

FR Y-14A Schedule A - Summary

Summary Submission Cover Sheet

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

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

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

Please do not change the structure of this workbook.

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

Institution Name:	
RSSD ID:	
Source:	BHC, SLHC, or IHC
Submission Date (MM/DD/YYYY):	
When Received:	

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

Briefly describe the scenario below:

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

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

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

Item	Actual in \$Millions			Projected in \$Millions									
	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 UNDER 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													
58	Trading MTM Losses			CPSIP571									
59	Trading-Issuer Default Losses			CPSIP572									
60	Counterparty Credit MTM Losses (CVA losses)			CPSIP573									
61	Counterparty Default losses			CPSIP574									
62	Total Trading and Counterparty			CPSIP576	-	-	-	-	-	-	-	-	-
OTHER LOSSES													
63	Goodwill impairment	CASIC216		CPSIC216	-	-	-	-	-	-	-	-	-
64	Valuation Adjustment for firm's own debt under fair value option (FVO)	CASIP577		CPSIP577	-	-	-	-	-	-	-	-	-
65	Other losses (describe in supporting documentation)	CASIP578		CPSIP578									
66	Total Other Losses	CASIP579		CPSIP579	-	-	-	-	-	-	-	-	-
67	Total Losses	CASIP580		CPSIP580	-	-	-	-	-	-	-	-	-
ALLOWANCE FOR CREDIT LOSSES													
68	Total allowance for credit losses, prior quarter	CASIKU69		CPSIKU69	-	-	-	-	-	-	-	-	-
68a	Allowance for credit losses on loans and leases, prior quarter	CASIP581		CPSIP581	-	-	-	-	-	-	-	-	-
68b	Allowance for credit losses on held-to-maturity debt securities, prior quarter	CASIKU70		CPSIKU70									
68c	Allowance for credit losses on available-for-sale debt securities, prior quarter	CASIKU71		CPSIKU71									
68d	Allowance for credit losses on all other financial assets, prior quarter	CASIKU72		CPSIKU72									
69	Real Estate Loans (in Domestic Offices)	CASIP582		CPSIP582	-	-	-	-	-	-	-	-	-
70	Residential Mortgages	CASIP583		CPSIP583	-	-	-	-	-	-	-	-	-
71	First Lien Mortgages	CASIP584		CPSIP584									
72	Closed-End Junior Liens	CASIP585		CPSIP585									
73	HELOCs	CASIP586		CPSIP586									
74	CRE Loans	CASIP587		CPSIP587	-	-	-	-	-	-	-	-	-
75	Construction	CASIP588		CPSIP588									
76	Multifamily	CASIP589		CPSIP589									
77	Nonfarm, Non-residential	CASIP590		CPSIP590									

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

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION			
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 CREDIT LOSSES			
68 Total allowance for credit losses, prior quarter			
68a Allowance for credit losses on loans and leases, prior quarter			
68b Allowance for credit losses on held-to-maturity debt securities, prior quarter			
68c Allowance for credit losses on available-for-sale debt securities, prior quarter			
68d Allowance for credit losses on all other financial assets, prior quarter			
69 Real Estate Loans (in Domestic Offices)			
70 Residential Mortgages			
71 First Lien Mortgages			
72 Closed-End Junior Liens			
73 HELOCs			
74 CRE Loans			
75 Construction			
76 Multifamily			
77 Nonfarm, Non-residential			

FR Y-14A Schedule A.1.a - Income Statement[illegible]

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

		Sums in \$Millions		
Item		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 credit losses on loans and leases during the quarter	-	-	-
91b	Provisions for credit losses on held-to-maturity debt securities during the quarter			
91c	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			
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			
115	Total Other Allowance for Credit Losses Changes	-	-	-
115a	Other allowance for credit losses on loans and leases Changes			
115b	Other allowances for credit losses changes on held-to-maturity debt securities			
115c	Other allowances for credit losses changes on available-for-sale debt securities			
115d	Other allowances for credit losses changes on all other financial assets(8)			
116	Total Allowances, current quarter			
116a	Allowance for credit losses on loans and leases, current quarter			
116b	Allowances for credit losses on held-to-maturity debt securities, current quarter			
116c	Allowances for credit losses on available-for-sale debt securities, current quarter			
116d	Allowances for credit losses on all other financial assets, current quarter (10)			

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

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

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

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

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

Item		Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
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								
89	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										
95	Real Estate Loans (in Domestic Offices)	CPSBP712	-	-	-	-	-	-	-	-
96	First Lien Mortgages	CPSBP713	-	-	-	-	-	-	-	-
97	Second / Junior Lien Mortgages	CPSBP714	-	-	-	-	-	-	-	-
98	CRE Loans	CPSBP715	-	-	-	-	-	-	-	-
99	Loans Secured by Farmland	CPSBP716	-	-	-	-	-	-	-	-
100	Real Estate Loans (Not in Domestic Offices)	CPSBP717	-	-	-	-	-	-	-	-
101	Residential Mortgages	CPSBP718	-	-	-	-	-	-	-	-
102	CRE Loans	CPSBP719	-	-	-	-	-	-	-	-
103	Loans Secured by Farmland	CPSBP720	-	-	-	-	-	-	-	-
104	C&I Loans	CPSBP721	-	-	-	-	-	-	-	-
105	Credit Cards	CPSBP722	-	-	-	-	-	-	-	-
106	Other Consumer	CPSBP723	-	-	-	-	-	-	-	-
107	Other Loans and Leases	CPSBP724	-	-	-	-	-	-	-	-
108	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	CPSBP725	-	-	-	-	-	-	-	-

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

Item		Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
109	Unearned Income on Loans	CPSB2123								
110	Allowance for Credit Losses on Loans and Leases Losses (2)	CPSB3123	-	-	-	-	-	-	-	-
111	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Credit Losses on Loans and Leases	CPSBP726	-	-	-	-	-	-	-	-
TRADING										
112	Trading Assets	CPSB3545								
INTANGIBLES										
113	Goodwill	CPSB3163								
114	Mortgage Servicing Rights	CPSB3164								
115	Not applicable									
116	All Other Identifiable Intangible Assets	CPSB5507								
117	Total Intangible Assets	CPSBP727	-	-	-	-	-	-	-	-
OTHER										
118	Cash and cash equivalent	CPSBP728								
119	Federal funds sold	CPSBB987								
120	Securities purchased under agreements to resell	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	CPSBP735								
130	Total Other	CPSBP736	-	-	-	-	-	-	-	-
131	TOTAL ASSETS	CPSB2170	-	-	-	-	-	-	-	-

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

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

Footnotes to the Balance Sheet Worksheet

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.

