FR Y-14 Basel III and Dodd-Frank Schedule Instructions

General Guidance

The Basel III and Dodd-Frank quarterly and annual schedules collect historical and projection data, respectively; **the quarterly schedule will not be collected for the third quarter as-of date.** All projections in the Y-14A Basel III and Dodd-Frank schedule should be based on both BHC and supervisory baseline scenarios. BHCs should provide projections of capital composition, risk-weighted assets and leverage exposures until 2016 even though the BHC anticipates complying with the proposed 7% Tier 1 common, 8.5% Tier 1, and 3% Tier 1 international leverage target ratios plus the applicable surcharge for systemically important financial institutions (SIFI surcharge) in advance of the Basel III compliance deadline.

In November 2011, the Basel Committee published its methodology for assessing an additional loss absorbency requirement for global systemically important banks (SIFI surcharge) that effectively serves as an extension of the capital conservation buffer. **Each BHC should include within its CCAR Capital Plan management's best estimate of the likely SIFI surcharge that would be assessed under this methodology, along with an explanation for the determination of the estimate.** BHCs that need assistance on how to estimate the SIFI surcharge can send questions to the following secure mailbox: info@ccar.frb.org.

For purposes of completing the Basel III and Dodd-Frank schedule, BHCs are required to report data reflecting the Basel III framework as implemented on a fully-phased in basis (i.e., BHCs should apply 100% of all capital deductions, not assuming the transitional arrangements for implementation of changes to the capital composition as outlined in paragraphs 94 to 96 of the Basel III rules text). The only exception to this is specified in the risk-weighted assets (RWA) worksheet, which includes a formula for certain market risk-weighted assets to reflect treatment agreed to by the Basel Committee (*Revisions to the Basel II market risk framework issued by the Basel Committee (updated as of December 31, 2010)*).

While Section 939A of Dodd-Frank requires the removal of any reference to, or requirement of reliance on, external credit ratings from US banking agencies' rules (including those related to regulatory capital), for purposes of completing the Basel III and Dodd-Frank schedules, BHCs should follow the Basel III treatment of exposures with external credit ratings. BHCs should provide market risk-weighted asset data based on the guidance released by the Basel Committee, rather than the US Notice of Proposed Rulemaking (NPR) implementing the revisions to market risk framework that was released by the US banking agencies in January 2011.

Relevant Guidance

For purposes of completing the Basel III and Dodd-Frank schedules, BHCs should consult relevant releases by the Basel Committee on Banking Supervision (listed below in chronological order), as well as relevant sections of the Dodd-Frank Wall Street Reform and Consumer Protection Act:

- **Guidelines for computing capital for incremental risk in the trading book (July 2009):** *http://www.bis.org/publ/bcbs159.pdf*
- **Enhancements to the Basel II framework (July 2009):** *http://www.bis.org/publ/bcbs157.pdf*
- **Instructions for the comprehensive quantitative impact study (February 2010):** *http://www.bis.org/bcbs/qis/qiscompinstr.pdf*
- **Basel III: A global regulatory framework for more resilient banks and banking systems (December 2010, rev. June 2011)**: *http://www.bis.org/publ/bcbs189.pdf*

- **Revisions to the Basel II market risk framework (updated as of 31 December 2010)**: *http://www.bis.org/publ/bcbs193.pdf*

- **Interpretive issues with respect to the revisions to the market risk framework (July 2011):** *http://www.bis.org/publ/bcbs193a.pdf*

- **Basel III definition of capital frequently asked questions (October 2011):** *http://www.bis.org/publ/bcbs204.pdf*

- **Basel global systemically important banks: assessment methodology and the additional loss absorbency requirement** (November 2011): *http://www.bis.org/publ/bcbs207.pdf*

Entering Zeros

If a BHC does not have an exposure relevant to any particular line item in the worksheets (except for the Planned Action worksheet); it should enter zero (0) in those cells.

Worksheet Instructions

Basel III Capital Composition and Basel III "Exceptions Bucket" Calculator

The "Capital Composition" worksheet and the "Exceptions Bucket Calculator " worksheet collect the data necessary to calculate the composition of capital under the fully phased-in Basel III rules, as set out in paragraphs 49 to 90 of the Basel III rules text (i.e., not the transitional arrangements set out in paragraphs 94 to 96). All data should be provided in the non-shaded cells in both worksheets; gray shaded cells will be automatically populated.

Basel III Capital Composition

Row	Basel III Para Ref	Heading	Description
1	52-53	Common Stock and Related Surplus (Net of Treasury Stock)	Common shares and the related surplus issued by BHCs that meet the criteria of paragraphs 52 and 53 of the Basel III rules text. This should be net of treasury stock and other investments in own shares to the extent that these are already not recognized on the balance sheet under the relevant accounting standards.
2	52-53	Retained Earnings	Retained earnings reported by BHCs.
3-9	52-53	Accumulated Other Comprehensive Income	Accumulated other comprehensive income reported by BHCs.
10	52-53	Other Equity Capital Components (including Unearned Employee Stock Ownership Program Shares)	All other equity capital components which fall under the definition of Tier 1 Common Equity, as set forth by paragraphs 52 and 53 of the Basel III rules text.

11	52-53	Total Tier 1 Common attributable to Parent Company Common Shareholders	Formula embedded in the schedule, no input required.
12	62	Minority Interest included in Tier 1 Common	Total minority interest given recognition in Tier 1 Common Equity. Common shares issued by subsidiaries (which includes all consolidated subsidiaries of the group, regardless of whether they are fully owned or partially owned) of the consolidated group that are held by third parties is accounted for here.
13	52-53, 62-64	Total Group Tier 1 Common Prior to Regulatory Adjustments	Formula embedded in the schedule, no input required.
14	66-79	Deductions	Formula embedded in the schedule, no input required.
15	67	Goodwill, Net of Related Deferred Tax Liability	Goodwill (including those used in the valuation of significant investments in the capital of banking) should be deducted from Tier 1 Common Equity.
16	67	Intangibles Other than Mortgage Servicing Rights, Net of Related Deferred Tax Liabilities	All other intangibles (with the exception of mortgage servicing rights) must be deducted from the calculation of Tier 1 Common Equity. The full amount is to be deducted net of any associated deferred tax liability which would be extinguished if the intangible assets become impaired and/or no longer recognized under the applicable accounting rules.
17	69-70	Deferred Tax Assets (Excluding Temporary Differences Only), Net of Related Deferred Tax Liabilities	Deferred Tax Assets (DTAs) that rely on future profitability of the bank to be realized are to be deducted from Tier 1 Common Equity. Where these DTAs relate to temporary differences, the amount to be deducted is set out in the Exception Bucket Calculator schedule. DTAs may be netted with associated deferred tax liabilities (DTLs) only if the DTAs and DTLs offsetting is permitted by the relevant tax authority.
18	78	Investments in Own Shares (Excluding Treasury Stock)	BHC's investments in its own common shares (held directly or indirectly), in addition to any stock the BHC is contractually obliged to purchase in the future, must all be deducted in the calculation of Tier 1 Common Equity. This treatment will apply irrespective of whether the exposure is held in the banking book or the trading book.
19	79	Reciprocal cross holdings in the capital of banking, financial, and insurance entities	Any reciprocal cross holdings of capital that are designed to artificially inflate the capital position of banks will be deducted using a corresponding deduction approach.
20	73	Shortfall of the stock of provisions to expected losses	The deduction from capital in the event of a shortfall under the Internal Rating-Based (IRB) approach should be accounted for in the calculation of Tier 1 Common Equity.

21	71-72	Cash Flow Hedge Reserve (If Gain, Report as Positive; If Loss, Report as Negative)	The amount of the cash flow hedge reserve that relates to the hedging of items which are not fair-valued on the balance sheet should be deducted from Tier 1 Common Equity. Positive amounts should be deducted and negative amounts should be added back.
22	75	Cumulative Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities) If Gain, Report as Positive; If Loss, Report as Negative)	All unrealized gains and losses resulting from changes in the fair value of liabilities due to changes in the bank's own credit risk must be deducted from Tier 1 Common Equity.
23	76-77	Defined Benefit Pension Fund Assets	For each defined benefit pension fund that is an asset on the balance sheet, the asset should be deducted in the calculation of Tier 1 Common Equity, net of any associated deferred tax liability which would be extinguished if the asset should become impaired or no longer recognized under the applicable accounting standards.
24	74	Securitization Gain on Sale	Securitization gain on sale (expected future margin income) as described in paragraph 562 of the Basel II framework. Any increase in equity capital resulting from a securitization transaction (i.e., those associated with expected future margin income resulting in a gain-on-sale) must be deducted from Tier 1 Common Equity.
25		Total Tier 1 Common After Deductions Above	Formula embedded in the schedule, no input required.
26	80-83	Insignificant Investments in the Common Share of Unconsolidated Financial Entities That Exceed 10% of Tier 1 Common	Investments in banking, financial, and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity.
27		Total Tier 1 Common After the Regulatory Adjustments Above	Formula embedded in the schedule, no input required.
28		Significant Investments in the Common Stock of Financial Entities (Amount Above 10% Threshold)	Formula embedded in the schedule, no input required.
29		Mortgage Servicing Rights (Amount above 10% Threshold)	Formula embedded in the schedule, no input required.
30		Deferred Tax Assets Arising from Temporary Difference (Amount Above 10% Threshold)	Formula embedded in the schedule, no input required.
31		Total Common Equity Tier 1 Capital After the Regulatory Adjustments Above	Formula embedded in the schedule, no input required.
32	82	Regulatory Adjustments to be Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 to Cover Deductions	This is the amount deducted from the next higher tier of capital (i.e., Tier 1 Common Equity in lieu of Additional Tier 1 capital) should a BHC not have enough Tier 1 capital to satisfy a given deduction.

33		Total Common Equity Tier 1 Capital After the Regulatory Adjustments Above	Formula embedded in the schedule, no input required.
34		Amount Exceeding the 15% Threshold	Formula embedded in the schedule, no input required.
35		Tier 1 Common	Formula embedded in the schedule, no input required.
36	55-56	Non common Tier 1 Capital Instruments	Additional Tier 1 instruments issued by parent company of group (and any related surplus), including any compliant capital issued via special purpose vehicles (SPVs) as determined by paragraph 65 of the Basel III rules text.
37	63-64	Minority Interest Included in Tier 1 Capital	Instruments that meet the Additional Tier 1 criteria issued by subsidiaries to third parties that are given recognition in group Additional Tier 1 capital (sum of relevant output of the Basel III Capital Composition worksheet after application to every subsidiary that has issued capital held by third parties).
38		Deductions	Formula embedded in the schedule, no input required.
39	66-90	Regulatory Adjustments to be Deducted from Additional Tier 1 Capital	This captures all other adjustments BHCs must make to additional Tier 1 capital (i.e., non-cumulative perpetual preferred stock).
40	82	Tier 2 Regulatory Adjustments Which have to be Deducted from Additional Tier 1 Capital	If the total regulatory adjustments to be made to Tier 2 capital exceed the amount of Tier 2 capital available, the excess amount should be deducted from Tier 1 capital.
41		Tier 1 Capital	Formula embedded in the schedule, no input required.

<u>Basel III "Exception Bucket' Calculator</u>

The "Exception Bucket Calculator" worksheet collects the data necessary to calculate the items that may receive limited recognition in Tier 1 Common Equity, (i.e., significant investments in the common shares of unconsolidated financial institutions, mortgage servicing rights and deferred tax assets arising from temporary difference) . Those items may be recognized in Tier 1 Common Equity up to 10% of the BHC's common equity on the individual basis and 15% on the aggregated basis after application of all regulatory adjustments. As further clarified in Annex 2 of the Basel III rules text on the application of the 15% of Tier 1 common equity limit, the maximum amount of those items that can be recognized by each BHC in its calculation of Tier 1 common equity is 17.65% (i.e., 15%/85%).

Row	**Basel III Para Ref**	**Heading**	**Description**
1	84-86	Gross holdings of capital stock	The aggregate holdings of capital instruments including direct, indirect and synthetic holdings in both the banking book and trading book must be included.
2	84-86	Permitted offsetting short positions in relation to the specific gross holdings included above	Offsetting positions in the same underlying exposure where the maturity of the short position either matches the maturity of the long position or has a residual maturity of at least one year.
3	84-86	Holdings of common stock net of short positions	Formula embedded in the schedule, no input required.
4	84-86	Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financial institutions, mortgage servicing rights (MSRs) and deferred tax assets (DTA) temporary difference	Formula embedded in the schedule, no input required.
5	84-86	Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap	Formula embedded in the schedule, no input required.
6	67, 87	Total mortgage servicing rights (MSR) classified as intangible	Mortgage servicing rights (MSR) may receive limited recognition when calculating Tier 1 Common Equity, with recognition capped at 10% of the bank’s common equity (after the application of all regulatory adjustments set forth in paragraphs 67 to 85 of the Basel III rules text).

Row	Basel III Para Ref	Heading	Description
7	67, 87	Associated deferred tax liability which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards	The amount of mortgage servicing rights (MSR) to be deducted from Tier 1 common equity can be net of any associated deferred tax liability when calculating Tier 1 Common Equity, with recognition capped at 10% of the bank's common equity (after the application of all regulatory adjustments set forth in paragraphs 67 to 85 of the Basel III rules text). If the bank chooses to net its deferred tax liabilities associated with mortgage servicing rights against deferred tax assets (in Row 17 of the Capital Composition worksheet), those deferred tax liabilities should not be deducted again here.
8		Mortgage servicing rights net of related tax liability	Formula embedded in the schedule, no input required.
9		Common Equity Tier 1 after all regulatory adjustments except significant investments in financial institutions, mortgage servicing rights (MSR) s and deferred tax assets (DTA) temporary difference	Formula embedded in the schedule, no input required.
10		Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap	Formula embedded in the schedule, no input required.
11	87	Net deferred tax assets due to temporary differences	Net deferred tax assets due to temporary differences may receive limited recognition when calculating Tier 1 Common Equity, with recognition capped at 10% of the bank's common equity (after the application of all regulatory adjustments set forth in paragraphs 67 to 85 of the Basel III rules text).
12		Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financials, mortgage servicing rights (MSR) and deferred tax assets (DTA) temporary differences	Formula embedded in the schedule, no input required.
13		Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap	Formula embedded in the schedule, no input required.
14		Significant investments in the common equity of financial entities not deducted as part of the 10% cap	Formula embedded in the schedule, no input required.
15		Mortgage servicing rights not deducted as part of the 10% cap	Formula embedded in the schedule, no input required.

Row	Basel III Para Ref	Heading	Description
16		Deferred tax assets due to temporary differences not deducted as part of the 10% cap	Formula embedded in the schedule, no input required.
17		Sum of significant investments in financials, mortgage servicing rights (MSR) and deferred tax assets (DTA) temporary differences not deducted as a result of the 10% cap	Formula embedded in the schedule, no input required.
18		Deduction from Common Equity Tier 1 capital in respect of amounts above the 15% cap	Formula embedded in the schedule, no input required.

<u>Risk-Weighted Assets Worksheet</u>

In the Risk-Weighted Assets worksheet, BHCs should provide Basel II risk-weighted asset estimates for portfolios not addressed in the Basel III capital framework inclusive of changes related to the capital treatment of securitization and traded exposures issued by the Basel Committee in July 2009 through July 2010.

If a BHC's trading activity is below $1 billion or less than 10% of its total assets at 3Q 2011, the BHC does not need to complete the market risk-weighted asset section within the Basel III and Dodd-Frank schedule. However, if the BHC projects to meet the trading activity threshold during 2012, then the BHC should complete the market risk-weighted asset section within the schedule, based on the *Revisions to the Basel II market risk framework (updated as of December 31, 2010),* regardless of whether the internal models have been approved. Additionally, the BHC should complete the market risk-weighted assets for all reporting periods beginning in 3Q 2011.

A BHC unable to provide Basel II and III risk weighted asset estimates should send an email to info@CCAR.frb.org to determine how to proceed. In doing so, BHCs should specify the affected portfolios, current limitations that preclude the BHC from providing Basel II estimates, as well as management's plan for addressing those limitations.

Row	Heading	Description
Credit risk (including Counterparty Credit Risk (CCR) and non-trading credit risk) Risk-weighted assets should reflect the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets where relevant, unless noted otherwise.		
1	Corporate	Formula embedded in the schedule, no input required.

Row	Heading	Description
2	Corporate (not including receivables); Counterparty credit risk exposures (not including credit value adjustment (CVA) charges or charges for exposures to central counterparties (CCPs))	Overall risk-weighted assets for corporate (not including receivables) counterparty credit risk exposures, not including credit value adjustment (CVA) capital charges or exposures to central counterparties (CCPs), after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
3	Corporate (not including receivables); Other exposures	Overall risk-weighted assets for other corporate exposures (not including receivables), after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
4	Sovereign	Formula embedded in the schedule, no input required.
5	Sovereign; Counterparty credit risk exposures (not including credit value adjustment (CVA) charges or charges for exposures to central counterparties (CCPs))	Overall risk-weighted assets for sovereign counterparty credit risk exposures, not including credit value adjustment (CVA) capital charges or exposures to central counterparties (CCPs), after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
6	Sovereign; Other exposures	Overall risk-weighted assets for other sovereign exposures, after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
7	Bank	Formula embedded in the schedule, no input required.
8	Bank; Counterparty credit risk exposures (not including credit value adjustment (CVA) charges or charges for exposures to central counterparties (CCPs))	Overall risk-weighted assets for bank counterparty credit risk exposures, not including credit value adjustment (CVA) capital charges or exposures to central counterparties (CCPs), after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
9	Bank; Other exposures	Overall risk-weighted assets for other bank exposures, after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
10	Retail	Formula embedded in the schedule, no input required.
11	Retail; Counterparty credit risk exposures (not including credit value adjustment (CVA) charges or charges for exposures to Central counterparties (CCPs))	Overall risk-weighted assets for retail counterparty credit risk exposures, not including credit value adjustment (CVA) capital charges or exposures to Central counterparties (CCPs), after applying the 1.06 scaling factor to IRB credit risk-weighted assets.
12	Retail; Other exposures	Overall risk-weighted assets for other retail exposures, after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.

