113)	Sum (PQ9 Items 27, 56, 85) + (PQ8 Item 113)
114 USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	Sum (PQ7 Items 28, 57, 86) + (PQ6 Item 114)	Sum (PQ8 Items 28, 57, 86) + (PQ7 Item 114)	Sum (PQ9 Items 28, 57, 86) + (PQ8 Item 114)
115 Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2		Sum (PQ7 Items 29, 58, 87) + (PQ6 Item 115)	Sum (PQ8 Items 29, 58, 87) + (PQ7 Item 115)	Sum (PQ9 Items 29, 58, 87) + (PQ8 Item 115)
116 Cash dividends declared on preferred stock		BHCK4598			
117 Cash dividends declared on common stock		BHCK4460			
118 Common shares outstanding (Millions)					
440.0					
119 Common dividends per share (\$)		DUCADZOS			
120 Common equity tier 1 capital ratio		BHCAP793 BHCA7206			
121 Tier 1 capital ratio 122 Total capital ratio		BHCA7205			
•		BHCA7205 BHCK4340			
123 Net income		BHCK434U			

	Revised regulatory capital treatment	FR Y-9C, Schedule HC Reference	Actual As of date	PQ 1	PQ 2	PQ 3
<u>Capital Balances</u>						
		BHCK 3230 + BHCK 3240 +				
88 Common Stock (CS)	Common Equity Tier 1	BHCK A130 - BHCK G235	CACIY596		1 88) Sum (PQ2 Items 1, 2, 30, 31, 59, 60) + (PQ1 Item 88)	
89 CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	CACIY597	Sum (PQ1 Items 3, 32, 61) + (Actual Item 89)	Sum (PQ2 Items 3, 32, 61) + (PQ1 Item 89)	Sum (PQ3 Items 3, 32, 61) + (PQ2 Item 89)
90 CS USG Investment	Common Equity Tier 1	BHCK 3230 +BHCK G235	CACIY598	Sum (PQ1 Items 4, 33, 62) + (Actual Item 90)	Sum (PQ2 Items 4, 33, 62) + (PQ1 Item 90)	Sum (PQ3 Items 4, 33, 62) + (PQ2 Item 90)
91 Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	CACIY599	Sum (PQ1 Items 5, 34, 63) + (Actual Item 91)	Sum (PQ2 Items 5, 34, 63) + (PQ1 Item 91)	Sum (PQ3 Items 5, 34, 63) + (PQ2 Item 91)
92 Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	CACIY600	Sum (PQ1 Items 6, 35, 64) + (Actual Item 92)	Sum (PQ2 Items 6, 35, 64) + (PQ1 Item 92)	Sum (PQ3 Items 6, 35, 64) + (PQ2 Item 92)
93 Non-Cumulative Perpetual Preferred (NCPP)	Additional Tier 1	BHCK 3283	CACIY601	Sum (PQ1 Items 7, 36, 65) + (Actual Item 93)	Sum (PQ2 Items 7, 36, 65) + (PQ1 Item 93)	Sum (PQ3 Items 7, 36, 65) + (PQ2 Item 93)
94 NCPP Convertible	Additional Tier 1	BHCK 3283	CACIY602	Sum (PQ1 Items 8, 37, 66) + (Actual Item 94)	Sum (PQ2 Items 8, 37, 66) + (PQ1 Item 94)	Sum (PQ3 Items 8, 37, 66) + (PQ2 Item 94)
95 Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	CACIY603	Sum (PQ1 Items 9, 38, 67) + (Actual Item 95)	Sum (PQ2 Items 9, 38, 67) + (PQ1 Item 95)	Sum (PQ3 Items 9, 38, 67) + (PQ2 Item 95)
		BHCK 3283				
96 MCP USG Preferred	Additional Tier 1	BHCK G234 BHCK P839	CACIY604	Sum (PQ1 Items 10, 39, 68) + (Actual Item 96)	Sum (PQ2 Items 10, 39, 68) + (PQ1 Item 96)	Sum (PQ3 Items 10, 39, 68) + (PQ2 Item 96)
97 Capital Instrument Issued by Subsidiary	Additional Tier 1	Brick 1 033	CACIY605	Sum (PQ1 Items 11, 40, 69) + (Actual Item 97)	Sum (PQ2 Items 11, 40, 69) + (PQ1 Item 97)	Sum (PQ3 Items 11, 40, 69) + (PQ2 Item 97)
98 Other Additional Tier 1	Additional Tier 1	BHCK 3283	CACIY606	Sum (PQ1 Items 12, 41, 70) + (Actual Item 98)	Sum (PQ2 Items 12, 41, 70) + (PQ1 Item 98)	Sum (PQ3 Items 12, 41, 70) + (PQ2 Item 98)
99 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY607	Sum (PQ1 Items 13, 42, 71) + (Actual Item 99)	Sum (PQ2 Items 13, 42, 71) + (PQ1 Item 99)	Sum (PQ3 Items 13, 42, 71) + (PQ2 Item 99)
100 CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY608	Sum (PQ1 Items 14, 43, 72) + (Actual Item 100)	Sum (PQ2 Items 14, 43, 72) + (PQ1 Item 100)	Sum (PQ3 Items 14, 43, 72) + (PQ2 Item 100)
101 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	CACIY609	Sum (PQ1 Items 15, 44, 73) + (Actual Item 101)	Sum (PQ2 Items 15, 44, 73) + (PQ1 Item 101)	Sum (PQ3 Items 15, 44, 73) + (PQ2 Item 101)