FR Y-14A Schedule A.1.c.1 Standardized RWA

[illegible]

FR Y-14A Schedule A.1.c.1 Standardized RWA

Memoranda Items -- Derivatives

45 Current credit exposure across all derivative contracts covered by the regulatory capital rule

[illegible]

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

46 through 47g)

CASS629	-	CPSS629	-	-	-	-	-	-	-	-	-
CASS630		CPSS630									
CASS631		CPSS631									
CASS632		CPSS632									
CASS633		CPSS633									
CASS634		CPSS634									
CASS635		CPSS635									
CASS636		CPSS636									

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)

CASSS637	-	CPSSS637	-	-	-	-	-	-	-	-	-
CASSS638		CPSSS638									
CASSS639		CPSSS639									
CASSS640		CPSSS640									
CASSS641		CPSSS641									
CASSS642		CPSSS642									
CASSS643		CPSSS643									
CASSS644		CPSSS644									

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

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

Adjusted
Starting
Value¹

Sums in \$Millions

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

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

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

[illegible]

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

[illegible]

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

Item	As of Date	Adjusted Starting Value ¹	Projected in \$Millions										Sums in \$Millions		
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter	
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															
64a	Aggregate non-significant investments in the capital of unconsolidated financial institutions, including in the form of common stock, additional tier 1, and tier 2 capital	CASDR643	CPSDR643												
64b	Aggregate non-significant investments in the capital of unconsolidated financial 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 common stock	CASDR646	CPSDR646	-	-	-	-	-	-	-	-	-	-	-	-
66	Amount of non-significant investments that exceed the 10 percent deduction threshold for non-significant investments	CASDR647	CPSDR647	-	-	-	-	-	-	-	-	-	-	-	-
Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs															
67	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock	CASDQ259	CPSDQ259												
68	Permitted offsetting short positions in relation to the specific gross holdings included above	CASDQ260	CPSDQ260												
69	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 67 minus 68 or zero)	CASDQ261	CPSDQ261	-	-	-	-	-	-	-	-	-	-	-	-
70	10 percent common equity tier 1 deduction threshold (10 percent of item 36)	CASDQ262	CPSDQ262	-	-	-	-	-	-	-	-	-	-	-	-
71	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 69 minus item 70 or zero), prior to transition provisions	CASDP853	CPSDP853	-	-	-	-	-	-	-	-	-	-	-	-
Investments in the capital of unconsolidated financial institutions (firms subject to Category III and IV standards only)															
72	Aggregate amount of investments in the capital of unconsolidated financial institutions, net of associated DTLs	CASDLF18	CPSDLF18												
73	25 percent common equity tier 1 deduction threshold (25 percent of item 36)	CASDLF19	CPSDLF19	-	-	-	-	-	-	-	-	-	-	-	-
74	Amount to be deducted from common equity tier 1 due to 25 percent deduction threshold (greater of item 72 minus item 73 or zero)	CASDLF20	CPSDLF20	-	-	-	-	-	-	-	-	-	-	-	-
Items 75-82 should be filed by all firms															
MSAs, net of associated DTLs															
75	Total mortgage servicing assets classified as intangible	CASDQ263	CPSDQ263												
76	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards	CASDQ264	CPSDQ264												
77	Mortgage servicing assets net of related deferred tax liabilities (item 75 minus item 76)	CASDQ265	CPSDQ265	-	-	-	-	-	-	-	-	-	-	-	-
78	Common equity tier 1 deduction threshold	CASDQ262	CPSDQ262	-	-	-	-	-	-	-	-	-	-	-	-
79	Amount to be deducted from common equity tier 1 due to the deduction 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	CASDQ262	CPSDQ262	-	-	-	-	-	-	-	-	-	-	-	-
82	Amount to be deducted from common equity tier 1 due to the deduction threshold	CASDP855	CPSDP855	-	-	-	-	-	-	-	-	-	-	-	-
Items 83-86 should only be filed by firms subject to Category I and II standards															

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

[illegible]

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

[illegible]

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

[illegible]

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

CASDQ290

147

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

CASDQ292

CASDQ293

CASDQ294

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

		Projected in \$Millions											Sums in \$Millions		
Item		As of Date	Adjusted Starting Value ¹	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
151	***Please reconcile the Supplemental Capital Action and HI-A projections (i.e., allocate the capital actions among the HI-A buckets):	CASDQ295													

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.