Row	Heading	Description
13	Equity	Overall risk-weighted assets for equity exposures, where relevant after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
14	Securitization	Overall risk-weighted assets for securitizations that are held in the held-to-maturity or available-for-sale portfolios, where relevant after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
15	Trading Book Counterparty Credit Risk Exposures (if not included in above)	Overall risk-weighted assets for counterparty credit risk exposures in the trading book if the BHC is not able to include them in the portfolio of the counterparty as specified above.
16	Credit value adjustment (CVA) Capital Charge (Risk-Weighted Asset Equivalent)	Formula embedded in the schedule, no input required.
17	Advanced credit value adjustment (CVA)	Formula embedded in the schedule, no input required.
18	Credit value adjustment (CVA) capital charge (risk-weighted asset equivalent); Advanced CVA; Unstressed Value at Risk (VaR) with multipliers	Standalone 10-day value-at-risk calculated on the set of credit value adjustments (CVAs) (as specified in BCBS 189 Section II.A.1 paragraph 98 using expected exposure based on current parameter calibration) for all Over-the-counter (OTC) derivatives counterparties together with eligible credit value adjustment (CVA) hedges. The reported value-at-risk should consist of both general and specific credit spread risks and is restricted to changes in the counterparties credit spreads. The bank must multiply the reported value-at-risk by three times consistent with the approach used in calculating market risk capital charge (three-times multiplier). The 1.06 scaling factor does not apply. BHC should report 0 if it does not use the advanced credit value adjustment (CVA) approach.

Row	Heading	Description
19	Credit value adjustment (CVA) capital charge (risk-weighted asset equivalent); Advanced CVA; Stressed Value at Risk (VaR) with multipliers	Standalone 10-day **stressed** Value-at-risk (VAR) calculated on the set of credit value adjustments (CVAs) (as specified in the Basel Committee on Banking Supervision (BCBS) 189 Section II.A.1 paragraph 98 using stressed exposure based on stress parameter calibrations) for all Over-the-counter (OTC) derivatives counterparties together with eligible credit value adjustments (CVA) hedges. The reported value-at-risk should consist of both general and specific credit spread risks and is restricted to changes in the counterparties credit spreads. It should reflect three-times multiplier. The 1.06 scaling factor does not apply. BHC should report 0 if it does not use the advanced credit value adjustments (CVA) approach
20	Credit value adjustment (CVA) capital charge (risk-weighted asset equivalent); Standardized CVA	Risk-weighted asset (RWA) equivalent of the standardized credit value adjustment (CVA) risk capital charge.
21	Other Credit Risk	If the BHC is unable to assign credit risk-weighted assets to one of the above categories even on a best-efforts basis, they should be reported in this row.
22	Total Credit right-weighted assets (RWA)	Formula embedded in the schedule, no input required.

Market Risk

If a BHC does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.

23	Standardized Specific Risk (excluding securitization and correlation)	Risk-weighted asset (RWA) equivalent for specific risk based on the standardized measurement method as applicable. It should not include the risk-weighted assets according to the standardized measurement method for exposures included in the correlation trading portfolio or the standardized approach for other non-correlation related traded securitization exposures.
24	Value at Risk (VaR) with Multipliers (general and specific risk)	BHC-wide 10-day value-at-risk (VaR) inclusive of all sources of risks that are included in the value-at-risk calculation. The reported value-at-risk should reflect actual multipliers as of the reporting date.
25	Stressed value-at-risk with Multipliers (general and specific risk)	BHC-wide 10-day stressed value-at-risk inclusive of all sources of risk that are included in the stressed value-at-risk calculation. The reported stressed value-at-risk should reflect actual multipliers as of the reporting date.

Row	Heading	Description
26	Incremental risk capital charge	Risk-weighted asset (RWA) equivalent for incremental risk in the trading book.
27	Correlation Trading	Formula embedded in the schedule, no input required.
28	Correlation trading portfolio; Comprehensive risk model, before application of the floor	Risk-weighted asset (RWA) equivalent for exposures in the correlation trading portfolio which are subject to the comprehensive risk model, before the application of the 8% floor based on the standardized measurement method.
29	Correlation Trading; Standardized Measurement Method (100%) for exposures subject to credit risk management (CRM)	Formula embedded in the schedule, no input required.
30	Correlation trading portfolio; Standardized measurement method (100%) for exposures subject to the credit risk measurement (CRM); Net long	100% of the risk-weighted asset (RWA) equivalent according to the standardized measurement method for net long exposures in the correlation trading portfolio which are subject to the comprehensive risk model.
31	Correlation trading portfolio; Standardized measurement method (100%) for exposures subject to the credit risk measurement(CRM); Net short	100% of the risk-weighted asset (RWA) equivalent according to the standardized measurement method for net short exposures in the correlation trading portfolio which are subject to the comprehensive risk model.
32	Correlation trading; Standardized Measurement Method for exposures not subject to credit risk management (CRM)	Formula embedded in the schedule, no input required.
33	Correlation trading portfolio; Standardized measurement method (100%) for exposures not subject to the credit risk measurement (CRM); Net long	Risk-weighted asset (RWA) equivalent according to the standardized measurement method for net long exposures in the correlation trading portfolio not subject to the comprehensive risk model.
34	Correlation trading portfolio; Standardized measurement method (100%) for exposures not subject to the credit risk measurement (CRM); Net short	Risk-weighted asset (RWA) equivalent according to the standardized measurement method for net short exposures in the correlation trading portfolio not subject to the comprehensive risk model.

Row	Heading	Description
35	Securitization non-correlation	In accordance with *Revisions to the Basel II market risk framework - updated as of 31 December 2010,* during a transitional period until December 31, 2013, the capital charge (or risk-weighted asset equivalent) for non-correlation related traded securitization is the larger of the long and net short positions. Afterward, the charge is the sum of the net long and net short positions.
36	Securitization non-correlation; Net long	Risk-weighted asset equivalent according to the standardized measurement method for net long other non-correlation related securitization exposures including nth-to-default credit derivatives.
37	Securitization non-correlation; Net short	Risk-weighted asset equivalent according to the standardized measurement method for net short other non-correlation related securitization exposures including nth-to-default credit derivatives.
38	Other Market Risk	If the BHC is unable to assign market risk-weighted assets to one of the above categories, they should be reported in this row. If no such requirements exist, 0 should be entered.
39	Total Market risk-weighted assets (RWA)	Formula embedded in the schedule, no input required.
40	Other Pillar 1 Capital Requirements	Risk-weighted assets (RWA) for settlement risk and other Pillar 1 capital requirements. If no such requirements exist, 0 should be entered.
Other		
41	Operational Risk	Risk-weighted assets (RWA) for operational risk.
42	Change in Risk-Weighted Assets (RWA) Due to Impact of Basel III Definition of Capital	Impact on the risk-weighted assets (RWA) due to changes of Basel III definition of capital.
43	Total Risk-weighted Assets	Formula embedded in the schedule, no input required.

Leverage Exposure Worksheet

BHCs should report the average as of quarter end for the relevant period by including averages of the exposures calculated on a monthly basis. Exposure measure of the leverage ratio is defined by the Basel III rules text. BHCs that are unable to calculate monthly data may report exposures as of the quarter end (i.e., not the average over the quarter of exposures calculated monthly).

Row	Heading	Description
1	On-Balance Sheet Derivatives, Basel II Netting	Total derivatives exposure (sum of positive fair values) with Basel II netting rules (i.e., positive net current derivatives exposure on a netting set-by-netting set basis, where those netting sets meet Basel II netting requirements, summed across counterparties). Both derivatives traded over-the-counter (OTC) and on an exchange or through a central counterparty (CCP) should be included. They do not include initial or variation margin credits.
2	Derivatives, Potential Future Exposure Applying Basel II Netting	Regulatory potential future exposure (PFE) of derivatives when applying the current exposure method and Basel II netting rules. The PFE is calculated by multiplying the derivative's notional principal amount by a factor that is based on type of derivative contract and residual maturity. For derivatives contracts in bilateral netting sets that meet the Basel II netting requirements, the PFE is the adjusted sum of the PFE exposure for all over-the-counter (OTC) derivative contracts subject to the qualifying master netting agreement. (Reference Annex 4; paragraph 96(iv) of the Basel II framework.)

Row	Heading	Description
3	On-Balance Sheet Securities Financing Transactions, Basel II Netting	Securities financing transactions (SFTs) as defined by the Basel II framework (i.e., transactions such as repurchase agreements, reverse repurchase agreements, security lending and borrowing, and margin lending transactions, where the value of the transactions depends on the market valuations and the transactions are often subject to margin agreements), when representing an asset on the accounting balance sheet. BHCs should report the sum of the net positive current exposures, determined on a netting set-by-netting set basis, where those netting sets meet Basel II netting requirements. The net positive exposure is determined by netting the exposure amounts and collateral (e.g., the sum of the market value of all securities and cash lent to the counterparty, less the sum of all securities and cash received from the counterparty as collateral under the bank's agreement). Include any securities financing transactions (SFTs) that are traded over-the-counter (OTC) or on an exchange, or through a central counterparty (CCP).
4	Other On-Balance Sheet Items, (Excluding Derivatives and Securities Financing Transactions)	All other assets that are carried on the balance sheet that are not specifically identified in rows one and three above. Other on-balance sheet assets may include cash, loans, securities, trading assets, fixed assets, and failed and unsettled transactions.
5	Off-Balance Sheet Items (excluding derivatives)	Formula embedded in the schedule, no input required.
6	Off-Balance Sheet Items (excluding derivatives) - Unconditionally Cancellable Commitments eligible for 10% credit conversion factors (CCF)	All commitments that are unconditionally cancellable at any time by the BHC without prior notice are to be converted to credit equivalent amounts using a 10% credit conversion factors (CCF).
7	All other Off-Balance Sheet Items (excluding derivatives and off-balance sheet Securities Financing Transactions))	All other off-balance sheet items that are subject to risk-based capital (RBC) requirements are to be converted to on-balance sheet credit equivalent amounts using a uniform 100% credit conversion factors (CCF). The 100% CCF is to be applied regardless of the CCF that would otherwise have been applied to such exposures under the RBC requirements. Exclude commitments that are eligible for the 10% CCF, operational risk exposures, off-balance sheet securities financing transactions (SFTs) and derivatives.

Row	Heading	Description
8	Amounts Deducted from Tier 1 Capital (Report as Negative)	Formula embedded in the schedule, no input required.

Planed Actions Worksheet

For the purpose of completing the Planed Actions worksheet of the Basel III and Dodd-Frank schedule, BHCs should capture all material planned actions, including, but not limited to, the roll-off or sale of an existing portfolio, the issuance of regulatory capital instruments and other strategic corporate actions. For each planned action, BHCs should provide a brief description.

In addition, BHCs should submit the incremental quantitative impact on Tier 1 common equity, Tier 1 risk-based capital, risk-weighted assets (RWA), and leverage exposures for each year as of year-end. The quantitative impact of planned actions submitted by BHCs should represent the stand-alone, incremental immediate impact of the action relevant to the time period in which it is planned to be executed. For example, if a planned action were forecasted to reduce the BHC's risk-weighted assets by $200 million as of 4Q 2013 and an additional $100 million as of 4Q 2014 (for a total reduction of $300 million), the BHC should report "200" for 4Q 2013, "100" for 4Q 2014, and "0" for subsequent periods.

However, when evaluating the impact of the planned actions, BHCs should include an assessment of how each of these actions will comprehensively impact the firm. BHCs are required to factor in the combined impact of all planned actions on all other relevant worksheets of the Basel III submission.

BHCs should provide a more detailed description of each material action in a separate attachment(s). The documentation should include:

- How each material planned action aligns with the BHC's long term business strategy and risk appetite on a going concerns basis;
- Assessment of each material planned action by taking into account potential capital and earnings impact, overall risk profile, and funding need;
- Assessment of market condition and capacity around planned actions including the BHC's planned sale size, availability, and appetite of buyers and other potential sellers;
- Assessment of impediments to plan actions (e.g., contractual, accounting or structural limitation);
- Whether there are recent transactions from either the BHC or other institutions that would demonstrate the ease of sales or unwind.

Column	Heading	Description
A	Description	Brief description of the planned action the BHC wishes to implement.
B	Action Type	A selection from a list of available actions provided in the schedule.
C	Exposure Type	A selection from a list of available exposure types provided in the schedule.

Column	Heading	Description
D-AA	Projected Impact (Q4 2011-Q42016); Tier 1 Common, Tier 1 Capital, Risk-weighted Assets (RWA), and Leverage Exposure	This is the projected incremental impact year-over-year on the BHC's Tier 1 common equity, Tier 1 capital, risk-weighted assets, and leverage exposure in $Millions as of year-end.
AB	Total Tier 1 Common Impact	Formula embedded in the schedule, no input required.
AC	Total Tier 1 Capital Impact	Formula embedded in the schedule, no input required.
AD	Total risk-weighted assets (RWA) Impact	Formula embedded in the schedule, no input required.
AE	Total leverage exposure impact	Formula embedded in the schedule, no input required.

Included below are examples of specific documentation which may be included, where relevant, to the planned action.

- Detailed information on a planned sale such as risk profile and size of the positions, indicative term sheets and contracts; potential buyer information; current marked to market (MTM), support for the execution price; potential associated loans, financing, or liquidity credit support arrangements; potential buy back commitments; and impact on any offsetting positions. If similar recent transactions have taken place, BHCs should provide information as a point of reference. BHCs should also describe any challenges that may be encountered in executing the sale.

- Detailed information on a planned unwind, such as risk profile and size of the positions, profit and loss (P&L) impact at execution or in the future; funding implications; impact on any offsetting positions; and trigger of consolidation or on-boarding of the underlying assets.
- Detailed information on planned run-offs, such as risk profile and size of the positions, impact on any offsetting positions; details on trades; and maturity dates.
- Detailed information on planned hedging, such as indicative term sheets and contracts; P&L impact at execution or during life of the hedges; and impact on counterparty credit RWA.
- Detailed information on changed to risk-weighted-assets calculation methodologies, such as which data or parameters would be changed, whether the firm has submitted model application to its supervisors, remaining work to be completed and expected completion date.

- Detailed information on expanded use of clearing houses, such as types of products to be cleared and central counterparties to be used.

BHCs should also provide detailed information on any alternative Basel III and Dodd-Frank action plans in the event the firm falls short of the targets outlined in the Capital Plan, and trigger events that would result in a need to pursue any alternative action plans.

FR Y-14A: Basel III & Dodd-Frank (D-F) Cover Sheet

Institution Name:

RSSD ID:

Date of Data Submission:

Please describe the baseline scenario associated with this submission. It should be consistent with that used for other capital plan baseline projections.

Please specify the time period over which management expects to comply fully with the Basel III capital framework and related provisions of D-F that will affect regulatory capital:

Note: BHCs should contact info@CCAR.frb.org should they need to insert additional columns in the accompanying worksheets to reflect management's timeline as specified above.

Please refer to the Basel III & Dodd-Frank Schedule Instructions when completing this schedule.