101 Manadory Convertible Preferred (Mer)	Non qualifying instrument in her 1	BHCK 3283	CACITOUS	Sum (1 Q1 Items 15, 44, 75) · (Actual Item 101)	3411 (1 Q2 10113 13, 44, 73) · (1 Q1 1011 101)	3411 (1 Q3 1CH3 13, 44, 73) · (1 Q2 1CH1 101)
102 MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234	CACIY610	Sum (PQ1 Items 16, 45, 74) + (Actual Item 102)	Sum (PQ2 Items 16, 45, 74) + (PQ1 Item 102)	Sum (PQ3 Items 16, 45, 74) + (PQ2 Item 102)
		BHCK 3283				
103 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000 BHCK 3283	CACIY611	Sum (PQ1 Items 17, 46, 75) + (Actual Item 103)	Sum (PQ2 Items 17, 46, 75) + (PQ1 Item 103)	Sum (PQ3 Items 17, 46, 75) + (PQ2 Item 103)
104 USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234	CACIY612	Sum (PQ1 Items 18, 47, 76) + (Actual Item 104)	Sum (PQ2 Items 18, 47, 76) + (PQ1 Item 104)	Sum (PQ3 Items 18, 47, 76) + (PQ2 Item 104)
		BHCK 3283				
105 Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1		CACIY613	Sum (PQ1 Items 19, 48, 77) + (Actual Item 105)	Sum (PQ2 Items 19, 48, 77) + (PQ1 Item 105)	Sum (PQ3 Items 19, 48, 77) + (PQ2 Item 105)
106 Subordinated Debt	Tier 2	BHCA P865	CACIY614	Sum (PQ1 Items 20, 49, 78) + (Actual Item 106)	Sum (PQ2 Items 20, 49, 78) + (PQ1 Item 106)	Sum (PQ3 Items 20, 49, 78) + (PQ2 Item 106)
107 Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	CACIY615	Sum (PQ1 Items 21, 50, 79) + (Actual Item 107)	Sum (PQ2 Items 21, 50, 79) + (PQ1 Item 107)	Sum (PQ3 Items 21, 50, 79) + (PQ2 Item 107)
108 Other Tier 2	Tier 2	BHCK 3283	CACIY616	Sum (PQ1 Items 22, 51, 80) + (Actual Item 108)	Sum (PQ2 Items 22, 51, 80) + (PQ1 Item 108)	Sum (PQ3 Items 22, 51, 80) + (PQ2 Item 108)
109 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY617	Sum (PQ1 Items 23, 52, 81) + (Actual Item 109)	Sum (PQ2 Items 23, 52, 81) + (PQ1 Item 109)	Sum (PQ3 Items 23, 52, 81) + (PQ2 Item 109)
110 CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY618	Sum (PQ1 Items 24, 53, 82) + (Actual Item 110)	Sum (PQ2 Items 24, 53, 82) + (PQ1 Item 110)	Sum (PQ3 Items 24, 53, 82) + (PQ2 Item 110)
111 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	CACIY619	Sum (PQ1 Items 25, 54, 83) + (Actual Item 111)	Sum (PQ2 Items 25, 54, 83) + (PQ1 Item 111)	Sum (PQ3 Items 25, 54, 83) + (PQ2 Item 111)
442 4400 1100 0 16 11 1	N	BHCK 3283	CACIY620	C (DO4 Harras 2C EE 04) . (Antural !!	C (DO2 h 2C FE DA) + (DO4 h 442)	Com (DO2 Harra 20 FF 04) + (DO2 Harra 112)
112 MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	CACIY620	Sum (PQ1 Items 26, 55, 84) + (Actual Item 112)	Sum (PQ2 Items 26, 55, 84) + (PQ1 Item 112)	Sum (PQ3 Items 26, 55, 84) + (PQ2 Item 112)
113 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000	CACIY621	Sum (PQ1 Items 27, 56, 85) + (Actual Item 113)	Sum (PQ2 Items 27, 56, 85) + (PQ1 Item 113)	Sum (PQ3 Items 27, 56, 85) + (PQ2 Item 113)
(BHCK 3283			. , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,
114 USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234	CACIY622	Sum (PQ1 Items 28, 57, 86) + (Actual Item 114)	Sum (PQ2 Items 28, 57, 86) + (PQ1 Item 114)	Sum (PQ3 Items 28, 57, 86) + (PQ2 Item 114)
	4,6	BHCK 3283		, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,
115 Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2		CACIY623	Sum (PQ1 Items 29, 58, 87) + (Actual Item 115)	Sum (PQ2 Items 29, 58, 87) + (PQ1 Item 115)	Sum (PQ3 Items 29, 58, 87) + (PQ2 Item 115)
446 Coak diddandadada Colon Colon Colon		BUCKATOO	CACIMATO			
116 Cash dividends declared on preferred stock		BHCK4598	CACI4470			
117 Cash dividends declared on common stock		BHCK4460	CACIA460			
118 Common shares outstanding (Millions)			CACIQ946			
119 Common dividends per share (\$)			CACIQ282			
120 Common equity tier 1 capital ratio		BHCAP793	CACIP793			
121 Tier 1 capital ratio		BHCA7206	CACI7206			
122 Total capital ratio		BHCA7205	CACI7205			
123 Net income		BHCK4340	CACI4340			