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

[illegible]

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

[illegible]

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

[illegible]

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

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

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

Item		As-of		PQ 1	PQ 2	PQ 3	Projected in \$Millions						
							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									

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

Item		As-of		PQ 1	PQ 2	PQ 3	Projected in \$Millions						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														

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

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

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

		Total Actual Fair Market Value MM/DD/YYYY	Beginning Fair Market Value PQ 1	Fair Value Rate of Change PQ1	Projected OCI - PQ 1	Beginning Fair Market Value PQ 2	Fair Value Rate of Change PQ2	Projected OCI - PQ 2	Beginning Fair Market Value PQ 3	Fair Value Rate of Change PQ3	Projected OCI - PQ 3
	AFS Securities										
	CCARP084	CASPP088	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530
1	Agency MBS										
2	Auction Rate Securities										
3	CDO										
4	CLO										
5	CMBS										
6	Common Stock (Equity)										
7	Auto ABS										
8	Credit Card ABS										
9	Student Loan ABS										
10	Other ABS (excl HEL ABS)										
11	Corporate Bond										
12	Covered Bond										
13	Domestic Non-Agency RMBS										
14	Foreign RMBS										
15	Municipal Bond										
16	Mutual Fund										
17	Preferred Stock (Equity)										
18	Sovereign Bond										
19	US Treasuries & Agencies										
20	Other*										
21	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-

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

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

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

* For 'Other' AFS securities, please provide rows, please ensure that grand totals

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

	AFS Securities							Total Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters
		Beginning Fair Market Value PQ 8	Fair Value Rate of Change PQ8	Projected OCI - PQ 8	Beginning Fair Market Value PQ 9	Fair Value Rate of Change PQ9	Projected OCI - PQ 9		
	CCARP084	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530		CPSP088
1	Agency MBS								
2	Auction Rate Securities								
3	CDO								
4	CLO								
5	CMBS								
6	Common Stock (Equity)								
7	Auto ABS								
8	Credit Card ABS								
9	Student Loan ABS								
10	Other ABS (excl HEL ABS)								
11	Corporate Bond								
12	Covered Bond								
13	Domestic Non-Agency RMBS								
14	Foreign RMBS								
15	Municipal Bond								
16	Mutual Fund								
17	Preferred Stock (Equity)								
18	Sovereign Bond								
19	US Treasuries & Agencies								
20	Other*								
21	GRAND TOTAL	-	-	-	-	-	-	-	-

* For 'Other' AFS securities, please provide
rows, please ensure that grand totals

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

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

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

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

	HTM Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	PQ1		PQ2		PQ3	
				Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss
	CCARP084	CASSLC44	CASSLC14	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45
1	Agency MBS								
2	Auction Rate Securities								
3	CDO								
4	CLO								
5	CMBS								
6	Auto ABS								
7	Credit Card ABS								
8	Student Loan ABS								
9	Other ABS (excl HEL ABS)								
10	Corporate Bond								
11	Covered Bond								
12	Domestic Non-Agency RMBS								
13	Foreign RMBS								
14	Municipal Bond								
15	Mutual Fund								
16	Sovereign Bond								
17	US Treasuries & Agencies								
18	Other ¹								
19	Grand Total								

Note

1. Please provide name of security type in row 18 above (currently labeled 'other'). Please add additional rows if necessary. If adding additional rows, please ensure tha

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

	HTM Securities	PQ4		PQ5		PQ6		PQ7	
		Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45
1	Agency MBS								
2	Auction Rate Securities								
3	CDO								
4	CLO								
5	CMBS								
6	Auto ABS								
7	Credit Card ABS								
8	Student Loan ABS								
9	Other ABS (excl HEL ABS)								
10	Corporate Bond								
11	Covered Bond								
12	Domestic Non-Agency RMBS								
13	Foreign RMBS								
14	Municipal Bond								
15	Mutual Fund								
16	Sovereign Bond								
17	US Treasuries & Agencies								
18	Other ¹								
19	Grand Total								

Note

1. Please provide name of securityt grand totals sum appropriately.

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

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

Note

1. Please provide name of security

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

				PQ1			PQ2		
	AFS Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss
	CCARP084	CASSLC44	CASSLC14	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45
1	Agency MBS								
2	Auction Rate Securities								
3	CDO								
4	CLO								
5	CMBS								
6	Auto ABS								
7	Credit Card ABS								
8	Student Loan ABS								
9	Other ABS (excl HEL ABS)								
10	Corporate Bond								
11	Covered Bond								
12	Domestic Non-Agency RMBS								
13	Foreign RMBS								
14	Municipal Bond								
15	Mutual Fund								
16	Sovereign Bond								
17	US Treasuries & Agencies								
18	Other ²								
19	Grand Total								

Note

1. Please do not include Expected lifetime loss for securites intended to sell or will be required to sell before the recovery of Amortized Cost.

2. Please provide name of security type in row 18 above (currently labeled 'other'). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

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

	AFS Securities	PQ3			PQ4			PQ5			PQ6		
		Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45
1	Agency MBS												
2	Auction Rate Securities												
3	CDO												
4	CLO												
5	CMBS												
6	Auto ABS												
7	Credit Card ABS												
8	Student Loan ABS												
9	Other ABS (excl HEL ABS)												
10	Corporate Bond												
11	Covered Bond												
12	Domestic Non-Agency RMBS												
13	Foreign RMBS												
14	Municipal Bond												
15	Mutual Fund												
16	Sovereign Bond												
17	US Treasuries & Agencies												
18	Other ²												
19	Grand Total												

Note

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

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

	AFS Securities	PQ7			PQ8			PQ9		
		Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45
1	Agency MBS									
2	Auction Rate Securities									
3	CDO									
4	CLO									
5	CMBS									
6	Auto ABS									
7	Credit Card ABS									
8	Student Loan ABS									
9	Other ABS (excl HEL ABS)									
10	Corporate Bond									
11	Covered Bond									
12	Domestic Non-Agency RMBS									
13	Foreign RMBS									
14	Municipal Bond									
15	Mutual Fund									
16	Sovereign Bond									
17	US Treasuries & Agencies									
18	Other ²									
19	Grand Total									

Note

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

FR Y-14A Schedule A.4 - Trading

P/L Results in \$Millions
(report profits as positive values and losses as negative values)

		(A)	(B)	(C)
		Trading	CVA Hedges	Total
1	Equity	CPSSLD42		
1A	Delta/Gamma	CPSSLD43		
1B	Vega	CPSSLD44		
1C	Dividends	CPSSLD45		
1D	Correlation	CPSSLD46		
1E	Vanna (<i>dVega / dSpot</i>)	CPSSLD47		
1F	Volgamma (<i>dVega / dVol</i>)	CPSSLD48		
1G	Skew (moneyness)	CPSSLD49		
1H	Higher order	CPSSLD50		
1I	Other (Please describe in documentation)	CPSSLD51		