Basel III Capital Composition

	B	C	D	E	F	G	H	I	J
		BCBS Implementation Monitoring DefCapB3 tab [2]	**$ Millions** **Actual**			**$ Millions** **Projected**			
			Q3 2011	**Q4 2011**	**Q4 2012**	**Q4 2013**	**Q4 2014**	**Q4 2015**	**Q4 2016**
	Basel III Tier 1 Common								
1	Common Stock and Related Surplus (Net of Treasury Stock)	*Line 30*							
2	Retained Earnings	*Line 31*							
3	Accumulated Other Comprehensive Income	*Line 32*							
4	Unrealized Gains and Losses on Available-for-Sale Items	*Line 33*							
5	Gains and Losses on Derivatives Held as Cash Flow Hedges	*Line 34*							
6	Gains and Losses Resulting from Converting Foreign Currency Subsidiaries to the Parent Currency (If Applicable)	*Line 35*							
7	Actuarial Reserve (If Applicable)	*Line 36*							
8	Unrealized Gains and Losses from a Foreign Currency Hedge of a Net Investment in a Foreign Operation (If Applicable)	*Line 37*							
9	All Other Reserves (If Applicable)	*Line 39*							
10	Other Equity Capital Components (Including Unearned Employee Stock Ownership Program Shares)								
11	**Total Tier 1 Common attributable to Parent Company Common Shareholders**	*Line 40*							
12	Minority Interest Included in Tier 1 Common	*Line 41*							
13	**Total Group Tier 1 Common Prior to Regulatory Adjustments**	*Line 42*							
14	Deductions								
15	Goodwill, Net of Related Deferred Tax Liability	*Line 43*							
16	Intangibles Other than Mortgage Servicing Rights, Net of Related Deferred Tax Liability	*Line 44*							
17	Deferred Tax Assets (Excluding Temporary Differences Only), Net of Related Deferred Tax Liabilities	*Line 45*							
18	Investments in Own Shares (Excluding Treasury Stock)	*Line 46*							
19	Reciprocal Cross Holdings in Common Equity	*Line 47*							
20	Shortfall of Provisions to Expected Losses	*Line 48*							
21	Cash Flow Hedge Reserve (If Gain, Report as Positive; If Loss, Report as Negative)	*Line 49*							
22	Cumulative G/L Due to Changes in Own Credit Risk on Fair Valued Liabilities (If Gain, Report as Positive; If Loss, Report as Negative)	*Line 50*							
23	Defined Benefit Pension Fund Assets	*Line 51*							
24	Securitization Gain on Sale	*Line 52*							
25	**Total Tier 1 Common After Deductions Above**	*Line 53*							
26	Insignificant Investments in the Common Share of Unconsolidated Financial Entities That Exceed 10% of Tier 1 Common (line 25)[1]	*Line 54*							
27	**Total Tier 1 Common After the Regulatory Adjustments Above**	*Line 55*							
28	Significant Investments in the Common Stock of Financial Entities (Amount Above 10% Threshold)	*Line 56*							
29	Mortgage Servicing Rights (Amount Above 10% Threshold)	*Line 57*							
30	Deferred Tax Assets Arising from Temporary Differences (Amount Above 10% Threshold)	*Line 58*							
31	**Total Common Equity Tier 1 Capital After the Regulatory Adjustments Above**	*Line 59*							
32	Regulatory Adjustments to be Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 to Cover Deductions	*Line 60*							
33	**Total Common Equity Tier 1 Capital After the Regulatory Adjustments Above**	*Line 61*							
34	Amount Exceeding the 15% Threshold	*Line 62*							
35	**Tier 1 Common**	*Line 63*							
	Basel III Tier 1 Capital								
36	Non-common Tier 1 Capital Instruments	*Line 68*							
37	Minority Interest Included in Tier 1 Capital	*Line 69*							
38	Deductions								
39	Regulatory Adjustments to be Deducted from Additional Tier 1 Capital	*Line 71*							
40	Tier 2 Regulatory Adjustments Which have to be Deducted from Additional Tier 1 Capital	*Line 72*							
41	**Tier 1 Capital**	*Line 75*							
	Data Completeness Check (If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.)		No	No	No	No	No	No	No

Footnotes:

[1] Investments in the capital of financial entities where the bank does not own more than 10% of the issued common share capital.

[2] For BHCs participating in the Basel Committee on Bank Supervision's Basel III Implementation Monitoring exercise, this column provides the corresponding tab name and cells. References are made according to the September 2011 version of "Instructions for Basel III Implementation Monitoring."

Basel III "Exception Bucket" Calculator

	B	C	D	E	F	G	H	I
		BCBS Implementation Monitoring DefCapB3 tab [2]	**$ Millions**			**$ Millions**		
			Actual			**Projected**		
			Q3 2011	**Q4 2011**	**Q4 2012**	**Q4 2013**	**Q4 2014**	**Q4 2015**
	Significant investments in the capital of unconsolidated financial entities [1]							
1	Gross holdings of common stock	*Line 209*						
2	Permitted offsetting short positions in relation to the specific gross holdings included above	*Line 210*						
3	**Holdings of common stock net of short positions**	*Line 211*						
4	Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary difference	*Line 219*						
5	**Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap**	*Line 220*						
	Mortgage servicing rights							
6	Total mortgage servicing rights classified as intangible	*Line 226*						
7	Associated deferred tax liability which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards	*Line 227*						
8	**Mortgage servicing rights net of related tax liability**	*Line 228*						
9	Common Equity Tier 1 after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary difference	*Line 229*						
10	**Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap**	*Line 230*						
	Deferred tax assets due to temporary differences							
11	Net deferred tax assets due to temporary differences	*Line 233*						
12	Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary differences	*Line 234*						
13	**Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap**	*Line 235*						
	Aggregate of items subject to the 15% limit (significant investments in financial institutions, mortgage servicing rights and DTAs that arise from temporary differences)							
14	Significant investments in the common equity of financial entities not deducted as part of the 10% cap	*Line 238*						
15	Mortgage servicing rights not deducted as part of the 10% cap	*Line 239*						
16	Deferred tax assets due to temporary differences not deducted as part of the 10% cap	*Line 240*						
17	**Sum of significant investments in financials, mortgage servicing rights and DTA temporary differences not deducted as a result of the 10% cap**	*Line 241*						
18	**Deduction from Common Equity Tier 1 capital in respect of amounts above the 15% cap**	*Line 242*						
	Data Completeness Check (If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.)		No	No	No	No	No	No

Footnotes:

[1] Significant investments in the capital of unconsolidated banking, financial and insurance entities (i.e. where the bank owns more than 10% of the issued common share capital or where the entity is an affiliate), excluding amounts held for underwriting purposes only if held for 5 working days or less.

[2] For BHCs participating in the Basel Committee on Bank Supervision's Basel III Implementation Monitoring exercise, this column provides the corresponding tab name and cells. References are made according to the September 2011 version of "Instructions for Basel III Implementation Monitoring."

Basel III Risk-weighted Assets[1, 2]

	B	C	D	E	F	G	H	I	J
		BCBS Implementation Monitoring General Info tab[4]	$ Millions Actual			$ Millions Projected			
			Q3 2011	Q4 2011	Q4 2012	Q4 2013	Q4 2014	Q4 2015	Q4 2016
	Credit risk (Including CCR and non-trading credit risk), with 1.06 scaling factor								
1	Corporate	*E77*							
2	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	*G78*							
3	Other Exposures	*G80*							
4	Sovereign	*E81*							
5	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	*E82*							
6	Other Exposures	*E83*							
7	Bank	*E84*							
8	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	*G85*							
9	Other Exposures	*G86*							
10	Retail	*E87*							
11	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	*E88*							
12	Other Exposures	*E89*							
13	Equity	*E90*							
14	Securitization	*G92*							
15	Trading Book Counterparty Credit Risk Exposures (if not included in above)	*E97*							
16	CVA Capital Charge (Risk-Weighted Asset Equivalent)	*E98*							
17	Advanced CVA	*G99*							
18	Unstressed VaR with multipliers	*G99*							
19	Stressed VaR with multipliers	*G99*							
20	Standardized CVA	*G100*							
21	Other Credit Risk	*E91, E93, E94, E95, E96*							
22	Total Credit RWA	*E106*							
	Market risk								
23	Standardized Specific Risk (excluding securitization and correlation)	*D111, D112, D115*							
24	VaR with multiplier	*D117& D119*							
25	Stressed VaR with multiplier	*D118*							
26	Incremental Risk Charge (IRC)	*D120*							
27	Correlation Trading[3]	*D121*							
28	Comprehensive Risk Measurement (CRM), Before Application of Floor	*D122*							
29	Standardized Measurement Method (100%) for Exposures Subject to the CRM	*D123*							
30	CRM Floor Based on 100% of Standardized - Net Long	*D124*							
31	CRM Floor Based on 100% of Standardized - Net Short	*D125*							
32	Standardized Measurement Method for Exposures Not Subject to CRM	*D126*							
33	Net Long	*D127*							
34	Net Short	*D128*							
35	Securitization Non-correlation[3, 5]	*D129*							
36	Net Long	*D130*							
37	Net Short	*D131*							
38	Other Market Risk	*D132*							
39	Total Market RWA	*D134*							
	Other								
40	Other Pillar 1 Capital Requirements	*D137, 138*							
41	Operational Risk	*D146*							
42	Change in Risk-Weighted Assets Due to Impact of Basel III Definition of Capital	*D186*							
43	**Total Risk-weighted Assets**	*D187*							
	Data Completeness Check (If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.)		No	No	No	No	No	No	No

Footnotes:

[1] Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

[2] Any assets deducted from capital should not be included in risk-weighted assets.

[3] For credit derivatives, the exposure basis to be risk weighted should be the mark-to-market of the underlying, consistent with the last round of QIS instructions.

[4] For BHCs participating in the Basel Committee on Bank Supervision's Basel III Implementation Monitoring exercise, this column provides the corresponding tab name and cells. References are made according to the September 2011 version of "Instructions for Basel III Implementation Monitoring."

[5] In accordance with *Revisions to the Basel II market risk framework issued by the Basel Committee (updated as of 31 December 2010),* during a transitional period until December 31, 2013, the charge for securitization non-correlation is the larger of the net long and net short positions. Afterward, the charge is the sum of net long and net short positions.

Basel III Leverage Exposures (quarterly averages)

	B	C	D	E	F	G	H	I	J
		BCBS Implementation Monitoring Leverage Ratio tab [1]	**$ Millions Actual Q3 2011**	**Q4 2011**	**Q4 2012**	**$ Millions Projected Q4 2013**	**Q4 2014**	**Q4 2015**	**Q4 2016**
1	On-Balance Sheet Derivatives, Basel II Netting	*Line 8*							
2	Derivatives, Potential Future Exposure Applying Basel II Netting	*Line 21*							
3	On-Balance Sheet Securities Financing Transactions, Basel II Netting	*Line 12*							
4	Other On-Balance Sheet Items, Gross Value (Excluding Derivatives and Securities Financing Transactions)	*Line 13*							
5	Off-Balanace Sheet Items (excluding derivatives)								
6	Of Which: Unconditionally Cancellable Commitments eligible for 10% CCF	*Line 27,28*							
7	Of Which: All Other	*Line 26-27-28+29+30+31*							
8	Amounts Deducted from Tier 1 Capital (Report as Negative)	*Line 87*							
9	**Total Exposures for Basel III Leverage Exposure**	*Line 88*							

Data Completeness Check (If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.)	No	No	No	No	No	No	No

Basel III Planned Actions

$ Millions

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF
				Q4 2011				Q4 2012				Q4 2013				Q4 2014				Q4 2015				Q4 2016				Total			
Action #	Description	Action Type	Exposure Type	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Tier 1 Common	Tier 1	RWA	Leverage Exposure
1																												0	0	0	0
2																												0	0	0	0
3																												0	0	0	0
4																												0	0	0	0
5																												0	0	0	0
6																												0	0	0	0
7																												0	0	0	0
8																												0	0	0	0
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36																												0	0	0	0
37																												0	0	0	0
38																												0	0	0	0
39																												0	0	0	0
40																												0	0	0	0
			Total impact of planned actions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			Reported changes from prior period																												
			Check																												

FR Y-14A: Counterparty Credit Risk / CVA Data Submission Cover Sheet

See tabs "*CCR Data Dictionary* " and "*CCR Instructions to firms* " for additional guidance on completing these worksheets.

BHCs should complete all relevant cells in the corresponding worksheets, including this cover page. Data should be reported in millions of dollars.

Institution Name:	
RSSD ID:	
Submission date:	
Data as of date:	
Version	
When Received:	12/15/11 3:47 PM

FR Y-14A: CCR data schedule - Instructions

Data format:

Provide the output that meets the criteria outlined below.

Future time buckets (tabs 2a and 2b): The level of granularity of future revaluation time buckets should be at the level used to calculate CVA at the BHC, and should be as granular as available.

Data format: Provide the data in the format used in this schedule.

1) Readability. Data must be in machine readable format. Tabs 1a, 1b, 1c, and 1d provide data at the counterparty level (unit of observation = counterparty). Tab 2a provides all available data at the counterparty + tenor bucket level (unit of observation = counterparty + tenor bucket). Tab 3a provides data at the counterparty level for each date of market data inputs used.

2) Mergeability. **Unique identifiers must be consistent across tabs. In particular, it must be possible to merge tabs 1a, 2a, and 3a on the variables Counterparty Name, Counterparty ID and industry.** If any counterparty IDs are missing from tab 2a, provide an explanation.

Counterparty identification: All counterparties must have a unique counterparty identifier. In addition, the name of the counterparty should be provided. As discussed above, other unique identifiers may be required depending on the form of the data provided.

Tab *Notes to the CCR Schedule*

Use this tab(s) to submit voluntarily any additional information (e.g., data) that gives clarity on the portfolio. More than one additional tab may be provided.

If the BHC elects to provide additional data, this should include an explanation of the additional data and why it is provided. If the data links to data in other tabs of the CCR schedule, then a clear data identifier must be provided such that tabs may be merged if necessary (see mergeability details above).

FR Y-14A:CCR Data dictionary

TAB	DATA FIELD	DESCRIPTION / DEFINITION
All tabs: Counterparty identifiers - These must be consistent across tabs in order to enable linking.	Counterparty	Generally speaking, a "counterparty" should be defined at the level at which the BHC calculates credit valuation adjustment (CVA). For many counterparties, all netting sets within the parent company will be a single counterparty; however if there are different market spreads attached to different legal entities, those should be considered separate counterparties.
	Counterparty name	Counterparty name should be a recognizable name rather than a code.
	Counterparty ID	Counterparty identifier.
	Netting set ID (optional)	This field is optional. Netting sets should map to ISDA master aggreements.
	Sub-netting set ID (optional)	This field is optional. Used if your BHC calculates CVA below the netting set level.
	Industry	Use the industries that are provided in the drop down menu in each of the relevant tabs, which are broken down into the following categories: 1. Dealers and non-dealer banks 2. Financial guarantors / monolines 3. SPVs 4. Other financials 5. Non-financial corporates 6. Sovereigns 7. Local authorities 8. Other

1) CVA *Ratings data in tab 1e) should be the sum of the specific data field (e.g., Net CE, CVA) by internal ratings category and whether the netting set is collateralized or not.*	Gross CE	Gross CE (sometimes referred to as the replacement cost or current credit exposure) is the fair value of a derivative contract when that fair value is positive. Gross CE is zero when the fair value is negative or zero. For purposes of this schedule, Gross CE to an individual counterparty should be derived as follows: Determine whether a legally enforceable bilateral netting agreement is in place between the reporting BHC and the counterparty. If such an agreement is in place, the fair values of all applicable derivative contracts with that counterparty that are included in the scope of the netting agreement are netted to a single amount, which may be positive, negative, or zero. Report Gross CE when the fair value is positive, report it as a zero when the fair value is negative or zero.
	Stressed Gross CE	The full revaluation of Gross CE under stressed conditions.
	Net CE	The sum of positive Gross CE netting agreements for a given counterparty less the value of collateral posted by the counterparty to secure those trades. Net CE should be reported after counterparty netting and after collateral. Net CE should reflect any excess collateral posted by the BHC to the counterparty.
	Stressed Net CE	The full revaluation of Net CE under stressed conditions. Hold collateral constant; assume no additional collection of collateral.
	CVA	The balance of all credit valuation adjustments (CVA), gross of hedges, for asset-side, unilateral CVA. Report CVA as a positive value. CVA is an adjustment made to the market or fair value of derivatives receivables to take into account the credit risk of a counterparty. This is different from "Net CVA", which would be equivalent to CVA less debt valuation adjustment (DVA). Provide an explanation for counterparties where this does not hold (e.g., adjustments).
	Stressed CVA	The full revaluation of asset-side CVA under stressed conditions. Stressed CVA should incorporate the full revaluation of exposure, probability of default (PD), and loss given default (LGD) under stressed conditions.
	CSA in place?	Indication of whether at least one of the netting sets comprising this counterparty has a legally enforceable collateral agreement, for example, Credit Support Annex (CSA), in place. "Y" for yes, "N" for no.
	% Gross CE with CSAs	Percentage of Gross CE that is associated with netting sets that have a legally enforceable collateral agreement in place. For example, if there are two netting sets, one collateralized and one not, with equal Gross CEs in both netting sets, fill in 50%.
	Collateralized counterparty	A collateralized counterparty is a counterparty with at least one netting set with a legally enforceable collateral agreement in place.
	Internal Rating	The reporting BHC's internal rating of the counterparty.
	External Rating	The external rating associated with the counterparty's internal rating, not the external rating associated with the specific counterparty. Provide an external rating from a Nationally Recognized Statistical Rating Organization (NRSRO).
	Collateralized netting set	Netting sets with a CSA agreement in place.

2) EE profile	Tenor bucket in years	The time provided should be as granular as possible. Use years as the unit. For example, if the time is 6 months, the BHC should report “0.5” not “6”.
	EE - BHC specification	The (unstressed) Expected Exposure (EE) metric used to calculate CVA for each tenor bucket. Along each simulation path, the exposure at time t used to estimate EE(t) should be non-negative; if any exposures along a simulation path calculated at time t are negative, these should be set to 0 before calculating the expected value. The EE reference point refers to the end-point of the time bucket between time t and t-1. A time bucket is considered the time between time t and time t-1. Indicate in separate methodology notes if another approach is used (e.g., average over time bucket, mid- point, etc.). EE (unstressed) calculated using the Bank Holding Company's (BHC) own specification.
	Marginal PD	Value provided should be the interpolated marginal PD for each time bucket between time t and t-1. For most BHCs, marginal PD will reflect default probability over tenor bucket and be equivalent to the difference between the cumulative PD at the beginning and the end of the tenor bucket. If not, provide additional explanation.
	LGD	Loss Given Default (1-Recovery Rate).
	Discount factor	The discount factor should be roughly equal to e^-zt or (1+z)^-t, where z is the value of the zero curve at time t for the LIBOR or some other "risk free" rate.
	Stressed EE - FR scenario & FR specification	Stressed EE calculated under the FR shock scenario using the FR specification. Calculate the EE under the Federal Reserve (FR) specification with a 10 day margin period of risk (MPOR) for all counterparties, and exclude the collection of additional collateral due to downgrade of a counterparty (i.e., downgrade triggers).
	Stressed EE - FR scenario & BCH	Stressed EE calculated under the FR shock scenario using the BHC's own specification. If MPOR and downgrade trigger
	Stressed EE - BHC scenario & BHC specification	Stressed EE calculated under the BHC shock scenario using the BHC's own specification.
	Stressed Marginal PD	The (unilateral) marginal PD associated with the counterparty's stressed spread.
	Stressed LGD	LGD in the stressed scenario
	EE (by ratings)	The sum of the EEs for the aggregate CVA by internal ratings category.
	Marginal PD and Stressed marginal PD (Avg.) (by ratings)	Value provided should be the average marginal PD expected exposure-weighted across all counterparties by internal ratings category for each time bucket between time t and t-1. Stressed marginal PDs should be weighted by stressed expected exposures.