Amount Recognized in Regulatory Capital Projected

FR Y-9C, Schedule HC Revised regulatory capital treatment PQ 4 PQ 5 PQ 6 Reference **Capital Balances** BHCK 3230 + BHCK 3240 + BHCK A130 - BHCK G235 Sum (PQ4 Items 1, 2, 30, 31, 59, 60) + (PQ3 Item 88) Sum (PQ5 Items 1, 2, 30, 31, 59, 60) + (PQ4 Item 88) Sum (PQ6 Items 1, 2, 30, 31, 59, 60) + (PQ5 Item 88) 88 Common Stock (CS) Common Equity Tier 1 Common Equity Tier 1 BHCK 3230 + BHCK 3240 Sum (PQ4 Items 3, 32, 61) + (PQ3 Item 89) Sum (PQ5 Items 3, 32, 61) + (PQ4 Item 89) Sum (PQ6 Items 3, 32, 61) + (PQ5 Item 89) 89 CS Warrants 90 CS USG Investment Common Equity Tier 1 BHCK 3230 +BHCK G235 Sum (PQ4 Items 4, 33, 62) + (PQ3 Item 90) Sum (PQ5 Items 4, 33, 62) + (PQ4 Item 90) Sum (PQ6 Items 4, 33, 62) + (PQ5 Item 90) 91 Capital Instrument Issued by Subsidiary Common Equity Tier 1 **BHCK P839** Sum (PQ4 Items 5, 34, 63) + (PQ3 Item 91) Sum (PQ5 Items 5, 34, 63) + (PQ4 Item 91) Sum (PQ6 Items 5, 34, 63) + (PQ5 Item 91) 92 Other Common Equity Tier 1 Common Equity Tier 1 BHCK 3283 Sum (PQ4 Items 6, 35, 64) + (PQ3 Item 92) Sum (PQ5 Items 6, 35, 64) + (PQ4 Item 92) Sum (PQ6 Items 6, 35, 64) + (PQ5 Item 92) 93 Non-Cumulative Perpetual Preferred (NCPP) Additional Tier 1 BHCK 3283 Sum (PQ4 Items 7, 36, 65) + (PQ3 Item 93) Sum (PQ5 Items 7, 36, 65) + (PQ4 Item 93) Sum (PQ6 Items 7, 36, 65) + (PQ5 Item 93) 94 NCPP Convertible Additional Tier 1 BHCK 3283 Sum (PQ4 Items 8, 37, 66) + (PQ3 Item 94) Sum (PQ5 Items 8, 37, 66) + (PQ4 Item 94) Sum (PQ6 Items 8, 37, 66) + (PQ5 Item 94) 95 Mandatory Convertible Preferred (MCP) Additional Tier 1 Sum (PQ4 Items 9, 38, 67) + (PQ3 Item 95) Sum (PQ5 Items 9, 38, 67) + (PQ4 Item 95) Sum (PQ6 Items 9, 38, 67) + (PQ5 Item 95) BHCK 3283 BHCK 3283 96 MCP USG Preferred Additional Tier 1 BHCK G234 Sum (PQ4 Items 10, 39, 68) + (PQ3 Item 96) Sum (PQ5 Items 10, 39, 68) + (PQ4 Item 96) Sum (PQ6 Items 10, 39, 68) + (PQ5 Item 96) **BHCK P839** 97 Capital Instrument Issued by Subsidiary Additional Tier 1 Sum (PQ4 Items 11, 40, 69) + (PQ3 Item 97) Sum (PQ5 Items 11, 40, 69) + (PQ4 Item 97) Sum (PQ6 Items 11, 40, 69) + (PQ5 Item 97) 98 Other Additional Tier 1 Additional Tier 1 BHCK 3283 Sum (PQ4 Items 12, 41, 70) + (PQ3 Item 98) Sum (PQ5 Items 12, 41, 70) + (PQ4 Item 98) Sum (PQ6 Items 12, 41, 70) + (PQ5 Item 98) 99 Cumulative Perpetual Preferred (CPP) Non-qualifying Instrument in Tier 1 BHCK 3283 Sum (PQ4 Items 13, 42, 71) + (PQ3 Item 99) Sum (PQ5 Items 13, 42, 71) + (PQ4 Item 99) Sum (PQ6 Items 13, 42, 71) + (PQ5 Item 99) 100 CPP TARP Preferred Non-qualifying Instrument in Tier 1 BHCK 3283 Sum (PQ4 Items 14, 43, 72) + (PQ3 Item 100) Sum (PQ5 Items 14, 43, 72) + (PQ4 Item 100) Sum (PQ6 Items 14, 43, 72) + (PQ5 Item 100) 101 Mandatory Convertible Preferred (MCP) Non-qualifying Instrument in Tier 1 Sum (PQ4 Items 15, 44, 73) + (PQ3 Item 101) Sum (PQ5 Items 15, 44, 73) + (PQ4 Item 101) Sum (PQ6 Items 15, 44, 73) + (PQ5 Item 101) BHCK 3283 BHCK 3283 102 MCP USG Preferred Non-qualifying Instrument in Tier 1 Sum (PQ4 Items 16, 45, 74) + (PQ3 Item 102) Sum (PQ5 Items 16, 45, 74) + (PQ4 