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

3	Rates	CPSSLD57		
3A	Delta/Gamma	CPSSLD58		
3B	Vega	CPSSLD59		
3C	Swap Spreads	CPSSLD60		
3D	Basis Spreads	CPSSLD61		
3E	Cross Currency Basis	CPSSLD62		
3F	Inflation	CPSSLD63		
3G	Higher order	CPSSLD64		
3H	Other (Please describe in documentation)	CPSSLD65		

4	Commodities	CPSSLD66		
4A	Oil Products	CPSSLD67		
4B	Natural Gas	CPSSLD68		
4C	Power	CPSSLD69		
4D	Emissions	CPSSLD70		
4E	Coal	CPSSLD71		
4F	Dry Freight	CPSSLD72		
4G	Structured Products	CPSSLD73		
4H	Precious Metals	CPSSLD74		
4I	Base Metals	CPSSLD75		
4J	Ags & Softs	CPSSLD76		
4K	Indices	CPSSLD77		
4L	Higher order	CPSSLD78		
4M	Other (Please describe in documentation)	CPSSLD79		

		(A)	(B)	(C)
		Trading	CVA Hedges	Total
6	Other Credit	CPSSLD91		
7	Corporate Credit (Advanced)	CPSSLD92		
7A	Bonds	CPSSLD93		
7B	Loans	CPSSLD94		
7C	Single-Name CDS	CPSSLD95		
7D	Loan CDS	CPSSLD96		
7E	Covered Bonds	CPSSLD97		
7F	Indices	CPSSLD98		
7G	Index Tranches	CPSSLD99		
7H	Index Options	CPSSLE00		
7I	Other/Unspecified	CPSSLE01		

8	Corporate Credit (Emerging Markets)	CPSSLE02		
8A	Bonds	CPSSLE03		
8B	Loans	CPSSLE04		
8C	Single-Name CDS	CPSSLE05		
8D	Loan CDS	CPSSLE06		
8E	Covered Bonds	CPSSLE07		
8F	Indices	CPSSLE08		
8G	Index Tranches	CPSSLE09		
8H	Index Options	CPSSLE10		
8I	Other/Unspecified	CPSSLE11		

9	Sovereign Credit	CPSSLE12		
9A	Advanced Economies	CPSSLE13		
9B	Emerging Europe	CPSSLE14		
9C	LatAm & Caribbean	CPSSLE15		
9D	Asia ex Japan	CPSSLE16		
9E	Middle East/North Africa	CPSSLE17		
9F	Sub-Saharan Africa	CPSSLE18		
9G	Supranationals	CPSSLE19		

10	Munis	CPSSLE20		
11	ARS	CPSSLE21		
12	Base Correlation	CPSSLE22		
13	Higher order	CPSSLE23		
14	Other (Please describe in documentation)	CPSSLE24		

15	Private Equity	CPSSLE25		
15A	Funded	CPSSLE26		
15B	Unfunded	CPSSLE27		
15C	Other (Please describe in documentation)	CPSSLE28		

FR Y-14A Schedule A.4 - Trading

5 **Securitized Products**

- 5A Non-Agency RMBS (exclude Whole Loans)
- 5B Residential Whole Loans
- 5C ABS
- 5D CMBS (exclude Whole Loans)
- 5E CRE Whole Loans
- 5F Corporate CDO/CLO
- 5G Warehouse
- 5H Agencies
- 5I Higher order
- 5J Other (Please describe in documentation)

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

Severely Adverse
BHC Scenario

16 **Other Fair Value Assets**

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

17 **Cross Asset Terms**

18 **TOTAL**

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

CPSSLE33			
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CPSSLE34			
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FR Y-14A Schedule A.5 - Counterparty Credit Risk

- \$Millions
Losses should be reported as a positive value.
- 1 Trading Issuer Default Losses
 - 1a Trading Issuer Default losses from securitized products
 - 1b Trading Issuer Default losses from other credit sensitive instruments

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

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

 - 4 Other Counterparty Losses

 - 5 Funding Valuation Adjustment (FVA) Losses

CPSSN989	-
CPSSN990	
CPSSN991	

CPSSN992	-
CPSSN993	
CPSSN994	

CPSSN995	
CPSSN996	

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

CPSSJA24	
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FR Y-14A Schedule A.6 - Operational Risk Scenario Inputs and Projections

Risk Segment	Contribution (\$millions)	PY 1				PY 2				Total (\$millions)
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
CPSSN962	CPSNQ945									
										\$ -
										\$ -
										\$ -
										\$ -
Total (\$millions)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Note: Please add more rows if needed.

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

		FR Y9C Codes		Projected in \$Millions								
				PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Net Interest Income by Business Segment: (17)												
1	<u>Retail and Small Business</u>			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 Y-14A Schedule A.7.a - PPNR Projections

[illegible]

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

			FR Y9C Codes	Projected in \$Millions								
				PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
28	Non Interest Expense:											
28A	Compensation Expense			CPSNQ240	-	-	-	-	-	-	-	-
28B	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			CPSNQ247								
31	Representations and Warranties (12)			CPSNQ248								
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		BHCKC232	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								
36	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease			CPSNQ253								
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 Y-14A Schedule A.7.a - PPNR Projections