	LGD and Stressed LGD (Avg.) (by ratings)	Average Loss Given Default (1-Recovery Rate) weighted by marginal PD and expected exposure for each time bucket between time t and t-1, across all counterparties within each internal ratings category. Stressed LGDs should be weighted by stressed marginal PDs and stressed expected exposures.
	Stressed EE (by ratings)	The sum of the full revaluation of the EE profile under stressed conditions by internal ratings category.
3) Credit Quality	Time period	The date for which the CDS (or other input) applies. For a one year CDS spread, enter "1". For grid pricing, do not enter the *interpolated* CDS spreads. Enter only the dates for which market data was available.
	Market spread (bps)	Enter the market value. If this value comes from a proxy grid, enter the value from the grid. The whole grid is not necessary. For example, if the grid is computed based on 1, 3, 5, and 10 years spreads, enter only 1, 3, 5, and 10 year data. All spread data should be reported as the all-in-cost spread, with any upfront costs incorporated into the current all-in spread.
	Spread adjustment (bps)	Provide the amount and operator (e.g., "*" and "+") of adjustments (in bps), if any, applied to the market spread. This may be zero or blank if no add-on is used.
	Spread (bps) used in CVA calculation	Enter the value used in the CVA calculation. This may be left blank if the market spread of the single name or proxy is used without any adjustment.
	Stressed spreads	The stressed values of CDS spreads used in the stressed CVA calculation.
	Mapping approach: <u>Single name own</u> or <u>Proxy</u>	Fill in this field with either <u>Single name own</u> or <u>Proxy</u>. <u>Single name own</u> means that the single name reference entity is the same as the counterparty name. <u>Proxy</u> means that the counterparty's own spread was not used; rather, a proxy spread was used.
	Proxy Mapping Approach	Indicate the type of proxy mapping approach used: Single name - related party, Industry (indicate the type of industry), Ratings class (indicate the rating; e.g., AAA, AA), Industry-rating, Industry-rating-geography, and Other. This field may be left blank when mapping approach is <u>Single name own</u>.
	Proxy Name	Identify the proxy used. For example, the single name or ratings/industry/geography proxy used.
	Market input type	Select from the options provided (e.g., CDS spreads, Bond Spread, EDF, etc.).
	Ticker / identifier	Where applicable, enter the ticker number used (e.g., CDX IG AA, single name ticker, etc.).
	Report date	Enter the date of the market data.
	Source	Enter the source of the market data (e.g. Bloomberg, Markit).
	Comments	Enter any relevant comments.
	Average spread (bps) used in CVA calculation (by ratings)	Enter the average (exposure-weighted) value used in the CVA calculation across all counterparties by internal ratings category.
	Stressed spreads (by ratings)	Enter the average (exposure-weighted) value used in the CVA calculation across all counterparties by internal ratings category for each time period.

4) CVA sensitivities	Aggregate CVA sensitivities	Change in aggregate asset-side CVA for a given change in the underlying risk factor. Report an increase in CVA as a positive figure. Reported sensitivities should be gross of CVA hedges.
	Sensitivities for top 10 counterparties (ranked by CVA)	Change in CVA of each counterparty for a given change in the underlying risk factor. Report an increase in CVA as a positive figure. Reported sensitivities should be gross of CVA hedges.
	Other material sensitivities	Material sensitivities are other large and/or important risk factors for the BHC. Add the relevant risk factors for the BHC.
Notes to the CCR Schedule		Use this tab(s) to voluntarily submit additional information to give clarity on the portfolio.

1a) Top 200 counterparties ranked by CVA
$ Millions

(1) i.e. full revaluation under stressed conditions

	Counterparty identifiers					Exposure Data						CVA Data			Collateralization		Credit Quality Data	
Rank	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Gross CE	Stressed Gross CE (1) Federal Reserve Scenario	Stressed Gross CE (1) BHC Scenario	Net CE	Stressed Net CE (1) Federal Reserve Scenario	Stressed Net CE (1) BHC Scenario	CVA	Stressed CVA (1) Federal Reserve Scenario	Stressed CVA (1) BHC Scenario	CSA in place? Y/N (see data dictionary)	% Gross CE with CSAs (see data dictionary)	Internal Rating	External Rating
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INSERT TOP 200 COUNTERPARTIES RANKED BY UNSTRESSED CVA

1b) Top 20 counterparties ranked by Federal Reserve Scenario Stressed CVA
$ Millions

(1) i.e. full revaluation under stressed conditions

	Counterparty identifiers					Exposure Data						CVA Data			Collateralization		Credit Quality Data		
Rank	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Gross CE	Stressed Gross CE (1) Federal Reserve Scenario	Stressed Gross CE (1) BHC Scenario	Net CE	Stressed Net CE (1) Federal Reserve Scenario	Stressed Net CE (1) BHC Scenario	CVA	Stressed CVA (1) Federal Reserve Scenario	Stressed CVA (1) BHC Scenario	CSA in place? Y/N (see data dictionary)	% Gross CE with CSAs (see data dictionary)	Internal Rating	External Rating	External Rating Source
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INSERT TOP 20 COUNTERPARTIES
RANKED BY FEDERAL RESERVE SCENARIO STRESSED CVA

Only fill in these counterparties for counterparties that are not included in another section of this schedule (for example, *Tab 1a) CP CVA by top 200 CVA*).

1b) Top 20 counterparties ranked by BHC Scenario Stressed CVA
$ Millions

(1) i.e. full revaluation under stressed conditions

	Counterparty identifiers					Exposure Data						CVA Data			Collateralization		Credit Quality Data		
Rank	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Gross CE	Stressed Gross CE (1) Federal Reserve Scenario	Stressed Gross CE (1) BHC Scenario	Net CE	Stressed Net CE (1) Federal Reserve Scenario	Stressed Net CE (1) BHC Scenario	CVA	Stressed CVA (1) Federal Reserve Scenario	Stressed CVA (1) BHC Scenario	CSA in place? Y/N (see data dictionary)	% Gross CE with CSAs (see data dictionary)	Internal Rating	External Rating	External Rating Source
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INSERT TOP 20 COUNTERPARTIES
RANKED BY BHC SCENARIO STRESSED CVA

Only fill in these counterparties for counterparties that are not included in another section of this schedule (for example, *Tab 1a) CP CVA by top 200 CVA*).

1c) Top 20 counterparties ranked by Net CE
$ Millions

(1) i.e. full revaluation under stressed conditions

Rank	Counterparty identifiers					Exposure Data						CVA Data				
	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Gross CE	Stressed Gross CE (1) Federal Reserve Scenario	Stressed Gross CE (1) BHC Scenario	Net CE	Stressed Net CE (1) Federal Reserve Scenario	Stressed Net CE (1) BHC Scenario	CVA	Stressed CVA (1) Federal Reserve Scenario	Stressed CVA (1) BHC Scenario	External Rating	External Rating Source
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INSERT TOP <u>20</u> COUNTERPARTIES
RANKED BY <u>NET CE</u>

<u>Only fill in these counterparties for counterparties that are not included in another section of this schedule (for example, *Tab 1a) CP CVA by top 200 CVA*).</u>

1c) Top 20 counterparties ranked by Federal Reserve Scenario Stressed Net CE
$ Millions

(1) i.e. full revaluation under stressed conditions

Rank	Counterparty identifiers					Exposure Data						CVA Data				
	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Gross CE	Stressed Gross CE (1) Federal Reserve Scenario	Stressed Gross CE (1) BHC Scenario	Net CE	Stressed Net CE (1) Federal Reserve Scenario	Stressed Net CE (1) BHC Scenario	CVA	Stressed CVA (1) Federal Reserve Scenario	Stressed CVA (1) BHC Scenario	External Rating	External Rating Source
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INSERT TOP <u>20</u> COUNTERPARTIES
RANKED BY FEDERAL RESERVE SCENARIO <u>STRESSED NET CE</u>

<u>Only fill in these counterparties for counterparties that are not included in another section of this schedule(for example, *Tab 1a) CP CVA by top 200 CVA*).</u>

1c) Top 20 counterparties ranked by BHC Scenario Stressed Net CE
$ Millions

(1) i.e. full revaluation under stressed conditions

	Counterparty identifiers					**Exposure Data**						**CVA Data**				
Rank	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Gross CE	Stressed Gross CE (1) Federal Reserve Scenario	Stressed Gross CE (1) BHC Scenario	Net CE	Stressed Net CE (1) Federal Reserve Scenario	Stressed Net CE (1) BHC Scenario	CVA	Stressed CVA (1) Federal Reserve Scenario	Stressed CVA (1) BHC Scenario	External Rating	External Rating Source
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INSERT TOP 20 COUNTERPARTIES
RANKED BY BHC SCENARIO STRESSED NET CE

Only fill in these counterparties for counterparties that are not included in another section of this schedule (for example, Tab 1a) CP CVA by top 200 CVA).

1d) Top 20 collateralized counterparties* ranked by Gross CE
$ Millions

(1) i.e. full revaluation under stressed conditions

	Counterparty identifiers					Exposure Data						CVA Data			Collateralization		Credit Quality D	
Rank	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Gross CE	Stressed Gross CE (1) Federal Reserve Scenario	Stressed Gross CE (1) BHC Scenario	Net CE	Stressed Net CE (1) Federal Reserve Scenario	Stressed Net CE (1) BHC Scenario	CVA	Stressed CVA (1) Federal Reserve Scenario	Stressed CVA (1) BHC Scenario	CSA in place? Y/N (see data dictionary)	% Gross CE with CSAs (see data dictionary)	Internal Rating	External Rating
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INSERT TOP 20 COLLATERALIZED COUNTERPARTIES RANKED BY GROSS CE

Only fill in these counterparties for counterparties that are not included in another section of this schedule (for example, *Tab 1a) CP CVA by top 200 CVA*).

* A collateralized counterparty is a counterparty with at least one netting set with a CSA agreement in place.

1d) Top 20 collateralized counterparties* ranked by Federal Reserve Scenario Stressed Gross CE
$ Millions

(1) i.e. full revaluation under stressed conditions

	Counterparty identifiers					Exposure Data						CVA Data			Collateralization		Credit Quality D	
Rank	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Gross CE	Stressed Gross CE (1) Federal Reserve Scenario	Stressed Gross CE (1) BHC Scenario	Net CE	Stressed Net CE (1) Federal Reserve Scenario	Stressed Net CE (1) BHC Scenario	CVA	Stressed CVA (1) Federal Reserve Scenario	Stressed CVA (1) BHC Scenario	CSA in place? Y/N (see data dictionary)	% Gross CE with CSAs (see data dictionary)	Internal Rating	External Rating
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INSERT TOP 20 COLLATERALIZED COUNTERPARTIES RANKED BY FEDERAL RESERVE SCENARIO STRESSED GROSS CE

Only fill in these counterparties for counterparties that are not included in another section of this schedule (for example, *Tab 1a) CP CVA by top 200 CVA*).

* A collateralized counterparty is a counterparty with at least one netting set with a CSA agreement in place.

1d) Top 20 collateralized counterparties* ranked by BHC Scenario Stressed Gross CE

$ Millions

(1) i.e. full revaluation under stressed conditions

Rank	Counterparty identifiers					Exposure Data						CVA Data			Collateralization		Credit Quality D	
	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Gross CE	Stressed Gross CE (1) Federal Reserve Scenario	Stressed Gross CE (1) BHC Scenario	Net CE	Stressed Net CE (1) Federal Reserve Scenario	Stressed Net CE (1) BHC Scenario	CVA	Stressed CVA (1) Federal Reserve Scenario	Stressed CVA (1) BHC Scenario	CSA in place? Y/N (see data dictionary)	% Gross CE with CSAs (see data dictionary)	Internal Rating	External Rating
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INSERT TOP <u>20</u> <u>COLLATERALIZED</u> COUNTERPARTIES
RANKED BY BHC <u>STRESSED GROSS CE</u>

<u>Only fill in these counterparties for counterparties that are not included in another section of this schedule (for example, *Tab 1a) CP CVA by top 200 CVA*).</u>

* A collateralized counterparty is a counterparty with at least one netting set with a CSA agreement in place.

Data
External Rating Source

Data
External Rating Source

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External Rating Source

1e) Aggregate CVA by ratings and collateralization
$ Millions

Aggregate (1) i.e. full revaluation under stressed conditions

Ratings Category		Exposure Data						CVA Data		
Internal Rating	External Rating	Gross CE	Stressed Gross CE (1) Federal Reserve Scenario	Stressed Gross CE (1) BHC Scenario	Net CE	Stressed Net CE (1) Federal Reserve Scenario	Stressed Net CE (1) BHC Scenario	CVA	Stressed CVA (1) Federal Reserve Scenario	Stressed CVA (1) BHC Scenario
N/A	N/A									

Collateralized netting sets* (1) i.e. full revaluation under stressed conditions

Ratings Category		Exposure Data						CVA Data		
Internal Rating	External Rating	Gross CE	Stressed Gross CE (1) Federal Reserve Scenario	Stressed Gross CE (1) BHC Scenario	Net CE	Stressed Net CE (1) Federal Reserve Scenario	Stressed Net CE (1) BHC Scenario	CVA	Stressed CVA (1) Federal Reserve Scenario	Stressed CVA (1) BHC Scenario

INSERT AGGREGATE DATA FOR <u>COLLATERALIZED</u> NETTING SETS BY <u>INTERNAL RATINGS CATEGORY</u>

* Netting sets with a CSA agreement in place.

Uncollateralized netting sets** (1) i.e. full revaluation under stressed conditions

Ratings Category		Exposure Data						CVA Data		
Internal Rating	External Rating	Gross CE	Stressed Gross CE (1) Federal Reserve Scenario	Stressed Gross CE (1) BHC Scenario	Net CE	Stressed Net CE (1) Federal Reserve Scenario	Stressed Net CE (1) BHC Scenario	CVA	Stressed CVA (1) Federal Reserve Scenario	Stressed CVA (1) BHC Scenario

INSERT AGGREGATE DATA FOR <u>UNCOLLATERALIZED</u> NETTING SETS BY <u>INTERNAL RATINGS CATEGORY</u>

** Netting sets without a CSA agreement in place.

2a) EE profile by counterparty, top 200 counterparties
$ Millions

(1) Tenor buckets should be as granular as possible.
(2) i.e. full revaluation under stressed conditions

Counterparty identifiers					CVA Inputs					Stressed CVA Inputs						
Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Tenor bucket in years (1)	EE - BHC specification	Marginal PD	LGD	Discount factor	Stressed EE - FR scenario & FR specification (2)	Stressed EE - FR scenario & BCH specification (2)	Stressed EE - BHC scenario & BHC specification (2)	Stressed Marginal PD FR Scenario	Stressed Marginal PD BHC Scenario	Stressed LGD FR Scenario	Stressed LGD BHC Scenario

INSERT TOP 200 COUNTERPARTIES RANKED BY UNSTRESSED CVA

2b) EE profile by ratings, aggregate data
$ Millions

(1) Tenor buckets should be as granular as possible.
(2) i.e. full revaluation under stressed conditions

Ratings Category		CVA Inputs						Stressed CVA Inputs						
Internal rating	External rating	Tenor bucket in years (1)	EE - BHC specification	Marginal PD (Avg.)	Marginal Stressed PD (Avg.)	LGD (Avg.)	Discount factor (Avg.)	Stressed EE - FR scenario & FR specification (2)	Stressed EE - FR scenario & BCH specification (2)	Stressed EE - BHC scenario & BHC specification (2)	Stressed Marginal PD FR Scenario	Stressed Marginal PD BHC Scenario	Stressed LGD FR Scenario	Stressed LGD BHC Scenario

INSERT AGGREGATE DATA
BY INTERNAL RATINGS CATEGORY

3a) Credit quality by counterparty

(1) Provide the amount and operator (e.g., "*" and "+") of adjustments (in bps), if any, applied to the market spread. This may be zero or blank if no add-on is used.
(2) Enter the value used in the CVA calculation. This may be left blank if the market spread of the single name or proxy is used without any adjustment.