Item 102) Sum (PQ6 Items 16, 45, 74) + (PQ5 Item 102) BHCK G234 BHCK 3283 103 Cumulative Dated Preferred (TRUPS) Non-qualifying Instrument in Tier 1 BHCK 3000 Sum (PQ4 Items 17, 46, 75) + (PQ3 Item 103) Sum (PQ5 Items 17, 46, 75) + (PQ4 Item 103) Sum (PQ6 Items 17, 46, 75) + (PQ5 Item 103) BHCK 3283 104 USG Preferred TRUPS Non-qualifying Instrument in Tier 1 BHCK G234 Sum (PQ4 Items 18, 47, 76) + (PQ3 Item 104) Sum (PQ5 Items 18, 47, 76) + (PQ4 Item 104) Sum (PQ6 Items 18, 47, 76) + (PQ5 Item 104) BHCK 3283 105 Other Non-qualifying Instrument in Tier 1 Non-qualifying Instrument in Tier 1 Sum (PQ4 Items 19, 48, 77) + (PQ3 Item 105) Sum (PQ5 Items 19, 48, 77) + (PQ4 Item 105) Sum (PQ6 Items 19, 48, 77) + (PQ5 Item 105) 106 Subordinated Debt Tier 2 BHCA P865 Sum (PQ4 Items 20, 49, 78) + (PQ3 Item 106) Sum (PQ5 Items 20, 49, 78) + (PQ4 Item 106) Sum (PQ6 Items 20, 49, 78) + (PQ5 Item 106) 107 Capital Instrument Issued by Subsidiary Tier 2 BHCK P839 Sum (PQ4 Items 21, 50, 79) + (PQ3 Item 107) Sum (PQ5 Items 21, 50, 79) + (PQ4 Item 107) Sum (PQ6 Items 21, 50, 79) + (PQ5 Item 107) Tier 2 BHCK 3283 Sum (PQ4 Items 22, 51, 80) + (PQ3 Item 108) Sum (PQ5 Items 22, 51, 80) + (PQ4 Item 108) Sum (PQ6 Items 22, 51, 80) + (PQ5 Item 108) 108 Other Tier 2 109 Cumulative Perpetual Preferred (CPP) Non-qualifying Instrument in Tier 2 Sum (PQ4 Items 23, 52, 81) + (PQ3 Item 109) Sum (PQ5 Items 23, 52, 81) + (PQ4 Item 109) Sum (PQ6 Items 23, 52, 81) + (PQ5 Item 109) BHCK 3283 110 CPP TARP Preferred Non-qualifying Instrument in Tier 2 BHCK 3283 Sum (PQ4 Items 24, 53, 82) + (PQ3 Item 110) Sum (PQ5 Items 24, 53, 82) + (PQ4 Item 110) Sum (PQ6 Items 24, 53, 82) + (PQ5 Item 110) 111 Mandatory Convertible Preferred (MCP) Non-qualifying Instrument in Tier 2 BHCK 3283 Sum (PQ4 Items 25, 54, 83) + (PQ3 Item 111) Sum (PQ5 Items 25, 54, 83) + (PQ4 Item 111) Sum (PQ6 Items 25, 54, 83) + (PQ5 Item 111) BHCK 3283 112 MCP USG Preferred Non-qualifying Instrument in Tier 2 BHCK G234 Sum (PQ4 Items 26, 55, 84) + (PQ3 Item 112) Sum (PQ5 Items 26, 55, 84) + (PQ4 Item 112) Sum (PQ6 Items 26, 55, 84) + (PQ5 Item 112) BHCK 3283 113 Cumulative Dated Preferred (TRUPS) Non-qualifying Instrument in Tier 2 Sum (PQ4 Items 27, 56, 85) + (PQ3 Item 113) Sum (PQ5 Items 27, 56, 85) + (PQ4 Item 113) Sum (PQ6 Items 27, 56, 85) + (PQ5 Item 113) BHCK 3000 BHCK 3283 114 USG Preferred TRUPS BHCK G234 Sum (PQ4 Items 28, 57, 86) + (PQ3 Item 114) Sum (PQ5 Items 28, 57, 86) + (PQ4 Item 114) Sum (PQ6 Items 28, 57, 86) + (PQ5 Item 114) Non-qualifying Instrument in Tier 2 BHCK 3283 115 Other Non-qualifying Instrument in Tier 2 Non-qualifying Instrument in Tier 2 Sum (PQ4 Items 29, 58, 87) + (PQ3 Item 115) Sum (PQ5 Items 29, 58, 87) + (PQ4 Item 115) Sum (PQ6 Items 29, 58, 87) + (PQ5 Item 115) BHCK4598 116 Cash dividends declared on preferred stock 117 Cash dividends declared on common stock BHCK4460 118 Common shares outstanding (Millions) 119 Common dividends per share (\$) 120 Common equity tier 1 capital ratio BHCAP793 121 Tier 1 capital ratio BHCA7206 122 Total capital ratio BHCA7205 BHCK4340 123 Net income