		FR Y9C Codes	Projected in \$Millions								
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Footnotes to the PPNR Projections Worksheet											
(1)	Amount should equal item 49 of the PPNR NII Worksheet, if completed.										
(2)	Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 40 .										
(3)	Excludes Goodwill Impairment included in item 41 .										
(4)	Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are reported without further breakout:										
CPSNQ947		CPSNQ948									
CPSNQ949		CPSNQ950									
CPSNQ951		CPSNQ952									
CPSNQ953		CPSNQ954									
CPSNQ955		CPSNQ956									
CPSNQ957		CPSNQ958									
CPSNQ959		CPSNQ960									
CPSNQ961		CPSNQ962									
CPSNQ963		CPSNQ964									
CPSNQ965		CPSNQ966									
CPSNQ967		CPSNQ968									
(5)	By definition, PPNR will calculate as Net Interest Income plus Non-Interest Expense, excluding items broken out in items 40-41 .										
(6)	Report commissions only in "Commissions" line item 28C ; do not report commissions in any other compensation line items.										
(7)	See instructions for guidance on related thresholds. List segments included in this line item										
CPSNQ969											
(8)	All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.										
(9)	List segments from which item was excluded:										
CPSNQ970											
(10)	Include domestic BHC/IHC/SLHC issued credit and charge cards including those that result from a partnership agreement.										
(11)	Applies to line items 1A-1F ; US and Puerto Rico only.										
(12)	Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30 , as applicable.										
(13)	Include routine legal expenses (i.e legal expenses not related to operational losses) here.										
(14)	Do not report stock based and cash variable pay compensation here.										
(15)	Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.										

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

[illegible]

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

		Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Average Rates Earned (%) (9)									
18	First Lien Residential Mortgages (in Domestic Offices)	CPSNP999								
19	Second / Junior Lien Residential Mortgages (in Domestic Offices)	-								
19A	Closed-End Junior Liens	CPSNQ002								
19B	HELOCs	CPSNQ003								
20	C&I Loans (7)	CPSNQ004								
21	CRE Loans (in Domestic Offices)	CPSNQ005								
22	Credit Cards	CPSNQ006								
23	Other Consumer	-								
23A	Auto Loans	CPSNQ008								
23B	Student Loans	CPSNQ009								
23C	Other, incl. loans backed by securities (non-purpose lending)	CPSNQ010								
24	Real Estate Loans (Not in Domestic Offices)	-								
24A	Residential Mortgages (First and Second Lien)	CPSNQ012								
24B	Other	CPSNQ013								
25	Other Loans & Leases	CPSNQ014								
26	Nonaccrual Loans (5)	CPSNQ015								
27	Securities (AFS and HTM) - Treasuries and Agency Debentures	CPSNQ016								
28	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	CPSNQ017								
29	Securities (AFS and HTM) - Other	CPSNQ018								
30	Trading Assets	CPSNQ019								
31	Deposits with Banks & Other	CPSNQ020								
32	Other Interest/Dividend Bearing Assets	CPSNQ021								
33	Total Interest Income	CPSNQ022	-	-	-	-	-	-	-	-

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

		Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
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 Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities	CPSNQ037								
39	Other Interest-Bearing Liabilities (3)(11)	CPSNQ038								
40	Other Liabilities (11)	CPSNQ039								
41	Total Average Liability Balances	CPSNQ040	-	-	-	-	-	-	-	-

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

		Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
42	Average Liability Rates (%) (9)									
	Deposits-Domestic (6)	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%
42B	Money Market Accounts	CPSNQ043								
42C	Savings	CPSNQ044								
42D	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts	CPSNQ045								
42E	Time Deposits	CPSNQ046								
43	Deposits-Foreign (6)	0.0%								
43A	Foreign Deposits	CPSNQ048								
43B	Foreign Deposits-Time	CPSNQ049								
44	Fed Funds, Repos, & Other Short Term Borrowing	0.0%								
44A	Fed Funds	CPSNQ051								
44B	Repos	CPSNQ052								
44C	Other Short Term Borrowing	CPSNQ053								
45	Trading Liabilities	CPSNQ054								
46	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities	CPSNQ055								
47	Other Interest-Bearing Liabilities (3)(11)	CPSNQ056								
48	Total Interest Expense	CPSNQ057	-	-	-	-	-	-	-	-
49	Total Net Interest Income (4)	CPSS4074	-	-	-	-	-	-	-	-

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

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

Footnotes to the *Net Interest Income Worksheet*

- | | | | | | | | | | | | |
|-------------|--|----------|--|--|--|--|--|--|--|--|--|
| (1) | Exclude nonaccrual loans from lines 1-8 , reporting these balances in item 9 . | | | | | | | | | | |
| (2) | Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such that no more than 5% of total Average Asset Balances are reported without a further breakout. | | | | | | | | | | |
| CPSNQ973 | | CPSNQ974 | | | | | | | | | |
| CPSNQ975 | | CPSNQ976 | | | | | | | | | |
| CPSNQ977 | | CPSNQ978 | | | | | | | | | |
| CPSNQ979 | | CPSNQ980 | | | | | | | | | |
| CPSNQ981 | | CPSNQ982 | | | | | | | | | |
| (3) | Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balances such that no more than 5% of total Liability Balances are reported without a further breakout. | | | | | | | | | | |
| CPSNQ983 | | CPSNQ984 | | | | | | | | | |
| CPSNQ985 | | CPSNQ986 | | | | | | | | | |
| CPSNQ987 | | CPSNQ988 | | | | | | | | | |
| CPSNQ989 | | CPSNQ990 | | | | | | | | | |
| CPSNQ991 | | CPSNQ992 | | | | | | | | | |
| (4) | Amount should equal item 13 of the <i>PPNR Projections Worksheet</i> . | | | | | | | | | | |
| (5) | Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios. | | | | | | | | | | |
| (6) | A sum of average domestic and foreign deposits should be equal to a sum of average BHDM6631, BHDM6636, BHFN6631, and BHFN6636 | | | | | | | | | | |
| (7) | Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card | | | | | | | | | | |
| (8) | Rates are equal to zero by definition. | | | | | | | | | | |
| (9) | All rates are annualized. | | | | | | | | | | |
| (10) | Include loans secured by farmland here (BHDM1420) and other loans not accounted for in the other categories | | | | | | | | | | |
| (11) | Sum of line items 36C and 39 equals sum of BHCK3190, BHCK4062, and interest-bearing liabilities reported in BHCK2750; item 40 captures non-interest bearing liabilities in BHCK2750 | | | | | | | | | | |