Counterparty and time identifiers						Data inputs					Type of credit quality input							
Counterparty name	**Counterparty ID**	**Netting set ID (optional)**	**Sub-netting set ID (optional)**	**Industry**	**Time period (years)**	**Market spread (bps)**	**Spread adjustment (bps) (1)**	**Spread (bps) used in CVA calculation (2)**	**Stressed spreads (bps) FR Scenario**	**Stressed spreads (bps) BHC Scenario**	**Mapping approach: Single name own or Proxy (3)**	**Proxy Mapping Approach (4)**	**Proxy Name**	**Market input type (5)**	**Ticker / identifier**	**Report date**	**Source (Bloomberg, Markit, KMV, etc.)**
XYZ bank	34909	x1	x1_FX	Dealers and non-deale	1	205	+10	215			Single name own			CDS Spread	8765GA43 (CUSII	5/31/2011	Bloomberg
XYZ bank	34909	x1	x1_FX	Dealers and non-deale	5	206	+10	216			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x1	x1_FX	Dealers and non-deale	7	208	+10	218			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x1	x1_FX	Dealers and non-deale	10	211	+10	221			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x1	x1_FX	Dealers and non-deale	30	215	+10	225			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x1	x1_IR	Dealers and non-deale	1	205	+10	215			Single name own			CDS Spread	98765GA43		Bloomberg
XYZ bank	34909	x1	x1_IR	Dealers and non-deale	5	206	+10	216			Single name own			CDS Spread	8765GA43 (CUSII	5/31/2011	Bloomberg
XYZ bank	34909	x1	x1_IR	Dealers and non-deale	7	208	+10	218			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x1	x1_IR	Dealers and non-deale	10	211	+10	221			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x1	x1_IR	Dealers an							Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x2	x2_FX	Dealers an							Single name own			CDS Spread	8765GA43 (CUSII	5/31/2011	Bloomberg
XYZ bank	34909	x2	x2_FX	Dealers an							Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x2	x2_FX	Dealers an							Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x2	x2_FX	Dealers an							Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x2	x2_FX	Dealers an							Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x2	x2_CDS	Dealers an							Single name own			CDS Spread	98765GA43		Bloomberg
XYZ bank	34909	x2	x2_CDS	Dealers an							Single name own			CDS Spread	8765GA43 (CUSII	5/31/2011	Bloomberg
XYZ bank	34909	x2	x2_CDS	Dealers and non-deale	7	208	+10	218			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x2	x2_CDS	Dealers and non-deale	10	211	+10	221			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	x2	x2_CDS	Dealers and non-deale	30	215	+10	225			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
Country XYZ Developme	841135			Other	1	150	*1.25	188			Proxy	Industry (Sovereign)	Country XY	Bond Spread	G10.FX.IG	5/31/2011	Markit
Country XYZ Developme	841135			Other	1	152	*1.25	190			Proxy	Industry (Sovereign)	Country XY	Bond Spread	G10.FX.IG	5/31/2011	Markit
Country XYZ Developme	841135			Other	3	154	*1.25	193			Proxy	Industry (Sovereign)	Country XY	Bond Spread	G10.FX.IG	5/31/2011	Markit
Country XYZ Developme	841135			Other	3	156	*1.25	195			Proxy	Industry (Sovereign)	Country XY	Bond Spread	G10.FX.IG	5/31/2011	Markit
Country XYZ Developme	841135			Other	5	160	*1.25	200			Proxy	Industry (Sovereign)	Country XY	Bond Spread	G10.FX.IG	5/31/2011	Markit
Country XYZ Developme	841135			Other	5	163	*1.25	204			Proxy	Industry (Sovereign)	Country XY	Bond Spread	G10.FX.IG	5/31/2011	Markit
Country XYZ Developme	841135			Other	10	170	*1.25	213			Proxy	Industry (Sovereign)	Country XY	Bond Spread	G10.FX.IG	5/31/2011	Markit
SmallCo	11573587			Non-financial corporat	1	130	+50	180			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit
SmallCo	11573587			Non-financial corporat	1	132	+50	182			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit
SmallCo	11573587			Non-financial corporat	3	135	+50	185			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit
SmallCo	11573587			Non-financial corporat	3	136	+50	186			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit
SmallCo	11573587			Non-financial corporat	5	140	+50	190			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit
SmallCo	11573587			Non-financial corporat	5	142	+50	192			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit
SmallCo	11573587			Non-financial corporat	10	148	+50	198			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit

INSERT TOP 200 COUNTERPARTIES
RANKED BY UNSTRESSED CVA

(3) Fill in this field with either "Single name own" or "Proxy".
(4) Samples of proxy mapping approach:

- Single name - related party
- Industry (indicate industry)
- Rating class (indicate rating class)
- Industry-rating
- Industry-rating-geography
- Other (specify)

(5) Sample of market inputs:

- CDS spreads
- Bond spreads
- KMV-EDFs
- Internal rating
- Other

3b) Credit quality by ratings

Ratings categories and time identifiers		Data inputs			
Ratings	**Time period (years)**	**Average spread (bps) used in CVA calculation**	**Stressed spreads (bps) FR Scenario**	**Stressed spreads (bps) BHC Scenario**	**Comments**
1	1	215			
1	...	216			
1	3	218			
1					
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2	5	200			
2	...	204			
2	10	213			
3	1	180			
3	...	182			
3	3	185			
3	....	186			
3	5	190			
3	...	192			
3	10	198			
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....	...	...			

INSERT AGGREGATE DATA
BY <u>INTERNAL RATINGS CATEGORY</u>

4) CVA sensitivities and slides
$ Millions
Change to asset CVA for a given change in the underlying, gross of any hedges (an increase in CVA should be reported as a positive figure)

Notes :
- Blank cells below will be interpreted as a zero
- The Reporting BHC may provide their own values for slides (e.g., +20bps instead of +10bps); however at a minimum there should be slides that represent a significant positive and negative move for that risk factor.
- Cells shaded gray do not need to be filled in

	Aggregate CVA sensitivities					Sensitivities for top 10 counterparties (ranked by unstressed CVA)									
						Top 1 Cpty	Top 2 Cpty	Top 3 Cpty	Top 4 Cpty	Top 5 Cpty	Top 6 Cpty	Top 7 Cpty	Top 8 Cpty	Top 9 Cpty	Top 10 Cpty
						<<insert name>>	<<insert name>>	<<insert name>>	<<insert name>>	<<insert name>>	<<insert name>>	<<insert name>>	<<insert name>>	<<insert name>>	<<insert name>>
						<<insert Cpty ID>>	<<insert Cpty ID>>	<<insert Cpty ID>>	<<insert Cpty ID>>	<<insert Cpty ID>>	<<insert Cpty ID>>	<<insert Cpty ID>>	<<insert Cpty ID>>	<<insert Cpty ID>>	<<insert Cpty ID>>
Credit Spreads	**-50%**	**-10%**	**+1bp**	**+10%**	**+100%**	**1bp**	**1bp**	**1bp**	**1bp**	**1bp**	**1bp**	**1bp**	**1bp**	**1bp**	**1bp**
Counterparty Spread															
Aggregate															
Aggregate by rating:															
AAA															
AA															
A															
BBB															
BB															
B															
CCC															
CC															
C															
NR															
Reference Spread															
Aggregate															
Aggregate by rating:															
AAA															
AA															
A															
BBB															
BB															
B															
CCC															
CC															
C															
NR															
Interest Rates (bps)	-100bps	-10bps	+1bp	+10bps	+100bps	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp
EUR															
<=1Y															
1-5Y															
>=5-10Y															
>=10Y															
All Maturities															
GBP															
<=1Y															
1-5Y															
>=5-10Y															
>=10Y															
All Maturities															
USD															
<=1Y															
1-5Y															
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>=10Y															
All Maturities															
Other material sensitivities															
<<Insert name/ definition>>															
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4) CVA sensitivities and slides
$ Millions
Change to asset CVA for a given change in the underlying, gross of any hedges (an increase in CVA should be reported as a positive figure)

Notes :
Blank cells below will be interpreted as a zero
The Reporting BHC may provide their own values for slides (e.g., +20bps instead of +10bps); however at a minimum there should be slides that represent a significant positive and negative move for that risk factor.
Cells shaded gray do not need to be filled in

	Aggregate CVA sensitivities					**Sensitivities for top 10 counterparties (ranked by unstressed CVA)**									
						Top 1 Cpty	**Top 2 Cpty**	**Top 3 Cpty**	**Top 4 Cpty**	**Top 5 Cpty**	**Top 6 Cpty**	**Top 7 Cpty**	**Top 8 Cpty**	**Top 9 Cpty**	**Top 10 Cpty**
						<<insert name>>	**<<insert name>>**	**<<insert name>>**	**<<insert name>>**	**<<insert name>>**	**<<insert name>>**	**<<insert name>>**	**<<insert name>>**	**<<insert name>>**	**<<insert name>>**
FX (%)	-50%	-10%	+1%	+10%	+100%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%
EUR															
GBP															
Other material FX sensitivities															
<<Insert name/ definition>>															
<<Insert name/ definition>>															
<<Insert name/ definition>>															
<<Insert name/ definition>>															
<<Insert name/ definition>>															
Equity (%)	-50%	-10%	+1%	+10%	+100%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%
US <<Define>>															
Europe <<Define>>															
Other <<Define>>															
Other material Equity sensitivities															
<<Insert name/ definition>>															
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Commodities (%)	-50%	-10%	+1%	+10%	+100%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%
Oil & Oil Products															
Natural Gas															
Power															
Coal & Freight															
Softs & Ags															
Precious Metals															
Base Metals															
Other material Commodity sensitivities															
<<Insert name/ definition>>															
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Other material sensitivities	-50	-10	+1	+10	+100										
<<Insert name/ definition/units>>															
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FR Y-14A: Regulatory Capital Instruments Annual Schedule

Institution Name:	
RSSD ID:	
Date of Data Submission:	

Instructions

Review and complete the information in the following six worksheets according to the instructions outlined below. All information on proposed capital instrument redemptions and issuances should be based on the BHC baseline scenario. Refer to the Regulatory Capital Instrument Glossary for definitions of terms in this schedule. Note that the comment section is a required field.

XX	The last two digits of the year preceeding the year in which this schedule is being completed
YY	The last two digits of the year for which this schedule is completed
ZZ	The last two digits of the last year of the projection period associated with the exercise for which this template is being completed

1. Confirmation of Capital Instrument Stack as of Q2 20YY ("Confirm Q2 20YY Capital Stack" tab)

This worksheet is pre-populated with information on each of the regulatory capital instruments outstanding as of Q2 20YY that the BHC reported during the 20XX CCAR exercise and subsequent monitoring. For each instrument:

- Review the pre-populated information (columns B - K) for accuracy.
- If there are data errors, make the corrections in the corresponding section shaded in YELLOW (columns K - R).

If applicable, also report (in the yellow-shaded section) instruments outstanding as of Q2 20YY that are not shown in the pre-populated section of the template.

2. Capital Instruments Redeemed (Q3 20YY) ("Redemptions Q3 20YY" tab)

Report on this worksheet the details of any capital instruments redeemed during Q3 20YY.

A comments section is available for insertion of additional details or explanations.

3. Capital Instruments Issued (Q3 20YY) ("Issuances Q3 20YY" tab)

Report on this worksheet the details of any capital instruments issued (including instruments issued as the result of a conversion) during Q3 20YY.

A comments section is available for insertion of additional details or explanations.

4. Proposed Redemptions (Q4 20YY - Q4 20ZZ) ("Proposed Redemptions 4QYY-4QZZ" tab)

Report on this worksheet the details of any capital instruments the BHC plans to redeem between Q4 20YY - Q4 20ZZ.

A comments section is available for insertion of additional details or explanations.

5. Proposed Issuances (Q4 20YY - Q4 20ZZ) ("Proposed Issuances 4QYY-4QZZ" tab)

Report on this worksheet the details of any capital instruments the BHC plans to issue (including instruments issued as the result of a conversion) between Q4 20YY - Q4 20ZZ.

A comments section is available for insertion of additional details or explanations.

6. Reconciliation of Tier 1 and Tier 2 capital positions as of 9/30/20YY ("Capital position reconciliation" tab)

Report on this worksheet information for the line items indicated to facilitate reconciliation of information on the BHC's funded instruments with the capital positions as reported on schedule HC-R as of 9/30/20YY.

Regulatory Capital Instruments - Confirmation of Capital Instrument Stack as of Q2 20YY

This worksheet is pre-populated with information on each of the regulatory capital instruments outstanding as of Q2 20YY that the BHC reported during the 20XX CCAR exercise and subsequent monitoring. For each instrument:

- Review the pre-populated information (columns B - K) for accuracy.
- If there are data errors, make the corrections in the corresponding section shaded in YELLOW (columns L - S).

If applicable, also report (in the yellow-shaded section) instruments outstanding as of Q2 20YY that are not shown in the pre-populated section of the template.

	Capital Instrument Stack (as of 6/30/20YY)										Note corrections to details from CCAR submission AND/OR report missing instruments as of 12/31/20XX, if applicable							
	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
	Firm	RSSD	CCAR ID	CUSIP or unique identifier provided by BHC	Instrument type	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount as reported in CCAR ($mil)	Amount recognized in regulatory capital as reported in CCAR ($mil)	CUSIP or unique identifier provided by BHC	Instrument type	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount as reported in CCAR ($mil)	Amount recognized in regulatory capital as reported in CCAR ($mil)	Comments
1																		
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<u>Regulatory Capital Instruments - Capital Instruments Redeemed Q3 20YY</u>

Report on this worksheet the details of any capital instruments redeemed during Q3 20YY.

* For "Redemption Action", if response is "Other", describe the details in the corresponding comments section.
** For transactions that took place over consecutive quarters, indicate the quarter in which the transaction was concluded.

Capital Instruments Redeemed Q3 20YY

	B	C	D	E	F	G	H	I	J	K	L	M	N
	Firm	**RSSD**	**CUSIP or unique identifier provided by BHC**	**Instrument type**	**Basel I treatment**	**Basel III treatment**	**Redemption action***	**Quarter in which action was executed****	**Date on which action was executed (mm/dd/yyyy)****	**Capital action amount ($mil)**	**Notional amount remaining as of 9/30/YY ($mil)**	**Amount recognized in regulatory capital remaining as of 9/30/YY ($mil)**	**Comments**
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Regulatory Capital Instruments - Capital Instruments Issued Q3 20YY

Report on this worksheet the details of any capital instruments issued (including instruments issued as the result of a conversion) during Q3 20YY.

* For transactions that took place over consecutive quarters, indicate the quarter in which the transaction was concluded.

Capital Instruments Issued Q3 20YY

B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA
Firm	RSSD	CUSIP or unique identifier provided by BHC	Instrument type	Issuance as a result of conversion?	If conversion, please indicate CUSIP of original instrument	Calendar quarter when issuance occurred*	Date of issuance (mm/dd/yyyy)*	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount transacted ($mil)	Regulatory capital amount transacted ($mil)	Perpetual / dated	If dated, date of maturity (mm/dd/yyyy)*	Issuer call	If callable, optional call date	Fixed / floating	Coupon / dividend rate (bps)	Index	Spread over index (bps)	Existence of step up or other incentive to redeem	Convertible / non-convertible	If convertible, mandatory or optional conversion?	If convertible, specify instrument type into which it will convert	Comments

Regulatory Capital Instruments - Proposed Redemptions (Q4 20YY - Q4 20ZZ)

Report on this worksheet the details of any capital instruments the BHC plans to redeem between Q4 20YY - Q4 20ZZ.

Proposed redemptions (Q4 20YY - Q4 20ZZ)									
B	C	D	E	F	G	H	I	J	K
Firm	**RSSD**	**CUSIP or unique identifier provided by BHC**	**Instrument type**	**Basel I treatment**	**Basel III treatment**	**Redemption / repurchase / refinance plan**	**Planned capital action amount ($mil)**	**Quarter for which capital action is planned**	**Comments**

Regulatory Capital Instruments - Proposed Capital Instrument Issuances (Q4 20YY - Q4 20ZZ)

Report on this worksheet the details of any capital instruments the BHC plans to issue (including instruments issued as the result of a conversion) between Q4 20YY - Q4 20ZZ.

	Proposed Capital Instrument Issuances (Q4 20YY - Q4 20ZZ)											
	B	C	D	E	F	G	H	I	J	K	L	M
	Firm	**RSSD**	**Instrument type**	**Issuance as a result of conversion?**	**If conversion, please indicate CUSIP of original instrument**	**Quarter for which issuance is proposed**	**Basel I treatment**	**Basel III treatment**	**Cumulative / noncumulative**	**Notional amount proposed ($mil)**	**Regulatory capital amount proposed ($mil)**	**Comments**
1												
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Regulatory Capital Instruments - Reconciliation of Tier 1 and Tier 2 capital positions as of 9/30/20YY

Complete this worksheet to facilitate validation of the additions and adjustments to the reporting BHC's Tier 1 and Tier 2 funded capital instruments that result in it's ultimate Tier 1 and Tier 2 capital positions.

	B	C	D
	Reconciliation of Tier 1 capital position	**Regulatory report cell reference**	**Q3 20YY ($mil)**
1	Funded Tier 1 instruments*		-
2	Noncontrolling (minority) interest		-
3	Class A	BHCK G214	
4	Class B	BHCK G219	
5	Class C	BHCK G220	
6	Retained earnings	BHDM 3247	
7	Accumulated other comprehensive income	BHDM B530	
8	Regulatory adjustments		-
9	Restricted core capital in excess of the Tier 1 limit (if addition, report as a positive value; if deduction, report as a negative value)		
10	Other additions/reductions		-
11	Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	BHCK 8434	
12	Net unrealized loss on available-for-sale equity securities (report loss as a positive value)	BHCK A221	
13	Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	BHCK 4336	
14	Disallowed goodwill and other disallowed intangible assets	BHCK B590	
15	Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank holding company's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	BHCK F264	
16	Disallowed servicing assets and purchased credit card relationships	BHCK B591	
17	Disallowed deferred tax assets	BHCK 5610	
18	Other additions/deduction to tier 1 capital	BHCK B592	
19	**Tier 1 capital (includes funded instruments, noncontrolling interest, retained earnings and AOCI LESS regulatory adjustments)**		-
20	*For validation purposes, enter the value of Tier 1 capital per Schedule HC-R*	BHCK 8274	
	Reconciliation of Tier 2 capital position		
21	Funded Tier 2 instruments*		-
22	Noncontrolling (minority) interest		-
23	Class B		
24	Class C		
25	Regulatory adjustments		-
26	Restricted core capital in excess of the Tier 2 limit (if addition, report as a positive value; if deduction, report as a negative value)		
27	Allowance for loan and lease losses includible in Tier 2 capital	BHCK 5310	
28	Unrealized gains on available-for-sale equity securities includable in Tier 2 capital	BHCK 2221	
29	Other Tier 2 capital components	BHCK B594	
30	**Tier 2 capital (includes funded instruments, noncontrolling interest, and regulatory adjustments)**		-
31	*For validation purposes, enter the value of Tier 2 capital per Schedule HC-R*	BHCK 8275	
	Reconciliation of Total risk-based capital position		
32	Deductions for total risk-based capital	BHCK B595	
33	**Total risk-based capital**		-
34	*For validation purposes, enter the value of Total risk-based capital per Schedule HC-R*	BHCK 3792	

* Funded Tier 1 and Tier 2 instruments should equal the sum of the instruments as reported on the "Confirm Q2 20YY Capital Stack," "Redemptions Q3 20YY," and "Issuances Q3 20YY" worksheets.