Amount Recognized in Regulatory Capital

		FR Y-9C, Schedule HC				Page Reference in the	
	Revised regulatory capital treatment	Reference	PQ 7	PQ 8	PQ 9	Capital Plan	Comments
Capital Balances						CACIY814	CACIQ750
<u>Capital Balances</u>		BHCK 3230 + BHCK 3240 +					
88 Common Stock (CS)	Common Equity Tier 1	BHCK A130 - BHCK G235	Sum (PO7 Items 1 2 30 31 59 60) + (PO6 Item	88) Sum (PO8 Items 1 2 30 31 59 60) + (PO7 Item	88) Sum (PQ9 Items 1, 2, 30, 31, 59, 60) + (PQ8 Item 88)		
89 CS Warrants	Common Equity Tier 1	BHCK 3230 + BHCK 3240	Sum (PQ7 Items 3, 32, 61) + (PQ6 Item 89)	Sum (PQ8 Items 3, 32, 61) + (PQ7 Item 89)	Sum (PQ9 Items 3, 32, 61) + (PQ8 Item 89)		
90 CS USG Investment	Common Equity Tier 1	BHCK 3230 +BHCK G235	Sum (PQ7 Items 4, 33, 62) + (PQ6 Item 90)	Sum (PQ8 Items 4, 33, 62) + (PQ7 Item 90)	Sum (PQ9 Items 4, 33, 62) + (PQ8 Item 90)		
91 Capital Instrument Issued by Subsidiary	Common Equity Tier 1	BHCK P839	Sum (PQ7 Items 5, 34, 63) + (PQ6 Item 91)	Sum (PQ8 Items 5, 34, 63) + (PQ7 Item 91)	Sum (PQ9 Items 5, 34, 63) + (PQ8 Item 91)		
92 Other Common Equity Tier 1	Common Equity Tier 1	BHCK 3283	Sum (PQ7 Items 6, 35, 64) + (PQ6 Item 92)	Sum (PQ8 Items 6, 35, 64) + (PQ7 Item 92)	Sum (PQ9 Items 6, 35, 64) + (PQ8 Item 92)		
93 Non-Cumulative Perpetual Preferred (NCPP)	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 7, 36, 65) + (PQ6 Item 93)	Sum (PQ8 Items 7, 36, 65) + (PQ7 Item 93)	Sum (PQ9 Items 7, 36, 65) + (PQ8 Item 93)		
94 NCPP Convertible	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 8, 37, 66) + (PQ6 Item 94)	Sum (PQ8 Items 8, 37, 66) + (PQ7 Item 94)	Sum (PQ9 Items 8, 37, 66) + (PQ8 Item 94)		
95 Mandatory Convertible Preferred (MCP)	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 9, 38, 67) + (PQ6 Item 95)	Sum (PQ8 Items 9, 38, 67) + (PQ7 Item 95)	Sum (PQ9 Items 9, 38, 67) + (PQ8 Item 95)		
,,		BHCK 3283	(, , ,				
96 MCP USG Preferred	Additional Tier 1	BHCK G234	Sum (PQ7 Items 10, 39, 68) + (PQ6 Item 96)	Sum (PQ8 Items 10, 39, 68) + (PQ7 Item 96)	Sum (PQ9 Items 10, 39, 68) + (PQ8 Item 96)		
		BHCK P839	. (4		, , , , , , , , , , , , , , , , , , , ,		
97 Capital Instrument Issued by Subsidiary	Additional Tier 1		Sum (PQ7 Items 11, 40, 69) + (PQ6 Item 97)	Sum (PQ8 Items 11, 40, 69) + (PQ7 Item 97)	Sum (PQ9 Items 11, 40, 69) + (PQ8 Item 97)		
98 Other Additional Tier 1	Additional Tier 1	BHCK 3283	Sum (PQ7 Items 12, 41, 70) + (PQ6 Item 98)	Sum (PQ8 Items 12, 41, 70) + (PQ7 Item 98)	Sum (PQ9 Items 12, 41, 70) + (PQ8 Item 98)		
99 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ7 Items 13, 42, 71) + (PQ6 Item 99)	Sum (PQ8 Items 13, 42, 71) + (PQ7 Item 99)	Sum (PQ9 Items 13, 42, 71) + (PQ8 Item 99)		
100 CPP TARP Preferred	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ7 Items 14, 43, 72) + (PQ6 Item 100)	Sum (PQ8 Items 14, 43, 72) + (PQ7 Item 100)	Sum (PQ9 Items 14, 43, 72) + (PQ8 Item 100)		
101 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 1	BHCK 3283	Sum (PQ7 Items 15, 44, 73) + (PQ6 Item 101)	Sum (PQ8 Items 15, 44, 73) + (PQ7 Item 101)	Sum (PQ9 Items 15, 44, 73) + (PQ8 Item 101)		
	· · ·	BHCK 3283					
102 MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234	Sum (PQ7 Items 16, 45, 74) + (PQ6 Item 102)	Sum (PQ8 Items 16, 45, 74) + (PQ7 Item 102)	Sum (PQ9 Items 16, 45, 74) + (PQ8 Item 102)		
		BHCK 3283					
103 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000	Sum (PQ7 Items 17, 46, 75) + (PQ6 Item 103)	Sum (PQ8 Items 17, 46, 75) + (PQ7 Item 103)	Sum (PQ9 Items 17, 46, 75) + (PQ8 Item 103)		
		BHCK 3283					
104 USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234	Sum (PQ7 Items 18, 47, 76) + (PQ6 Item 104)	Sum (PQ8 Items 18, 47, 76) + (PQ7 Item 104)	Sum (PQ9 Items 18, 47, 76) + (PQ8 Item 104)		
		BHCK 3283					
105 Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1		Sum (PQ7 Items 19, 48, 77) + (PQ6 Item 105)	Sum (PQ8 Items 19, 48, 77) + (PQ7 Item 105)	Sum (PQ9 Items 19, 48, 77) + (PQ8 Item 105)		
106 Subordinated Debt	Tier 2	BHCA P865	Sum (PQ7 Items 20, 49, 78) + (PQ6 Item 106)	Sum (PQ8 Items 20, 49, 78) + (PQ7 Item 106)	Sum (PQ9 Items 20, 49, 78) + (PQ8 Item 106)		
107 Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	Sum (PQ7 Items 21, 50, 79) + (PQ6 Item 107)	Sum (PQ8 Items 21, 50, 79) + (PQ7 Item 107)	Sum (PQ9 Items 21, 50, 79) + (PQ8 Item 107)		
108 Other Tier 2	Tier 2	BHCK 3283	Sum (PQ7 Items 22, 51, 80) + (PQ6 Item 108)	Sum (PQ8 Items 22, 51, 80) + (PQ7 Item 108)	Sum (PQ9 Items 22, 51, 80) + (PQ8 Item 108)		
109 Cumulative Perpetual Preferred (CPP)	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ7 Items 23, 52, 81) + (PQ6 Item 109)	Sum (PQ8 Items 23, 52, 81) + (PQ7 Item 109)	Sum (PQ9 Items 23, 52, 81) + (PQ8 Item 109)		
110 CPP TARP Preferred	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ7 Items 24, 53, 82) + (PQ6 Item 110)	Sum (PQ8 Items 24, 53, 82) + (PQ7 Item 110)	Sum (PQ9 Items 24, 53, 82) + (PQ8 Item 110)		
111 Mandatory Convertible Preferred (MCP)	Non-qualifying Instrument in Tier 2	BHCK 3283	Sum (PQ7 Items 25, 54, 83) + (PQ6 Item 111)	Sum (PQ8 Items 25, 54, 83) + (PQ7 Item 111)	Sum (PQ9 Items 25, 54, 83) + (PQ8 Item 111)		
		BHCK 3283					
112 MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234	Sum (PQ7 Items 26, 55, 84) + (PQ6 Item 112)	Sum (PQ8 Items 26, 55, 84) + (PQ7 Item 112)	Sum (PQ9 Items 26, 55, 84) + (PQ8 Item 112)		
		BHCK 3283					
113 Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000	Sum (PQ7 Items 27, 56, 85) + (PQ6 Item 113)	Sum (PQ8 Items 27, 56, 85) + (PQ7 Item 113)	Sum (PQ9 Items 27, 56, 85) + (PQ8 Item 113)		
		BHCK 3283					
114 USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234	Sum (PQ7 Items 28, 57, 86) + (PQ6 Item 114)	Sum (PQ8 Items 28, 57, 86) + (PQ7 Item 114)	Sum (PQ9 Items 28, 57, 86) + (PQ8 Item 114)		
		BHCK 3283					
115 Other Non-qualifying Instrument in Tier 2	Non-qualifying Instrument in Tier 2		Sum (PQ7 Items 29, 58, 87) + (PQ6 Item 115)	Sum (PQ8 Items 29, 58, 87) + (PQ7 Item 115)	Sum (PQ9 Items 29, 58, 87) + (PQ8 Item 115)		
ALC ON HILL IN LANGUAGE TO THE		DUCKATOO					
116 Cash dividends declared on preferred stock		BHCK4598					
117 Cash dividends declared on common stock		BHCK4460					
118 Common shares outstanding (Millions)							
110 Common dividends per chare (\$)							
119 Common dividends per share (\$) 120 Common equity tier 1 capital ratio		BHCAP793					
120 Common equity tier 1 capital ratio 121 Tier 1 capital ratio		BHCA7206					
122 Total capital ratio		BHCA7205					
123 Net income		BHCK4340					
225 Net intolle		BITCK+5+0	<u> </u>				