FR Y-14A 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: *Scenario Variable Definitions*, *Internal Baseline Scenario* and *Internal Stress Scenario* . 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 (additional 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 (additional variables used beyond those supplied)

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

Internal Baseline Scenario (variables not included above)

Variable Number	Variable Name	Variable Definition
-----------------	---------------	---------------------

1
2
3
4
5
6
7
8
9
10

Internal Stress Scenario (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

Variable Name	Actual				Projected					
	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:

**Amount Recognized in Regulatory Capital
Projected**

[illegible]

[illegible]

**Amount Recognized in Regulatory Capital
Projected**

[illegible]

[illegible]

**Amount Recognized in Regulatory Capital
Projected**

[illegible]

[illegible]

Notional Amount

Revised regulatory capital treatment		FR Y-9C, Schedule HC Reference	Actual As of date			PQ 1	PQ 2	PQ 3	
<u>Capital Balances</u>									
88	Common Stock (CS)	Common Equity Tier 1	BHCK 3230 + BHCK 3240 + BHCK A130 - BHCK G235	CACIY596			Sum (PQ1 Items 1, 2, 30, 31, 59, 60) + (Actual Item 88)	Sum (PQ2 Items 1, 2, 30, 31, 59, 60) + (PQ1 Item 88)	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 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)
				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)
97	Capital Instrument Issued by Subsidiary	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)
98	Other Additional Tier 1			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)
99	Cumulative Perpetual Preferred (CPP)	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)
100	CPP TARP Preferred	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 BHCK 3283	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)
				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)
103	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 1	BHCK 3000 BHCK 3283	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 G234 BHCK 3283					
104	USG Preferred TRUPS	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)
105	Other Non-qualifying Instrument in Tier 1	Non-qualifying Instrument in Tier 1		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)
106	Subordinated Debt	Tier 2	BHCA P865	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)
107	Capital Instrument Issued by Subsidiary	Tier 2	BHCK P839	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)
108	Other Tier 2	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)
109	Cumulative Perpetual Preferred (CPP)	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)
110	CPP TARP Preferred	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 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)
				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)
113	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000 BHCK 3283	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 G234 BHCK 3283					
114	USG Preferred TRUPS	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					
				CACIQ282					
119	Common dividends per share (\$)			CACIP793					
120	Common equity tier 1 capital ratio		BHCAP793	CACI7206					
121	Tier 1 capital ratio		BHCA7206	CACI7205					
122	Total capital ratio		BHCA7205	CACI7205					
123	Net income		BHCK4340	CACI4340					

			Notional Amount Projected			
			PQ 4	PQ 5	PQ 6	
Revised regulatory capital treatment						
FR Y-9C, Schedule HC Reference						
<u>Capital Balances</u>						
88	Common Stock (CS)	Common Equity Tier 1	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)
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 (NCPPI)	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	NCPPI 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)
			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	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)
			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)
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)
			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	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)
116	Cash dividends declared on preferred stock		BHCK4598			
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			
123	Net income		BHCK4340			

Notional Amount

			FR Y-9C, Schedule HC				
Revised regulatory capital treatment			Reference	PQ 7	PQ 8	PQ 9	
<u>Capital Balances</u>							
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 (NCPPI)	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	NCPPI 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				
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)	
116	Cash dividends declared on preferred stock		BHCK4598				
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				
123	Net income		BHCK4340				

Amount Recognized in Regulatory Capital

Revised regulatory capital treatment			Reference	Actual As of date			PQ 1	PQ 2	PQ 3
<u>Capital Balances</u>									
88	Common Stock (CS)	Common Equity Tier 1	BHCK 3230 + BHCK 3240 + BHCK A130 - BHCK G235	CACIY596			Sum (PQ1 Items 1, 2, 30, 31, 59, 60) + (Actual Item 88)	Sum (PQ2 Items 1, 2, 30, 31, 59, 60) + (PQ1 Item 88)	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 (NCPPI)	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	NCPPI 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		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 BHCK 3283	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)
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 BHCK 3283	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)
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 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 BHCK 3283	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)
114	USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	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)
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					

			Amount Recognized in Regulatory Capital Projected			
			FR Y-9C, Schedule HC			
Revised regulatory capital treatment			Reference	PQ 4	PQ 5	PQ 6
<u>Capital Balances</u>						
88	Common Stock (CS)	Common Equity Tier 1	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)
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)
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)
102	MCP USG Preferred	Non-qualifying Instrument in Tier 1	BHCK G234 BHCK 3283	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 3000 BHCK 3283	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)
104	USG Preferred TRUPS	Non-qualifying Instrument in Tier 1	BHCK G234 BHCK 3283	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)
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)
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)
112	MCP USG Preferred	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	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)
113	Cumulative Dated Preferred (TRUPS)	Non-qualifying Instrument in Tier 2	BHCK 3000 BHCK 3283	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)
114	USG Preferred TRUPS	Non-qualifying Instrument in Tier 2	BHCK G234 BHCK 3283	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)
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)
116	Cash dividends declared on preferred stock		BHCK4598			
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			
123	Net income		BHCK4340			

Amount Recognized in Regulatory Capital

		Revised regulatory capital treatment	FR Y-9C, Schedule HC Reference	PQ 7	PQ 8	PQ 9	Page Reference in the Capital Plan	Comments
							CACIY814	CACIQ750
Capital Balances								
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 (NCPPI)	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	NCPPI 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					
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)		
116	Cash dividends declared on preferred stock		BHCK4598					
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					
123	Net income		BHCK4340					

Institution Name:

RSSD ID:

Source:

Firm

Submission Date (MM/DD/YYYY):

Annual Reporting of Legal Reserves

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).

Voluntary Reporting of Legal Reserves Pertaining to Repurchase Litigation:

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		

FR Y-14A Schedule E.2 - Material Operational Risk Identification

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	Business Line(s)/Firm-wide	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:					
...					