FR Y-14A: Regulatory Capital Instruments Annual Schedule – Glossary

This glossary contains the description of the data required to be reported in each data field in the Regulatory Capital Instruments Annual Schedule.

1. General terms

Firm (column B) – Report the name of reporting BHC.

Research Statistics Supervision Discount (RSSD) Number (column C) – Report the RSSD identification number for reporting BHC.

Comprehensive Capital Assessment & Review (CCAR) ID (column D) – Report the internal identification number (internal FRS purposes only).

Committee on Uniform Securities and Identification (CUSIP) or unique identifier provided by BHC (columns E and L) – Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC.

Instrument type (columns F and M) – Report the type of regulatory capital instrument. Instruments should be reported based on whether they were actually included in Tier 1 or Tier 2.

Basel I treatment (columns G and N) – Report the regulatory capital treatment for the instrument under the Basel I rule set.

Basel III treatment (columns H and O) – Report the expected regulatory capital treatment for the instrument as per *Basel III: A Global Regulatory Framework for More Resilient Banks and Banking Systems (December 16, 2010)*.

Comments (column S) – Use this field to report any supporting information regarding the instrument or corrections made to the pre–populated information. This is a required field.

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2. Confirmation of Capital Instrument Stack as of Q2 20YY ("Confirm Q2 20YY Capital Stack" tab)

Cumulative/noncumulative (columns I and P) – Report whether the instrument's coupon/dividend is cumulative or noncumulative.

Notional amount as reported in CCAR (columns J and Q) – Report the notional dollar amount (in $millions) of the instrument as of 6/30/20YY as reported in the previous CCAR exercise and subsequent monitoring.

Amount recognized in regulatory capital as reported in CCAR (columns K and R) – Report the dollar amount of the instrument that qualified as regulatory capital as of 6/30/20YY as reported in the previous CCAR exercise and subsequent monitoring.

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3. Capital Instruments Redeemed Q3 20YY (“Redemptions Q3 20YY” tab)

Redemption action (columns H) – Report the redemption action executed on the instrument.

Quarter in which the action was executed (column I) – Report the calendar quarter in which the redemption action was executed.

Date on which the action was executed (column J) – Report the date when the redemption action was executed.

Capital action amount (column K) – Report the dollar amount (in $millions) of the redemption action.

Notional amount remaining as of 9/30/YY (column L) – Report the remaining notional dollar amount (in $millions) of the instrument as of 9/30/YY.

Amount recognized in regulatory capital remaining as of 9/30/YY (column M) – Report the remaining dollar amount (in $millions) of the instrument that is recognized in regulatory capital as of 9/30/YY.

---

4. Capital Instruments Issued Q3 20YY ("Issuances Q3 20YY" tab)

Issuance as a result of conversion (column F) – Report whether the instrument was issued as the result of the conversion of an existing instrument.

If conversion, report CUSIP of original instrument (column G) – For conversions, report the CUSIP of the instrument from which the issued instrument was converted.

Calendar quarter when issuance occurred (column H) – Report the quarter in which the instrument was issued.

Date of issuance (column I) – Report the date when the instrument was issued.

Cumulative/noncumulative (column L) – Report whether the instrument’s coupon/dividend is cumulative or noncumulative.

Notional transacted amount (column M) – Report the notional dollar amount (in $millions) of the instrument created from the issuance or conversion.

Regulatory capital amount transacted (column N) – Report the dollar amount (in $millions) of the instrument that is included as regulatory capital.

Perpetual/dated (column O) – Report whether the instrument is of fixed maturity (“dated”) or of no fixed date when capital will be returned to the investor (“perpetual”).

If dated, date of maturity (column P) – For instruments of fixed maturity (i.e., “dated” instruments), report the maturity date. For “perpetual” instruments, report “NA”.

Issuer call (column Q) – Report whether there is an issuer call option for the instrument.

If callable, optional call date (column R) – For instruments that feature an issuer call option, report the first date of call.

Fixed/floating (column S) – Report whether the instrument has a fixed or floating coupon/dividend.

Coupon/dividend rate (column T) – For instruments with fixed coupon/dividends, report the coupon/dividend rate for the instrument. For instruments that have a floating coupon/dividend or that have neither a fixed nor floating coupon/dividend rate (such as common stock), report "NA".

Index (column U) – For instruments with a coupon/dividend rate that is linked to the rate of a particular index, report the index to which it is linked. For instruments with a fixed coupon/dividend rate, report "NA".

Spread over index (column V) – For instruments with a coupon/dividend rate that is linked to the rate of a particular index, Report the spread over the relevant index in basis points (e.g., 1M LIBOR+50bps should be reported as "50"). For instruments that have a fixed coupon/dividend rate or that have neither a fixed nor floating coupon/dividend rate, report "NA".

Existence of step up or other incentive to redeem (column W) – Report whether the instrument features a step up or other incentive to redeem the security. Step–up securities initially pay the investor an above–market yield for a short period and then, if not called, ''step up'' to a higher coupon rate.

Convertible/non–convertible (column X) – Report whether the instrument is convertible into another instrument or non–convertible.

If convertible, mandatory or optional conversion? (column Y) – For instruments that are convertible into another instrument, report whether the conversion is mandatory or optional. For non–convertible instruments, report "NA".

If convertible, specify instrument type into which it will convert (column Z) – For instruments that are convertible into another instrument, report the type of instrument into which the instrument will convert. For non–convertible instruments, report "NA".

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5. Proposed Redemptions (Q4 20YY – Q4 20ZZ) ("Proposed Redemptions 4QYY-4QZZ" tab)

Redemption/repurchase/refinance plan (column H) – Report the type of redemption action proposed for the instrument.

Proposed capital action amount (column I) – Report the dollar amount (in $millions) of the proposed redemption.

Quarter for which capital action is planned (column J) – Report the calendar quarter in which the redemption action is proposed.

6. Proposed Issuances (Q4 20YY – Q4 20ZZ) (“Proposed Issuances 4QYY-4QZZ” tab)

Issuance as a result of conversion? (column E) – Report whether the proposed instrument is the result of a conversion.

If conversion, report CUSIP of original instrument (column F) – For proposed issuances that are the result of a conversion, report the CUSIP of the instrument from which the new issuance will be converted.

Quarter for which issuance is proposed (column G) – Report the quarter for which the instrument is proposed for issuance.

Cumulative/noncumulative (column J) – Report whether the proposed instrument’s coupon/dividend will be cumulative or noncumulative.

Notional amount proposed (column K) – Report the notional dollar amount (in $millions) of the proposed instrument.

Regulatory capital amount proposed (column L) – Report the dollar amount (in $millions) of the proposed instrument that will be included in regulatory capital.

SUMMARY OF CAPITAL INSTRUMENT ATTRIBUTES

	Instrument Type/Name	Description of Regulatory Capital Instrument
1A	**Common Equity (CE)**	The aggregate par value of common stock issued plus surplus, excluding all surplus related to preferred stock. The reported amount excludes retained earnings, does not include any regulatory adjustments but reflects deductions for common stock reacquired by the firm (e.g., treasury stock).
1B	**CE USG Investment**	The amount of common stock investments issued (and outstanding) by the reporting institution and still held by the US Government, as of the reporting date.
1C	**CE USG Detachable Warrants**	The amount of warrants investments issued (and outstanding) by the reporting institution to, and still held by, the US Government in connection with TARP Capital Investment Program or similar U.S. government capital issuance program, as of the reporting date.
2A	**Non-Cumulative Perpetual Preferred (NCPP)**	Non-dated (perpetual) instruments with dividends that may be suspended without having to reimburse the investor for unpaid dividends at a future date (noncumulative), which allows for preservation of capital in times of stress; deep subordination to absorb losses in bankruptcy or liquidation. Instruments in this category count as shareholder equity for accounting purposes and generally may be included as Tier 1 capital without formal limitation (unrestricted elements), subject to FRS guidance that voting common equity be the dominant element in Tier 1. Qualifying NCPP will also be eligible as Tier 1 capital under proposed Basel III rules.
2B	**NCPP Convertible**	A type of non-cumulative preferred security (see above) that converts to a fixed number of shares of common stock (mandatory or optional conversion) at or above some minimum preset conversion floor price established near the time of issuance. This category does not include preferred structures where the pre-converted instrument provides for cumulative dividends, such as TRUPS or cumulative perpetual preferreds.
3A	**Cumulative Perpetual Preferred (CPP)**	Non-dated, preferred instruments with dividends that if temporarily suspended must be repaid in a future period per contractual terms. Instruments in this category are counted as shareholder equity for accounting purposes. Because of their cumulative dividends, CPP are restricted core capital elements, which like TRUPS, are subject to a limit of 25 percent of all Tier 1 core capital elements, net of goodwill less any associated deferred tax liability. Internationally active banking organizations will be subject to a 15 percent limit when new rules become effective 2011. Qualifying CPP will be eligible as Tier 2 capital only under proposed Basel III rules.
3B	**CPP TARP Preferred**	Cumulative perpetual preferred securities (see above) that were issued by the reporting institution to, and still held by, the U.S. Government in connection with TARP Capital Investment Program, as of the reporting date.
4A	**Mandatory Convertible Preferred (MCP)**	Cumulative capital instruments (generally TRUPS or Cumulative Perpetual Preferreds) that convert to a fixed number of shares of common stock or non-cumulative perpetual preferred stock. With mandatory convertible preferred structures, the investor generally is obligated to exchange shares or have an agent remarket them at one or more scheduled conversion dates. However, preferred structures with an optional convertible feature allowing the investor the option to convert according to contractual terms are included in this category if the pre-converted instrument is cumulative. MCPs are restricted core capital elements, subject to a limit of 25 percent of all Tier 1 core capital elements, net of goodwill less any associated deferred tax liability (applies to both internationally active and non-internationally active banking organizations). Qualifying MCPs will be eligible as Tier 2 capital only under proposed Basel III rules.
4B	**MCP USG Preferred (Convertible)**	Mandatory Convertible Preferreds (see above) that were issued by the reporting institution to, and still held by, the U.S. Government, as of the reporting date.
5A	**Cumulative Dated Preferred (TRUPS)**	Capital securities with a stated maturity date that pay a cumulative dividend deferrable for at least 5 years. TRUPS are issued by a consolidated special purpose entity and treated as a liability for accounting purposes. Because of their cumulative dividends, TRUPS are restricted core capital elements, subject to a limit of 25 percent of all Tier 1 core capital elements, net of goodwill less any associated deferred tax liability. Internationally active banking organizations will be subject to a 15 percent limit when new rules become effective 2011. Qualifying TRUPS will be eligible as Tier 2 capital only under proposed Basel III rules.
5B	**USG Preferred (TRUPS)**	Cumulative Dated Preferreds (TRUPS; see above) that were issued by the reporting institution to, and still held by, the US Government through a special arrangement, as of the reporting date.
6	**REIT Preferred**	Noncumulative preferred stock issued by real estate investment trusts (REITS) that hold real estate related assets and pay dividends distributing most of the REIT's income to investors. REIT preferreds are counted as minority interests for accounting purposes.
7	**Subordinated Debt**	Tier-2 qualifying subordinated debt with an original maturity of at least 5 years. Treated as a liability for accounting purposes.

FR Y - 14 : Macro Scenario Cover Sheet

In addition to providing the name and RSSD ID of your institution on this cover sheet, all BHCs are expected to complete the following three tabs in this workbook: *Scenario Variable Definitions, BHC Baseline Scenario* and *BHC Stress Scenario*. If the BHC so chooses, it can provide additional stress scenarios on additional tabs.

Please see the Tab *Instructions* for additional guidance on completing these worksheets.

Institution Name:	
RSSD ID:	
Date of Data Submission:	

FR Y - 14: Instructions for Macro Scenario Template

These instructions provide guidance for reporting the variables used in the firm-defined macroeconomic scenarios underlying the projections of losses, revenue, and capital. These scenarios include the supervisory baseline scenario, supervisory stress scenario, the BHC baseline scenario, and the BHC stress scenario, as well as, any additional scenarios generated by the firm or supplied by the Federal Reserve. (Additional Scenario #1; Additional Scenario #2; etc.)

The template consists of three worksheets that each BHC must complete. Additional worksheets are provided if the BHC generated additional variables for the supervisory scenarios or reported additional scenarios beyond the BHC baseline and BHC stress scenarios. The worksheets in the template are:

Scenario Variable Definitions: This worksheet should be used to list and define the variables included in the BHC baseline and BHC stress scenarios, as well as, any additional BHC scenarios reported.
--The worksheet provides space for the supervisory baseline scenario, supervisory stress scenario, BHC baseline scenario, and BHC stress scenario, as well as, space for an additional scenario. The sections for the BHC baseline and BHC stress scenarios must be completed. If no additional scenarios are provided, then this section of the worksheet may be left blank. If one or more additional scenarios are provided, then a section should be created for each additional scenario and labeled accordingly (Additional Scenario #1; Additional Scenario #2; etc.)

--For each scenario, list the variables included in the scenario in the column titled "Variable Name."

--Variable definitions should be provided in the column titled "Variable Definition." Variable definitions should include a description of the variable (e.g., "Real GDP") and the denomination and/or frequency of the variable (e.g., "Billions of 2005 dollars" or "in percent, average of monthly values").

--For convenience, the worksheet provides space for 10 variables per scenario, but any number of variables may be reported, depending on the variables actually used in the scenario. Extra lines may be created as needed. The same variables do not necessarily have to be included in each scenario.

--Firms should include all economic and financial market variables that were important in projecting results, including those that affect only a subset of portfolios or positions. For example, if asset prices had a meaningful impact, the assumed level of the equity market and interest rates should be included, or if bankruptcy filings affect credit card loss estimates, then the assumed levels of these should be reported.

-- Firms should also include any variables capturing regional or local economic or asset value conditions, such as regional unemployment rates or housing prices, if these were used in the projections.

-- Firms should include historical data, as well as projections, for any macroeconomic, regional, local, or financial market variables that are not generally available. Historical data for these variables can be included in a separate worksheet.

Supervisory Baseline Scenario: This worksheet should be used to report the values of any additional variables generated for the supervisory baseline scenario.

Supervisory Stress Scenario: This worksheet should be used to report the values of any additional variables generated for the supervisory stress scenario.

BHC Baseline Scenario: This worksheet should be used to report the values of the variables included in the BHC baseline scenario.

BHC Stress Scenario: This worksheet should be used to report the values of the variables included in the BHC stress scenario.

Additional Scenario #1/#2/etc. : These worksheets should be used to report the values of the variables included in any additional scenarios.

--Please create a separate worksheet (tab) for each additional scenario. Name the worksheets "Additional Scenario #1," "Additional Scenario #2," etc.

Scenario #1;" "Additional Scenario #2;" etc.

<u>All Scenarios</u>: The following applies to all of the Scenario tabs:

--The variables should be the same (and have the same names) as the variables listed in the corresponding sections of the *Scenario Variable Definitions* Worksheet.

--List quarterly values for the variables starting with the last realized value (3Q 2010) through the end of the forecast horizon (4Q 2012).

--Please enter all variables as levels rather than as changes or growth rates (for instance, the dollar value of real GDP rather than the GDP growth rate).

Supervisory Baseline Scenario (additi

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

Supervisory Stress Scenario (additio

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

BHC Baseline Scenario (

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

BHC Stress Scenario (v

Variable Number	Variable Name
1	
2	
3	
4	

5	
6	
7	
8	
9	
10	

BHC Additional Scenario #

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

onal variables used beyond those supplied)

Variable Definition

nal variables used beyond those supplied)

Variable Definition

variables not included above)

Variable Definition

ariables not included above)

Variable Definition

1 (variables not included above)

Variable Definition

	Actual			
Variable Name	3Q 2010	4Q 2010	1Q 2011	2Q 2011

Projected

3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012

Actual

Variable Name	3Q 2010	4Q 2010	1Q 2011	2Q 2011

Projected

3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012

	Actual			
Variable Name	3Q 2010	4Q 2010	1Q 2011	2Q 2011

Projected

3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012

Actual

Variable Name	3Q 2010	4Q 2010	1Q 2011	2Q 2011

Projected

3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012

	Actual			
Variable Name	3Q 2010	4Q 2010	1Q 2011	2Q 2011

Projected

3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012

- Commissions and Fees (Sales and Trading): “Day 1 P&L” on new trades, commissions, fees, and bid/offer spreads.
- International Revenues: Revenues from regions outside the US and Puerto Rico.
- Pre-provision Net Revenue (PPNR): Sum of net interest income and non-interest income net of non-interest expense, with components expected to reconcile with those reported in the FR Y-9C when adjusted for certain items. As presented on the PPNR schedules, the adjustments include exclusions of Valuation Adjustment for BHC’s debt under fair value option (FVO), goodwill impairment, loss resulting from trading shock exercise (if applicable), one-time expense and income items, as well as adjustments related to operational risk expense required for PPNR purposes. For the related items, reference the PPNR Projections worksheet and related instructions for the line items 26, 33-37.   Note that all revenue and expenses related to mortgage servicing rights (MSRs) in the associated noninterest income and non-interest expense line items should be reported on the PPNR schedules. BHCs should not report changes in value of the MSR asset or hedges within the trading shock.
- Revenues: Sum of net interest income and non-interest income adjusted for selected exclusions. The number should tie to line item 24 of the PPNR Projections worksheet.