FR Y-14A Schedule E - Operational Risk

Institution Name:		
RSSD ID:		
Source:	Firm	
Submission Date (MM/DD/YYYY):		

Annual	Reporting of	Logal	Pocorvoc
Annuai	Reporting of	Legai	Keserves

a. For each year in the chart below, report the total dollar value of the institution's legal reserve balance, representing the total legal reserve balance that was included on the institution's financial statements for the as-of quarter. The firm's initial submission should contain annual legal reserve balances from Q4 of the as-of reporting quarter as well as Q4 from the prior four years.

Total Legal Reserves:

Total Legal Reserve Balance				
Year		\$ Balance (Millions)		
As-of Q4	CAORW923			
Q4 - HY1	CAORW924			
Q4 - HY2	CAORW925			
Q4 - HY3	CAORW926			
Q4 - HY4	CAORW927			

^{*}HY = Historical Year

b. Legal Reserves Pertaining to Repurchase Litigation (Voluntary): For the as-of quarter, on a voluntary basis, report the total dollar value of the institution's legal reserves pertaining to repurchase litigation which was included on the institution's financial statements as part of the total legal reserve for the as-of quarter. Also please report the subset of this amount which is related only to contractual Representation and Warranty (R&W) claims (excluding any amounts set aside for damages, penalties, etc).

Total Repurchase	Litigation Reserve Balance	Repurchase Litigation Reserve Balance related only to contractual R&W claims
As of Quarter	\$ Balance (Millions)	\$ Balance (Millions)
	CAORW928	CAORW929
Q4		

Voluntary Reporting of Legal Reserves Pertaining to Repurchase Litigation:

FR Y-14A Schedule E.2 -	Material (Ingrational	Rick Ida	ntification
FR 1-14A Scriedule c.2 -	ivialeriai C	Juerationar	KISK IUE	nuncation

Material Operational Risk Identification

List all material operational risks identified within the firm, the lines of business in which each risk appears, and the loss projection amount for each risk/risk segment combination. Add additional rows when necessary.

Material Operational Risk Name	Brief Description of Material Operational Risk	Loss Estimation Methodology(ies)	Internal Baseline Projection Amount - 9 Quarter Loss Projection (\$MM)	Internal Stress Projection Amount - 9 Quarter Loss Projection (\$MM)
A. Material Operational Risks included in the loss projections:				
B. Material Operational Risks not included in loss projections:		•		

FR Y-14A Schedule E.3 - Operational Risk Scenarios

<u>0</u>	perational Risk Scenarios		
	Firm name:		
Operational Risk Scenario Name enario umber		al Baseline Projection Amount - 9 Jarter Loss Projection (\$MM)	Internal Stress Projection Amount - 9 Quarter Loss Projection (\$MM)
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
Percentage of operational loss estimates generated using scenarios:		%	%
Total number of operational risk scenarios used in loss projections		0	0