Operational Risk Scenarios			
Firm name:			
Scenario Number	Operational Risk Scenario Name	Internal Baseline Projection Amount - 9 Quarter Loss Projection (\$MM)	Internal Stress Projection Amount - 9 Quarter Loss Projection (\$MM)
	1	0	0
	2	0	0
	3	0	0
		0	0
		0	0
		0	0
	Percentage of operational loss estimates generated using scenarios:	%	%
	T1		
T2	Total number of operational risk scenarios used in loss projections	0	0

FR Y-14A Schedule F.2 - Pro Forma Combining Balance Sheet Mergers and Material Acquisitions

		Amounts in Millions			
		Pre-Acquisition Book Value on as-of date		Purchase Accounting Adjustments	Fair Value Adjustments
<u>SECURITIES</u>					
1	Held to Maturity (HTM) (1)	CBPL1754		CBPM1754	CBPN1754
2(a)	Available for Sale (AFS)	CBPL1773		CBPM1773	CBPN1773
2(b)	Equity Securities with Readily Determinable Fair Values	CBPLJA22		CBPMJA22	CBPNJA22
3	Total Securities	CBPLP640		CBPMP640	CBPNP640
Of which:					
4	Securitizations (investment grade)	CBPLP641		CBPMP641	CBPNP641
5	Securitizations (non-investment grade)	CBPLP642		CBPMP642	CBPNP642
<u>Total Loans and Leases</u>					
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

FR Y-14A Schedule F.2 - Pro Forma Combining Balance Sheet Mergers and Material Acquisitions

		Amounts in Millions			
		Pre-Acquisition Book Value on as-of date		Purchase 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		CBPMP663	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
46	Loans for purchasing or carrying securities (secured or unsecured)	CBPL1545		CBPM1545	CBPN1545
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

FR Y-14A Schedule F.2 - Pro Forma Combining Balance Sheet Mergers and Material Acquisitions

	Amounts in Millions			
	Pre-Acquisition Book Value on as-of date	Purchase Accounting Adjustments	Fair Value Adjustments	
<u>LOANS HELD FOR INVESTMENT AT AMORTIZED COST</u>				
52 Real Estate Loans (in Domestic Offices)	CBPLP676	CBPMP676	CBPNP676	
53 First Lien Mortgages	CBPLP677	CBPMP677	CBPNP677	
54 First Lien Mortgages	CBPLP381	CBPMP381	CBPNP381	
55 First Lien HELOAN	CBPLP389	CBPMP389	CBPNP389	
56 Second / Junior Lien Mortgages	CBPLP678	CBPMP678	CBPNP678	
57 Closed-End Junior Liens	CBPLP397	CBPMP397	CBPNP397	
58 HELOCs	CBPLP405	CBPMP405	CBPNP405	
59 CRE Loans	CBPLP679	CBPMP679	CBPNP679	
60 Construction	CBPLP680	CBPMP680	CBPNP680	
61 Multifamily	CBPLP681	CBPMP681	CBPNP681	
62 Nonfarm, Non-residential	CBPLP682	CBPMP682	CBPNP682	
63 Owner-Occupied	CBPLP683	CBPMP683	CBPNP683	
64 Non-Owner-Occupied	CBPLP684	CBPMP684	CBPNP684	
65 Loans Secured by Farmland	CBPLP685	CBPMP685	CBPNP685	
66 Real Estate Loans (Not in Domestic Offices)	CBPLP686	CBPMP686	CBPNP686	
67 First Lien Mortgages	CBPLP415	CBPMP415	CBPNP415	
68 Second / Junior Lien Mortgages	CBPLP423	CBPMP423	CBPNP423	
69 CRE Loans	CBPLP687	CBPMP687	CBPNP687	
70 Construction	CBPLP688	CBPMP688	CBPNP688	
71 Multifamily	CBPLP689	CBPMP689	CBPNP689	
72 Nonfarm, Non-residential	CBPLP690	CBPMP690	CBPNP690	
73 Owner-Occupied	CBPLP691	CBPMP691	CBPNP691	
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	
78 Small Business (Scored/Delinquency Managed)	CBPLP696	CBPMP696	CBPNP696	
79 Business and Corporate Card	CBPLP697	CBPMP697	CBPNP697	
80 Credit Cards	CBPLP698	CBPMP698	CBPNP698	
81 Other Consumer	CBPLP699	CBPMP699	CBPNP699	
82 Auto Loans	CBPLP700	CBPMP700	CBPNP700	
83 Student Loans	CBPLP491	CBPMP491	CBPNP491	
84 Other loans backed by securities (non-purpose lending)	CBPLP701	CBPMP701	CBPNP701	
85 Other	CBPLP702	CBPMP702	CBPNP702	

FR Y-14A Schedule F.2 - Pro Forma Combining Balance Sheet Mergers and Material Acquisitions