Supporting Documentation of PPNR Modeling Methodology and Assumptions

Each BHC should submit a methodological memo that clearly describes how it approached the PPNR projection process and translated macro-economic factors into the reported projections.

In addition to broad macro-economic assumptions that will guide the exercise, it is expected that more specific assumptions will be used by BHCs in projections of PPNR, including macro-economic factors other than those provided by the Federal Reserve System as well as firm specific assumptions. Such assumptions and their link to reported figures and standardized business segments and lines should be discussed in the methodology memo.

Additionally, where historical relationships are relied upon (e.g. ratios of compensation expense to total revenues), BHCs are expected to document the historical data and clearly describe why these relationships are expected to hold true in each scenario, particularly under adverse conditions.

BHCs that leverage established budget procedures for this exercise should describe the budget process in the memo, including the roles of various business lines and management teams involved in the process and how the projections are generated. Particular attention should be given to how the BHC ensures that assumptions are consistent across different business line projections, how assumptions are translated into projections of revenue and expenses, and the process of aggregating and reporting the results.

Consideration should be given to how changes in regulation, for example implementation of the Volcker rule or the repeal of regulation Q, will impact the BHC’s revenues and expenses over the projection period. The memo should include a section that addresses how recent or pending regulatory changes have impacted projected figures and in which line items these adjustments are reflected.

PPNR Net Interest Income (NII) Worksheet

BHCs for which deposits comprise one third or more of total liabilities for any period reported in the FR Y-14Q are required to submit the Net Interest Income worksheet. This worksheet requires BHCs to provide average asset and liability balances and average yields to calculate net interest income. BHCs may complete the Net Interest Income worksheet as either "Primary Net Interest Income" or "Supplementary Net Interest Income" as described in the Completion Requirements section. The total net interest income calculated must equal the total net interest income reported using a business line view in the PPNR Projections worksheet.

Interest Bearing Assets
Report interest bearing assets using the same categories as defined for reporting loss estimates; BHCs should reference FR Y-9C definitions.

Interest Bearing Liabilities
For the classification of liabilities, BHCs should report based on internal definitions (those deemed to best represent the behavior characteristics of deposits).

PPNR Metrics worksheet

The PPNR Metrics worksheet requests information on certain metrics relevant for the assessment of various components of PPNR. Certain elements are required only for BHCs that must complete the Net Interest Income worksheet. Additionally, certain metrics are subject to thresholds as detailed in the footnotes to the worksheet.

In providing market share information, BHCs can use third party data and are not required to independently derive these metrics. Any supporting information should be described in detail, including the data source, and corresponding data should be provided in the worksheet.

BHCs should use internal definitions of proprietary trading and clearly describe the covered activities and transactions in methodology narratives.

If a BHC is unable to provide a metric, include in the documentation memo accompanying the FR-14A Projections, a discussion of why the metric cannot be provided, and offer alternative metrics that are considered by the BHC in projecting the relevant component(s) of PPNR.

Commonly Used Terms and Abbreviations

Geographic Regions
- APAC: Asia and Pacific region (incl. South Asia, Australia, and New Zealand)
- EMEA: Europe, Middle East, and Africa
- LatAm: Latin America, including Mexico

Other
- AUM: Assets under Management

governments, and others.
    - Wealth Management/Private Banking: Professional portfolio management and advisory services for individuals. Individual clients may be defined as mass market, affluent, and high net worth. Activities may also include tax planning, savings, inheritance, and wealth planning, among others. Also include retail brokerage services.
- Investment Services: Report in the appropriate sub-item all revenues generated from investment servicing. Exclude prime brokerage revenues. Sub-items are defined as follows:
    - Asset Servicing: Custody, fund services, securities lending, liquidity services, collateral management; and other asset servicing. Include record keeping services for 401K and employee benefit plans, but exclude funding or guarantee products offered to such clients.
    - Issuer Services: Corporate trust, shareowner services, depository receipts, and other issuer services.
    - Other Investment Services: Clearing and other investment services.
- Treasury Services: Report cash management, global payments, working capital solutions, and trade finance from business and institutional entities of both medium (generally defined as those with annual sales between $10 million and $2 billion) and large size (generally those with more than $2 billion in annual sales). Include wholesale and commercial cards .
- Insurance Services: Report revenues from insurance activities including, but not limited to, individual (e.g. life, health), auto and home (property and casualty), title insurance and surety insurance, and employee benefits insurance.
- Retirement/Corporate Benefit Products: Report premiums, fees, and other revenues generated from retirement and corporate benefit funding products, such as annuities, guaranteed interest products, and separate account contracts.
- Corporate/Other: Report asset-liability management (ALM) activities, run-off or liquidating businesses other than those in retail and small business, non-financial businesses (e.g. publishing, travel services), corporate support functions (e.g. Human Resources, IT), and other non-core revenues not included in other segments (e.g. intersegment eliminations). The run-off or liquidating businesses are operations that do not meet an accounting definition of “discontinued operations” but which the BHC intends to exit.

Non-Interest Expense Components

Non-Interest Expense figures are to be broken out as detailed on the worksheet. The total is expected to reconcile with what would be reported in the FR Y-9C when adjusted for certain items. As presented on the PPNR schedule, the adjustments include exclusions of goodwill impairment, one-time expense items, as well as adjustments related to operational risk expense required for PPNR purposes. For the related items, reference PPNR Projections worksheet and related instructions for the line items 26, 35 and 37. Significant Non- Interest Expense items falling into the Other Non-Interest Expense line item should be detailed in the footnotes at the bottom of this worksheet. 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. If unrelated to operational losses, then the fees should be reported in the expense item called "Litigation Expense and Penalties."

provided to retail customers.

- Retail and Small Business Banking: Domestic branch banking and deposit-related products and services provided to retail and small business customers. Include debit card revenues in this line.
- Other Retail and Small Business Lending: Other Domestic Retail and Small Business products and services. These include but are not limited to small business loans, auto loans, student loans, or personal unsecured credit.
- International Retail and Small Business: Include, but are not limited to, all revenues from credit/debit/charge cards, mortgages, home equity, branch and deposit services, auto, student, and small business loans generated outside of the US and Puerto Rico.

- Commercial Lending: Report revenues from lending products and services provided to business, government, not-for-profit, and other institutional entities of medium size (generally defined as those with annual sales between $10 million and $2 billion), as well as to commercial real estate investors and owners. Exclude treasury, deposit and investment banking services provided to commercial lending clients.
- Investment Banking: Report in the appropriate sub-item all revenues generated from investment banking services provided to business and institutional entities of both medium (generally defined as those with annual sales between $10 million and $2 billion) and large size (generally those with more than $2 billion in annual sales). Sub-items are defined as follows:
    - Advisory: Corporate strategy and financial advisory such as services provided for mergers and acquisitions (M&A), restructuring, financial risk management, among others.
    - Equity Underwriting: Underwriting of equity offerings.
    - Debt Underwriting: Underwriting of debt offerings. Exclude bridge loans, other bank loans, and loan syndication fees.
    - Corporate Lending: Event or transaction-driven (e.g. to finance M&A, leveraged buyouts) bank loans or other lending commitments to corporate clients. Include bridge loans and loan syndication fees.
    - Merchant Banking/ Private Equity: Revenues from private equity (PE), real estate, infrastructure, and principal investments in hedge funds.
- Sales and Trading: Report in the appropriate sub-item all revenues generated from sales and trading activities. Sub-items are defined as follows:
    - Equities: Commissions, fees, and trading gains and losses (including carry) on equity products. Exclude prime brokerage services.
    - Fixed Income: Commissions, fees, and trading gains and losses (including carry) on fixed income, interest rate, and FX products. Exclude prime brokerage services.
    - Commodities: Commissions, fees, and trading gains and losses (including carry) on commodity products. Exclude prime brokerage services.
    - Prime Brokerage: Securities financing, securities lending, custody, clearing, settlement, and other services for hedge funds and other prime brokerage clients. Include all prime brokerage revenues in this line and not in the categories listed above.
- Investment Management: Report in the appropriate sub-item all revenues generated from investment management activities. Sub-items are defined as follows:
    - Asset Management: Professional management of mutual funds and institutional accounts. Institutional clients may include endowments, not-for-profit entities,

<u>PPNR Projections Worksheet</u>

The PPNR Projections worksheet is based on standardized reporting of each component of PPNR, using business line views discussed below.

Choose the relevant reporting designation from the drop down box near the top of the worksheet; either "Primary Net Interest Income" or "Supplementary Net Interest Income". Report key subcomponents of each major component of PPNR (net interest income, non-interest income, and non-interest expense) in each period subject to completion requirements described above. Do not report gains and losses on AFS and HTM securities, including other than temporary impairments (OTTI) estimates, as a component of PPNR.

Revenue Components

Revenue items are divided into net interest income and non-interest income, with totals expected to reconcile with what would be reported in the FR Y-9C when adjusted for Valuation Adjustment for firm's own debt under fair value option (FVO), loss resulting from trading shock exercise (if applicable), one-time revenue items, and operational risk expense adjustments required for PPNR purposes. For related items, reference PPNR Projections worksheet and related instructions for the line items 26, 33-34, 36).

Report all items either in the segments that generated them and/or segments that they were allocated to through funds transfer pricing (FTP). Net interest income allocation to the defined segments should be based on the cost of funds applicable to those segments as determined by the BHC. Supporting documentation regarding methodology used should be provided in the memo accompanying the FR Y-14A Projections. Business segments and related sub-components do not have to correspond to but may include certain line items on the FR Y-9C schedule. The Business segment structure of the worksheet is defined by product and services (e.g. credit cards, investment banking) and client type (e.g. retail, mid-sized businesses); it is not defined by client relationship.

In determining where to report securitization revenues in the PPNR Projections worksheet and Net Interest Income worksheet, the BHCs should rely on internal reporting practices to the extent possible. Data on the PPNR Metrics worksheet should then be reported in the same segments as in the PPNR Projections worksheet. Related supporting documentation should be provided in the memo accompanying the FR Y-14A Projections.

Subject to applicable thresholds, reporting of net interest income and non-interest income items is requested based on a business line view, with business lines defined as follows:

- Retail and Small Business Banking and Lending: Report in the appropriate sub-item all revenues related to retail and small business banking and lending, including both ongoing and run-off and liquidating portfolios. The run-off or liquidating businesses are operations that do not meet an accounting definition of "discontinued operations" but which the BHC intends to exit. Sub-items are defined as follows:
    - Credit Cards: Domestic credit and charge cards offered to retail customers. Exclude other unsecured borrowing and debit cards.
    - Mortgages: Domestic residential mortgage loans offered to retail customers.
    - Home Equity: Domestic Home Equity Loans and Lines of Credit (HELOANs/HELOCs)

currently used (e.g. Asset/Liability, Relationship, Business Product/Services/Activity as defined or named by the BHC). Provide high-level descriptions of motivations for choices of models for conducting business, reporting (internal and external) and forecasting P&L results; benefits and challenges associated with those models; and methodologies employed. Once a “primary” designation is made, continue to treat a given worksheet as “primary” for all historical and forecast periods. The “primary” designation should be consistent with the designation selected for the FR Y-14Q purposes and applies to all forecast periods.

- Provide net interest income data for the supplementary worksheet and the related portion of the PPNR Metrics worksheet on a best efforts basis. At a minimum, complete all line items identified with a number (e.g. 6), but not a number and letter (e.g. 6A). Complete the remaining line items, including the items identified with both number and letter and/or items that are primarily guided by internal definitions (e.g. interest-bearing liabilities), on a best efforts basis. For all items not completed, or completed with qualifications, provide comprehensive information in the supporting documentation for FR Y-14A Summary schedule, on which items or areas were particularly challenging to complete and why, both for historical and projected periods.

Materiality Thresholds

Report data for all quarters for a given business segment in the PPNR Projections and PPNR Metrics worksheets if the revenue of that business segment, relative to total revenue of the BHC exceeded five percent in any of the most recent four actual quarters as provided by the BHC in the FR Y-14Q. BHCs have the option to report less material business segment revenue in a separate line item “immaterial revenues” (line item 23 of the PPNR Projections worksheet). The reported total immaterial business segment revenue relative to total revenue cannot exceed 10 percent. If the total immaterial business segment revenue relative to total revenue would be greater than 10 percent in any of the most recent four actual quarters as provided by the BHC in the FR Y-14Q, report data for the largest business segment among the immaterial business segments for all quarters in the PPNR Projections and PPNR Metrics worksheets such that the amount reported in the immaterial line item does not exceed 10 percent. BHCs should provide comprehensive information in the supporting documentation on which business segments are included in the immaterial revenues line item in both FR Y-14Q and FR Y-14A schedules, their relative contribution to the totals reported in both schedules and the manner in which the revenues were forecasted for the FR Y-14A purposes.

If international revenue exceeded five percent of total revenue in any of the most recent four actual quarters as provided by the BHC in the FR Y-14Q, provide regional breakouts (line items 48-51) for all quarters in the PPNR Metrics worksheet.

If International Retail and Small Business revenues exceeded five percent of Total Retail and Small Business Segment revenue and Total Retail and Small Business Segment revenues were material based on an applicable five percent threshold in any of the most recent four actual quarters as provided by the BHC in the FR Y-14Q, provide related metrics data for all quarters (PPNR Metrics worksheet, line item eight).

If there are no data for certain fields, then populate the fields with a zero (0). If the fields are optional and a BHC chooses not to report data, leave the fields blank.

- A discussion of how pending litigation and reserves for litigation were incorporated into operational loss projections for all three scenarios.
- A description of the methodology for allocating an operational loss amount to a particular quarter.

IX. Pre-Provision Net Revenue (PPNR)

This document provides general guidance and data definitions for the Pre-provision Net Revenue (PPNR) Schedule. The Schedule consists of three worksheets: PPNR Projections worksheet, PPNR Net Interest Income (NII) worksheet, and PPNR Metrics worksheet. The three worksheets are described in detail below.

Certain commonly used terms and abbreviations, including PPNR, are defined at the end of this section. Undefined terms should be assumed to follow FR Y-9C definitions. In cases where FR Y-9C guidance is unavailable, BHCs should use internal definitions and include information about the definitions used in the supporting document for FR Y-14A projections. With the exception of the loss resulting from trading shock exercise (if applicable), which does not appear on the FR Y-14Q PPNR schedule, all line item definitions are consistent between the Y-14A and Y-14Q. All figures should be reported on a quarterly basis (not on a year-to-date basis).

Provide data for all non-shaded cells, except where the data requested is optional. The BHC is not required to populate cells shaded gray.

Macros must be enabled in Excel to correctly complete the PPNR worksheets.

Net Interest Income: Primary and Supplementary Options

BHCs for which deposits comprise less than one third of total liabilities for every period reported in the FR Y-14Q should complete the PPNR Projections worksheet and the related portion of the PPNR Metrics worksheet. BHCs should designate the PPNR Projections worksheet as “Primary Net Interest Income” at the top of the PPNR Projections worksheet. The Net Interest Income worksheet is optional for these BHCs.

All other BHCs should specify the PPNR Projections worksheet as either “Primary Net Interest Income” or “Supplementary Net Interest Income” through a pull down menu at the top of the PPNR Projections worksheet. Once specified, the designation for the Net Interest Income worksheet – which will be either the Supplementary or Primary based on the option selected for the PPNR Projections worksheet – will flow throughout the schedule. Note that this designation refers only to the net interest income portion of the worksheets; all other items on the PPNR Projections worksheet (line items 12 – 37 and footnotes) and the related portions of the PPNR Metrics worksheet must be completed by all BHCs. Completion requirements are described below.

- Complete data for all net interest income fields in the primary worksheet and the related portion of the PPNR Metrics worksheet. Discuss consistency of a given schedule with the BHC’s external reporting and internal reporting and forecasting in the supporting documentation for FR Y-14A Summary Schedule. Provide a description of broadly-defined types of business models

- o EXECUTION, DELIVERY AND PROCESS MANAGEMENT (EDPM)
- Frequency**:** Provide any related estimates of frequency or changes in frequency.
- Severity**:** Provide any related estimates of severity or changes in severity in millions of dollars.
- Dollar Contribution to Operational Loss Estimate**:** For each row of operational risk data considered in the operational loss projections, indicate the dollar amount that was used in the operational loss projection included in PPNR in millions of dollars.

Projected Quarterly Op Risk Losses worksheet

For Operational Risk Quarterly Loss Amount, the sum of the quarterly data provided must equal the total for each scenario in the Ops Risk Scenario Inputs worksheet.