Amounts in Millions Purchase

			Pre-Acquisition Book Value on as-of date	Accounting Adjustments	Fair Valu Adjustme	
	<u>SECURITIES</u>	l		1		
1	Held to Maturity (HTM) (1)	CBPL1754	CBPM1754		CBPN1754	
2(a)	Available for Sale (AFS)	CBPL1773	CBPM1773		CBPN1773	
2(b) 3	Equity Securities with Readily Determinable Fair Values Total Securities	CBPLJA22 CBPLP640	CBPMJA22 CBPMP640		CBPNJA22 CBPNP640	
3	Of which:	CBPLP040	CBFIVIP040		CDFNF040	
4	Securitizations (investment grade)	CBPLP641	CBPMP641		CBPNP641	
5	Securitizations (non-investment grade)	CBPLP642	CBPMP642		CBPNP642	
	Total Loans and Leases					
6	Real Estate Loans (in Domestic Offices)	CBPLP643	CBPMP643		CBPNP643	
7	First Lien Mortgages	CBPL5367	CBPM5367		CBPN5367	
8	First Lien Mortgages	CBPLP644	CBPMP644		CBPNP644	
9	First Lien HELOAN	CBPLP645	CBPMP645		CBPNP645	
10	Second / Junior Lien Mortgages	CBPLP646	CBPMP646		CBPNP646	
11	Closed-End Junior Liens	CBPL5368	CBPM5368		CBPN5368	
12	HELOCs	CBPL1797	CBPM1797		CBPN1797	
13	CRE Loans	CBPLP647	CBPMP647		CBPNP647	
14	Construction	CBPLP648	CBPMP648		CBPNP648	
15	Multifamily	CBPL1460	CBPM1460		CBPN1460	
16	Nonfarm, Non-residential	CBPLP649	CBPMP649		CBPNP649	
17	Owner-Occupied	CBPLF160	CBPMF160		CBPNF160	
18	Non-Owner-Occupied	CBPLF161	CBPMF161		CBPNF161	
19	Loans Secured by Farmland	CBPL1420	CBPM1420		CBPN1420	
20	Real Estate Loans (Not in Domestic Offices)	CBPLP650	CBPMP650		CBPNP650	
21	First Lien Mortgages	CBPLP651	CBPMP651		CBPNP651	
22	Second / Junior Lien Mortgages	CBPLP652	CBPMP652		CBPNP652	
23	CRE Loans	CBPLP653	CBPMP653		CBPNP653	
24	Construction	CBPLP654	CBPMP654		CBPNP654	
25	Multifamily	CBPLP655	CBPMP655		CBPNP655	
26	Nonfarm, Non-residential	CBPLP656	CBPMP656		CBPNP656	
27	Owner-Occupied	CBPLP657	CBPMP657		CBPNP657	
28	Non-Owner-Occupied	CBPLP658	CBPMP658		CBPNP658	
29	Loans Secured by Farmland	CBPLP659	CBPMP659		CBPNP659	

Amounts in Millions Purchase

			Pre-Acquisition Book Value on as-of date		Accounting Adjustments		Fair Value Adjustments
30	C&I Loans	CBPLP660		CBPMP660		CBPNP660	
31	C&I Graded	CBPLP661		CBPMP661		CBPNP661	
32	Small Business (Scored/Delinquency Managed)	CBPLP662		CBPMP662		CBPNP662	
33	Corporate Card	CBPLP663		СВРМР663		CBPNP663	
34	Business Card	CBPLP664		CBPMP664		CBPNP664	
35	Credit Cards	CBPLP665		CBPMP665		CBPNP665	
36	Charge Card	CBPLP666		CBPMP666		CBPNP666	
37	Bank Card	CBPLP667		CBPMP667		CBPNP667	
38	Other Consumer	CBPLP668		CBPMP668		CBPNP668	
39	Auto Loans	CBPLK137		CBPMK137		CBPNK137	
40	Student Loans	CBPLP669		CBPMP669		CBPNP669	
41	Other loans backed by securities (non-purpose lending)	CBPLP670		CBPMP670		CBPNP670	
42	Other	CBPLP671		CBPMP671		CBPNP671	
43	Other Loans and Leases	CBPLP672		CBPMP672		CBPNP672	
44	Loans to Foreign Governments	CBPL2081		CBPM2081		CBPN2081	
45	Agricultural Loans	CBPL1590		CBPM1590		CBPN1590	
	Loans for purchasing or carrying securities (secured or	CBPL1545		CBPM1545		CBPN1545	
46	unsecured)						
47	Loans to Depositories and Other Financial Institutions	CBPLP673		CBPMP673		CBPNP673	
48	All Other Loans and Leases	CBPLP674		CBPMP674		CBPNP674	
49	All Other Loans (exclude consumer loans)	CBPLJ451		CBPMJ451		CBPNJ451	
50	All Other Leases	CBPLF163		CBPMF163		CBPNF163	
51	Total Loans and Leases	CBPLP675		CBPMP675		CBPNP675	

Amounts in Millions

CBPMP701

CBPMP702

CBPNP701

CBPNP702

Purchase

Pre-Acquisition Book Value on as-of date Accounting Adjustments

Fair Value Adjustments

LOANS HELD FOR INVESTMENT AT AMORTIZED COST 52 Real Estate Loans (in Domestic Offices) CBPLP676 CBPMP676 CBPNP676 CBPLP677 CBPMP677 CBPNP677 53 First Lien Mortgages CBPMP381 CBPNP381 54 First Lien Mortgages CBPLP381 55 First Lien HELOAN CBPLP389 CBPMP389 CBPNP389 56 Second / Junior Lien Mortgages CBPLP678 CBPMP678 CBPNP678 CBPNP397 57 Closed-End Junior Liens CBPLP397 CBPMP397 58 HELOCs CBPLP405 CBPMP405 CBPNP405 59 CRE Loans CBPLP679 CBPMP679 CBPNP679 CBPLP680 CBPMP680 CBPNP680 60 Construction 61 Multifamily CBPLP681 CBPMP681 CBPNP681 CBPLP682 CBPMP682 CBPNP682 62 Nonfarm, Non-residential 63 Owner-Occupied CBPLP683 CBPMP683 CBPNP683 CBPLP684 CBPMP684 CBPNP684 64 Non-Owner-Occupied CBPLP685 CBPMP685 CBPNP685 65 Loans Secured by Farmland 66 Real Estate Loans (Not in Domestic Offices) CBPLP686 CBPMP686 CBPNP686 CBPNP415 67 First Lien Mortgages CBPLP415 CBPMP415 CBPMP423 CBPNP423 68 Second / Junior Lien Mortgages CBPLP423 69 CRE Loans CBPLP687 CBPMP687 CBPNP687 CBPLP688 CBPMP688 CBPNP688 70 Construction 71 Multifamily CBPLP689 CBPMP689 CBPNP689 72 Nonfarm, Non-residential CBPLP690 CBPMP690 CBPNP690 CBPLP691 CBPNP691 73 Owner-Occupied CBPMP691 74 Non-Owner-Occupied CBPLP692 CBPMP692 CBPNP692 75 Loans Secured by Farmland CBPLP693 CBPMP693 CBPNP693 76 C&I Loans CBPLP694 CBPMP694 CBPNP694 77 C&I Graded CBPLP695 CBPMP695 CBPNP695 CBPNP696 78 Small Business (Scored/Delinquency Managed) CBPLP696 CBPMP696 CBPLP697 CBPMP697 CBPNP697 79 Business and Corporate Card 80 Credit Cards CBPLP698 CBPMP698 CBPNP698 CBPLP699 CBPMP699 CBPNP699 81 Other Consumer 82 Auto Loans CBPLP700 CBPMP700 CBPNP700 CBPLP491 CBPNP491 83 Student Loans CBPMP491