	Pre-Acquisition Book Value on as-of date		Amounts in Millions Purchase Accounting Adjustments		Fair Value Adjustments	
86 Other Loans and Leases	CBPLP703		CBPMP703		CBPNP703	
87 Loans to Foreign Governments	CBPLP704		CBPMP704		CBPNP704	
88 Agricultural Loans	CBPLP705		CBPMP705		CBPNP705	
Loans for purchasing or carrying securities (secured or	CBPLP706		CBPMP706		CBPNP706	
89 unsecured)						
90 Loans to Depositories and Other Financial Institutions	CBPLP707		CBPMP707		CBPNP707	
91 All Other Loans and Leases	CBPLP708		CBPMP708		CBPNP708	
92 All Other Loans (exclude consumer loans)	CBPLP709		CBPMP709		CBPNP709	
93 All Other Leases	CBPLP710		CBPMP710		CBPNP710	
94 Total Loans and Leases	CBPLP711		CBPMP711		CBPNP711	
<u>Loans Held for Sale and Loans Accounted for under the Fair Value Option</u>						
95 Real Estate Loans (in Domestic Offices)	CBPLP712		CBPMP712		CBPNP712	
96 First Lien Mortgages	CBPLP713		CBPMP713		CBPNP713	
97 Second / Junior Lien Mortgages	CBPLP714		CBPMP714		CBPNP714	
98 CRE Loans	CBPLP715		CBPMP715		CBPNP715	
99 Loans Secured by Farmland	CBPLP716		CBPMP716		CBPNP716	
100 Real Estate Loans (Not in Domestic Offices)	CBPLP717		CBPMP717		CBPNP717	
101 Residential Mortgages	CBPLP718		CBPMP718		CBPNP718	
102 CRE Loans	CBPLP719		CBPMP719		CBPNP719	
103 Loans Secured by Farmland	CBPLP720		CBPMP720		CBPNP720	
104 C&I Loans	CBPLP721		CBPMP721		CBPNP721	
105 Credit Cards	CBPLP722		CBPMP722		CBPNP722	
106 Other Consumer	CBPLP723		CBPMP723		CBPNP723	
107 Other Loans and Leases	CBPLP724		CBPMP724		CBPNP724	
Total Loans Held for Sale and Loans Accounted for under the	CBPLP725		CBPMP725		CBPNP725	
108 Fair Value Option						
109 Unearned Income on Loans	CBPL2123		CBPM2123		CBPN2123	
110 Allowance for Loan and Lease Losses (2)	CBPL3123		CBPM3123		CBPN3123	
Loans and Leases (Held for Investment and Held for Sale), Net	CBPLP726		CBPMP726		CBPNP726	
111 of Unearned Income and Allowance for Loan and Lease Losses (3)						

FR Y-14A Schedule F.2 - Pro Forma Combining Balance Sheet Mergers and Material Acquisitions

	Amounts in Millions			
	Pre-Acquisition Book Value on as-of date	Purchase Accounting Adjustments	Fair Value Adjustments	
TRADING				
112 Trading Assets	CBPL3545	CBPM3545	CBPN3545	
INTANGIBLES				
113 Goodwill	CBPL3163	CBPM3163	CBPN3163	
114 Mortgage Servicing Rights	CBPL3164	CBPM3164	CBPN3164	
115 Not applicable				
116 All Other Identifiable Intangible Assets	CBPL5507	CBPM5507	CBPN5507	
117 Total Intangible Assets	CBPLP727	CBPMP727	CBPNP727	
OTHER				
118 Cash and cash equivalent	CBPLP728	CBPMP728	CBPNP728	
119 Federal funds sold	CBPLB987	CBPMB987	CBPNB987	
120 Securities purchased under agreements to resell (4)	CBPLB989	CBPMB989	CBPNB989	
121 Premises and Fixed Assets	CBPL2145	CBPM2145	CBPN2145	
122 OREO	CBPL2150	CBPM2150	CBPN2150	
123 Commercial	CBPLP729	CBPMP729	CBPNP729	
124 Residential	CBPLP730	CBPMP730	CBPNP730	
125 Farmland	CBPLP731	CBPMP731	CBPNP731	
Collateral Underlying Operating Leases for Which the Bank is	CBPLP732	CBPMP732	CBPNP732	
126 the Lessor (5)				
127 Autos	CBPLP733	CBPMP733	CBPNP733	
128 Other	CBPLP734	CBPMP734	CBPNP734	
129 Other Assets (6)	CBPLP735	CBPMP735	CBPNP735	
130 Total Other	CBPLP736	CBPMP736	CBPNP736	
131 TOTAL ASSETS	CBPL2170	CBPM2170	CBPN2170	

FR Y-14A Schedule F.2 - Pro Forma Combining Balance Sheet Mergers and Material Acquisitions

	Amounts in Millions				
	Pre-Acquisition Book Value on as-of date		Purchase Accounting Adjustments		Fair Value 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
150 Subsidiaries					
151 Total Equity Capital	CBPLG105		CBPMG105		CBPNG105

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.
- (5) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation.
- (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

		<u>MDRM</u>	<u>Actual in \$Millions as of date</u>
<u>Item</u>			
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		
2b	temporary differences	CASTLC08	
	Institutions applying CECL transition provisions: credit loss		
2c	allowances eligible for inclusion in regulatory capital	CASTLC09	
	Institutions applying CECL transition provisions: average		
2d	total consolidated assets	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 acquisition		
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	

FR Y-14A/Q/M Annual Submission (data as of December 31)
Attestation Cover Page

Attestation

NOTE: Each bank holding company's and intermediate holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the *Capital Assessments and Stress Testing* information collection (FR Y-14A/Q/M). The *Capital Assessments and Stress Testing* information collection is to be prepared in accordance with instructions provided by the Federal Reserve System. The *Capital Assessments and Stress Testing* information collection must be signed and attested by the chief financial officer or an equivalent senior officer.

I, the undersigned CFO or equivalent senior officer of the named firm, attest that the FR Y-14A, FR Y-14Q, and FR Y-14M report form for this report date has been prepared in good faith using reasonable efforts of the bank holding company or intermediate holding company to conform with the instructions issued by the Federal Reserve System.

Regarding actual data as-of the reporting period, I, the undersigned CFO or equivalent senior officer of the named firm, attest that management is responsible for the internal controls over the reporting of these data and that these data are materially correct to the best of my knowledge. I attest that the internal controls for the FR Y-14A/Q/M are effective and were effective throughout the year for the FR Y-14A/Q/M, and include those practices necessary to provide reasonable assurance as to the accuracy of these data. I attest that the controls are audited at least annually by internal audit or compliance staff, and are assessed regularly by management of the banking organization. I agree to report material weaknesses in these internal controls and any material errors or omissions in the data submitted to the Federal Reserve promptly as they are identified.

_____ Printed Name and Title of Senior Officer	_____ Legal Title of Holding Company
_____ Signature of Senior Officer	_____ (Mailing Address of the Holding Company) Street / P.O. Box
_____ Date of Signature (MM/DD/CCYY)	_____ City State Zip Code