CBPLP701

CBPLP702

84 Other loans backed by securities (non-purpose lending)

85 Other

Amounts in Millions

Purchase

		Pre-Acquisition Book Value on as-of date	Accounting Adjustments	Fair Value Adjustments
86 Other Loans and Leases	CBPLP703	CBPMP703	СВ	PNP703
87 Loans to Foreign Governments	CBPLP704	CBPMP704	СВ	PNP704
88 Agricultural Loans	CBPLP705	CBPMP705	СВ	PNP705
Loans for purchasing or carrying securities (secured or	CBPLP706	CBPMP706	СВ	PNP706
89 unsecured)				
90 Loans to Depositories and Other Financial Institutions	CBPLP707	CBPMP707	СВ	PNP707
91 All Other Loans and Leases	CBPLP708	CBPMP708	СВ	PNP708
92 All Other Loans (exclude consumer loans)	CBPLP709	CBPMP709	СВ	PNP709
93 All Other Leases	CBPLP710	CBPMP710	СВ	PNP710
94 Total Loans and Leases	CBPLP711	CBPMP711	СВ	PNP711
Value Option 95 Real Estate Loans (in Domestic Offices)	CBPLP712	CBPMP712		PNP712
96 First Lien Mortgages	CBPLP713	CBPMP713	СВ	PNP713
97 Second / Junior Lien Mortgages	CBPLP714	CBPMP714	СВ	PNP714
98 CRE Loans	CBPLP715	CBPMP715	СВ	PNP715
99 Loans Secured by Farmland	CBPLP716	CBPMP716	СВ	PNP716
100 Real Estate Loans (Not in Domestic Offices)	CBPLP717	CBPMP717	СВ	PNP717
101 Residential Mortgages	CBPLP718	CBPMP718	СВ	PNP718
102 CRE Loans	CBPLP719	CBPMP719	СВ	SPNP719
103 Loans Secured by Farmland	CBPLP720	CBPMP720	СВ	SPNP720
104 C&I Loans	CBPLP721	CBPMP721	СВ	PNP721
105 Credit Cards	CBPLP722	CBPMP722	СВ	PNP722
106 Other Consumer	CBPLP723	CBPMP723		PNP723
107 Other Loans and Leases	CBPLP724	CBPMP724		PNP724
Total Loans Held for Sale and Loans Accounted for under the	CBPLP725	CBPMP725	СВ	SPNP725
108 Fair Value Option				
109 Unearned Income on Loans	CBPL2123	CBPM2123	СВ	3PN2123
110 Allowance for Loan and Lease Losses (2)	CBPL3123	CBPM3123	СВ	3PN3123
Loans and Leases (Held for Investment and Held for Sale), Net	CBPLP726	CBPMP726	СВ	PNP726
111 of Unearned Income and Allowance for Loan and Lease Losses				
(3)				

Amounts in Millions Purchase

Accounting

Fair Value

on as-of date Adjustments **Adjustments** TRADING 112 Trading Assets CBPL3545 CBPM3545 CBPN3545 **INTANGIBLES** 113 Goodwill CBPL3163 CBPM3163 CBPN3163 CBPL3164 114 Mortgage Servicing Rights CBPM3164 CBPN3164 115 Not applicable CBPN5507 116 All Other Identifiable Intangible Assets CBPL5507 CBPM5507 117 Total Intangible Assets CBPLP727 CBPMP727 CBPNP727 **OTHER** 118 Cash and cash equivalent 119 Federal funds sold 120 Securities purchased under agreements to resell (4) 121 Premises and Fixed Assets 122 **OREO** 123 Commercial 124 Residential

Pre-Acquisition Book Value

Collateral Underlying Operating Leases for Which the Bank is 126 the Lessor (5)

125 Farmland

- 127 Autos
- 128 Other
- 129 Other Assets (6)
- 130 Total Other

CBPLP728	СВРМР72	8 CBPNP728	
CBPLB987	СВРМВ98	7 CBPNB987	
CBPLB989	СВРМВ98	9 CBPNB989	
CBPL2145	CBPM214	5 CBPN2145	
CBPL2150	CBPM215	0 CBPN2150	
CBPLP729	СВРМР72	9 CBPNP729	
CBPLP730	СВРМР73	O CBPNP730	
CBPLP731	СВРМР73	CBPNP731	
CBPLP732	СВРМР73	CBPNP732	
CBPLP733	СВРМР73	3 CBPNP733	
CBPLP734	СВРМР73	4 CBPNP734	
CBPLP735	СВРМР73	5 CBPNP735	
CBPLP736	СВРМР73	6 CBPNP736	
CBPL2170	CBPM217	0 CBPN2170	

Amounts in Millions Purchase

CBPMG105

CBPNG105

Accounting

Fair Value

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

Pre-Acquisition Book Value

Footnotes to the Balance Sheet Worksheet

150 Subsidiaries
151 Total Equity Capital

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

CBPLG105

(6) Institutions that adopted ASU 2016-13, should report item 129 net of any applicable allowance for credit losses.

Collection of Supplemental CECL Information

Effect of Changes in Accounting Principles

Actual in \$Millions as

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