Historical Op Risk Capital worksheet

The BHC should only fill out this worksheet for the Baseline Scenario submission, and provide any supporting information in a separate document and cross reference the document to the respective item.

If the BHC is subject to the advanced approaches risk-based capital rules (12 CFR part 225, Appendix, G), it should provide:

- The total amount of firm wide operational risk capital on a diversified basis for each quarter from Q4 2008 to Q3 of the reporting year; and,
- The BHC's operational risk capital by unit-of-measure from Q4 2008 to Q3 of the reporting year; the unit-of-measure is the level at which the BHC's quantification model generates a separate distribution for estimating potential operational losses (e.g., organizational unit, operational loss event type, risk category, etc.).

Total firm wide operational risk capital should be provided on a diversified basis (i.e., including diversification benefits).

Supporting Documentation

BHCs should provide supporting documentation that includes the following:

- A detailed description of the BHC's methodology and assumptions for projecting operational losses under each scenario. This should include a description of the underlying operational risk data used to determine projected losses and the approach for translating the data into loss projections. If a budgeting process was used, the BHC should describe the budgeting process and provide specific detail on how operational losses are estimated in this process.
- A description of work the BHC has done to assess relationships between macroeconomic factors and operational risk losses. The description should include relationships that were found to have the highest level of dependency, a summary of statistical results, and how these results were incorporated in the estimates should be provided.
- A description of how mortgage repurchase claims are captured. Specify if captured either in the credit template or the operational risk template, or if these claims are not applicable to the BHC.

- **Damage to Physical Assets:** Losses arising from loss or damage to physical assets from natural disaster or other events.
- **Business Disruption and System Failure:** Losses arising from disruption of business or system failures.
- **Execution, Delivery and Process Management:** Losses from failed transaction processing or process management, from relations with trade counterparties and vendors.

2. **External data:** Historical operational losses that have been experienced by other BHCs.
3. **Frequency:** The number of times the event happens per year. (E.g., an event that occurred five times per year would have a frequency of 5 and an event that had a frequency of 1-in-100 years would have a frequency of .01.)
4. **Internal data:** Historical operational losses that have been experienced by the BHC.
5. **Operational Risk Scenario Analysis:** A systematic process of obtaining expert opinions from business managers and risk management experts to derive reasoned assessments of the likelihood and loss impact of plausible high severity operational losses.
6. **Severity:** The dollar loss amount associated with an operational loss event. The severity could be a point estimate or a range.
7. **Unit of Measure:** The level at which the BHC's quantification model generates a separate distribution for estimating potential operational losses (e.g., organizational unit, operational loss event type, risk category).

<u>Op Risk Scenario Inputs worksheet</u>

The Op Risk Scenario Inputs worksheet collects information about the inputs into each scenario. BHCs are required to provide the type of data, a brief description of the loss events (including events from an operational risk scenario analysis process), the impacted business line(s), the event type, any associated frequency and severity data, and the contribution of those events to the operational loss projection.

Glossary & Definitions

- Scenario Operational Loss Projection included in PPNR**:** Report the total operational loss projection from each scenario that was included in PPNR in millions of dollars. Unless otherwise noted, it is assumed that this amount is included in the PPNR Schedule in the line item Other Non-interest Expense.
- Type of Data**:** Data types include internal loss data, external loss data, results from operational risk scenario analysis, and model output (such as output from a factor model).
- Brief Description**:** Description of operational loss event or other factor considered.
- *Business Line***:** The business line(s) impacted by the data element. If the entire BHC is impacted indicate 'All.'
- Event Type**:** Enter the abbreviation for the one of the seven operational risk event types:
    - INTERNAL FRAUD (IF)
    - EXTERNAL FRAUD (EF)
    - EMPLOYMENT PRACTICES AND WORKPLACE SAFETY (EPWS)
    - CLIENTS, PRODUCTS AND BUSINESS PRACTICES (CPBP)
    - DAMAGE TO PHYSICAL ASSETS (DPA)
    - BUSINESS DISRUPTION AND SYSTEM FAILURES (BDSF)

- Treatment of hedges (including clarification on what types of hedges were excluded from Trading IDR and confirmation that hedges modeled in Trading IDR were excluded from CCR IDR);
- Liquidity horizon assumptions and their effect on the loss estimate;
- Any issuers, issuer types, or products where a non-standard methodology was applied;
- Effect of exposure measurement and product capture limitations on the loss estimate, particularly where these limitations may understate losses; and
- Detailed description of any material aspects of the methodology or parameters that are inconsistent with the Basel incremental risk guidance referenced above.

VIII. Operational Risk

Operational risk losses are defined as losses arising from inadequate or failed internal processes, people, and systems or from external events. Operational risk losses include legal losses. Some examples of operational loss events that BHCs may consider are losses related to improper business practices (including class action lawsuits), execution errors, and fraud.

For the purposes of reporting in the FR Y-14A Summary schedule, BHCs should report operational risk loss projections that include significant amounts paid to prevent or mitigate an operational loss (e.g. support for sponsored funds, a settlement with clients to prevent future legal action). Operational risk loss projections should be included in the PPNR Projections worksheet in the line item 27, Operational Risk Expense and should not be included as reserves.

For those loss projections not covered on the Income Statement under line 61, the Repurchase Reserve, please report all projected settlements, make-whole payments, and payouts to comply with adverse legal rulings related to representation and warranty issues for residential mortgages under each of the stress test scenarios within the Operational Risk worksheet. Please also include all associated legal consultation or retainer fees specifically linked to representation and warranty litigation in the Operational Risk worksheet.

Refer to the following definitions when completing the Op Risk Scenario Inputs worksheet, the Projected Quarterly Op Risk Losses worksheet, and the Historical Op Risk Capital worksheet:

1. **Event Types:** The event type is one of seven industry standard categories that reflect the nature of the underlying operational loss. The seven categories are:
    - **Internal Fraud:** Losses due to acts of a type which involve at least one internal party and are intended to defraud; misappropriate property; or circumvent regulations, the law, or company policy, excluding diversity and discrimination events.
    - **External Fraud:** Losses due to acts of a type intended to defraud, misappropriate property or circumvent the law, by a third party.
    - **Employment Practices and Workplace Safety:** Losses arising from acts inconsistent with employment, health or safety laws or agreements, from payment of personal injury claims, or from diversity / discrimination events.
    - **Clients, Products and Business Practices:** Losses arising from an unintentional or negligent failure to meet a professional obligation to specific clients (including fiduciary and suitability requirements), or from the nature or design of a product.

- Collateral treatment and assumptions on its collection, including the length of time of the margin period of risk (MPOR) assumed in the exposure profiles;
- Hedging, including confirmation that hedges were fully excluded and/or explanations of any exceptions;
- Confirmation that only asset-side, unilateral CVA is reported;
- Explanation of the use of downgrade triggers;
- Detailed description of the unstressed and stressed methodology for CVA and CVA inputs for counterparty types, product types, or risk factors where a non-standard methodology was applied (e.g., where other mitigants result in alteration to assumptions that differ from direct market inputs); and
- Impact on the loss estimate stemming from exposure measurement and product capture limitations, particularly where these limitations may understate losses, including products or trades not captured through exposure aggregation systems or via add-ons.

CCR IDR

- The proportion of trades or counterparties included in the loss estimate;
- Counterparty type inclusions or exclusions; product type inclusions or exclusions;
- PD methodology (including input assumptions, whether a single stressed expected or tail PD was used or whether PDs were simulated along each exposure path, and output such as the average/effective PD produced in the loss estimate);
- LGD methodology (including input assumptions, whether the same stressed LGD is used for all counterparties or whether LGDs were simulated along each exposure path, and output such as the average/effective LGD produced in the loss estimate);
- Collateral treatment and assumptions on its collection, including the length of time of the MPOR assumed in the exposure paths;
- Use of hedging and its effect on the loss estimate (including clarification on what types of hedges were included in CCR IDR and confirmation that these hedges were not used in Trading IDR);
- Use of liquidity horizons and their effect on the loss estimate;
- Downgrade trigger assumptions and their effect on the loss estimate;
- Description of any counterparties, counterparty types, product types, or risk factors where a non-standard methodology was applied; and
- Effect of exposure measurement and product capture limitations on the loss estimate, particularly where it may understate losses.

Trading IDR

- The proportion of trades and products included in the loss estimate;
- Issuer type inclusions and exclusions;
- Instrument type inclusions and exclusions (including whether equities were included and how structured products were treated);
- PD methodology (including input assumptions, whether a single stressed expected or tail PD was used or whether PDs were simulated along each exposure path, and output such as the average/effective PD produced in the loss estimate);
- LGD methodology (including input assumptions, whether a single stressed expected or tail LGD was used or whether LGDs were simulated along each exposure path, and output such as the average/effective LGD produced in the loss estimate);

based on the trading asset stress scenarios (adverse scenario provided by the Federal Reserve and adverse scenario developed by BHC). Where separate methodologies are used to calculate CCR IDR and/or Trading IDR, provide separate results and supporting details. Only single name credit default swap (CDS) hedges may be used to offset counterparty defaults in CCR IDR losses.

- **Impact of hedges:** The decrease in CCR IDR losses due to the gains from single name CDS hedges.

- **Trading IDR losses:** Capture incremental default risk (IDR) of credit sensitive assets in the trading book. Trading IDR represents the additional losses incurred from default of underlying securities (obligors) in the trading book, beyond the MTM losses already captured by the MTM trading book shocks. To estimate Trading IDR, firms can leverage calculations under the Basel methodology as defined in Basel Committee on Banking Supervision (BCBS) Guidelines for Computing Capital for Incremental Risk in the Trading Book.[5] Stressed numbers should be based on the trading asset stress scenarios (adverse scenario provided by the Federal Reserve and adverse scenario developed by BHC). Where separate methodologies are used to calculate CCR IDR and/or Trading IDR, provide separate results and supporting details.

- **Trading IDR losses from securitized products:** Trading IDR losses from securitized products.

- **Trading IDR losses from other credit sensitive instruments:** Trading IDR losses from all other credit sensitive instruments (i.e., all products considered in Trading IDR losses other than securitized products), such as sovereigns, advanced economy corporate credits, and emerging market corporate credits.

B. Supporting Documentation

BHCs should provide documentation of the methodologies used to estimate CVA, CCR IDR, and Trading IDR losses under the stress scenario. Some examples of specific topics to cover, where applicable, include:

CVA

- Proportion captured by full revaluation, sensitivities, or other;
- Counterparty type inclusions and exclusions;
- Product type inclusions and exclusions;
- Loss given default (LGD) assumptions including LGDs used to derive probability of default (PDs) in the CVA calculation;

[5] Available at http://www.bis.org/publ/bcbs159.pdf.

defined as the contribution from all credit products other than those specified on the "Securitized Products" worksheet in the quarterly Trading schedule. The decomposition of losses into risk areas should sum to equal the total trading mark-to-market (MTM) loss reported on the income statement. On the trading tab, report total P/L for the entire scenario horizon, not quarterly decomposition.

Provide an estimate of the contribution of cross-gamma and correlation losses to the total losses. Provide an estimate of the contribution of credit valuation adjustment (CVA) hedges to the the total losses. These estimates are not exclusive of the decomposition by risk area described above, but are included in the total of that decomposition.

B. Supporting Documentation

BHCs should provide documentation of the methodologies used to calculate trading losses including:

- The determination of the set of positions to include in trading losses,
- Scenario design for BHC scenarios and method of application for FRB scenario,
- Modeling methods including use of pricing models,
- Aggregation of results, and
- Consistency of methods across business lines.

BHCs should describe the difference, if any, in the way the BHC organizes and reports losses and the way in which losses are reported in the Income Statement worksheet and the Trading worksheet of the Summary schedule. If the BHC intends to describe results attributed to desks or business lines, the BHC should include a description (e.g., a table or grid) showing how the business line representation of losses relates to the risk type representation included in the results schedule. In describing losses by categories of risks (subcategories of the risk areas), BHCs should reference the decomposition used in the FR Y14-Q Trading schedule. Include in the documentation a description of the methods that the BHC used to estimate the cross-gamma and correlation contribution to losses and the isolation of the contribution of CVA hedging to total trading losses.

VII. Counterparty Credit Risk (CCR)

A. CCR Worksheet

The CCR worksheet collects projected counterparty credit losses as of a date specified by the Federal Reserve. Use the following definitions for the fields in the worksheet.

- **CVA losses:** Total losses reported are equivalent to the BHC's calculation of aggregate stressed CVA less unstressed CVA for each scenario.

- **CCR IDR losses:** Capture incremental default risk (IDR) of over-the-counter (OTC) derivative counterparties in the trading book, beyond the mark-to-market (MTM) losses already captured by stressing CVA. A methodology conceptually similar to the Trading IDR book can be applied, where instead of obligor defaults, the CCR IDR would account for counterparty defaults. For such an analysis, exposure at default (EAD) calculations should capture stressed counterparty exposures, and should deduct stressed asset-side, unilateral CVA. Stressed numbers should be key assumptions and how were the assumptions determined?)

- If using a cash flow model, was a vendor or proprietary model used? If using a vendor model, provide the name of the vendor and model.
- How did the model (whether vendor or proprietary) incorporate macroeconomic assumptions? If relevant, how were macroeconomic assumptions (as prescribed under the supervisory stress scenario) used to determine projected collateral default and severity?
- Were all securities reviewed for impairment?
  - If not, describe the rationale, decision rule or filtering process.
- If OTTI was estimated for multiple quarters, describe the process for determining OTTI in each period of the forecast time horizon.
- If the threshold for determining OTTI on structured products was based on cash flow model-based expected losses, what was the discount rate that was used to make the determination (e.g., effective interest rate implicit in the security at the date of acquisition)?
- If the threshold for determining OTTI on structured products was based on a loss coverage multiple, describe the multiple used.
- Is the BHC using shortcuts or rules of thumb to recognize the OTTI charges for this analysis or going through the BHC's normal process for recognizing OTTI charges? If using shortcuts or rules of thumb, state how this process differs from the normal process for recognizing OTTI charges.

In addition, BHCs should provide information relating to the fair market value determination.

- If more than one third-party vendor is used as the principal pricing source for a given security, what are the criteria for determining the final price? (e.g., is a mean, median, weighting scheme, or high/low price taken?) Is there a hierarchy of sources? If appropriate, describe responses by major product or portfolio type (e.g., non-agency RMBS, CMBS, Consumer ABS).
- If an internal model is used as the principal pricing source for a given security, are prices (from an internally created model) compared with third party vendor prices? If so, which vendors are used? If prices are not compared with third party vendors, state the reason. If appropriate, describe responses by major product/portfolio type (e.g., non-agency RMBS, CMBS, Consumer ABS.).
- Describe any additional adjustments made to prices determined by internal model(s) and/or third parties. How is the ultimate price determined?
- If an internal model is used as the principal pricing source for a given security, what are the primary market pricing variables used for fair value estimation?
- Describe briefly the BHC's price validation and verification process. Provide readily available documentation related to the BHC's price validation and verification process.

VI. Trading

A. <u>Trading worksheet</u>

The Trading worksheet collects firm-wide trading profit and loss (P/L) results decomposed into the various categories listed (Equities, FX, Rates) as of a date specified by the Federal Reserve. These categories are not meant to denote lines of business or desks, but rather firm-wide totals by risk. Definitions of terms can be found in the instructions to the quarterly Trading schedule. "Other Credit" is

B. Projected Other-Than-Temporary Impairment (OTTI) for Available-for-Sale (AFS) and Held-to-Maturity (HTM) Securities by Portfolio worksheet (Worksheet 1)

For each stress scenario used, provide the credit loss portion and non-credit loss portion of projected OTTI (for relevant portfolios) over the projection horizon.

C. Methodology for Determining Projected Other-Than-Temporary Impairment (OTTI) for Available-for-Sale (AFS) and Held-to-Maturity (HTM) Securities by Portfolio worksheet (Worksheet 2)

Please provide the assumptions used for determining OTTI. When stating the criteria for determining OTTI, provide detail on the criteria used. (E.g., if a price-based threshold is used state the threshold value.)

D. Methodology and Assumptions for Determining Estimated Fair Market Values worksheet (Worksheet 3)

Estimate and provide projections of fair market values of AFS securities based on a re-pricing of positions as of September 30 of the reporting year. Provide the primary market variables used for determination of estimated fair market values, high-level description of methodology, and assumptions by portfolio. If the format provided is insufficient, include an attachment.

Projected fair market values for each AFS securities portfolio should be based on actual 9/30/2011 balances; the actual 9/30/2011 balances used to project fair market values should reconcile to the 9/30/2011 portfolio-level balances provided in the Market Value column of the Securities 2 worksheet of the FR Y-14Q.

E. Actual AFS and HTM Fair Market Value Sources by Portfolio worksheet (Worksheet 4)

Provide information on the sources of actual fair market values as of September 30 of the reporting year.

F. Supporting Documentation

BHCs must submit a brief methodological document that clearly answers questions similar to those posed below. These questions are related to other-than-temporary impairment (OTTI) methodologies used by BHCs to complete the FR Y-14A Summary schedule. The documentation should, at a minimum, address the questions outlined below by major product/portfolio type (e.g., non-agency RMBS, CMBS, consumer ABS).

- Describe the model used to develop stressed OTTI losses.
    - Was a vendor model or proprietary model used to determine collateral losses? If using a vendor model, provide the name of the vendor and the model.
        - What data source(s) was used?
        - What were the key inputs/variables and how were these determined? (E.g., how were default, severity, and other elements determined? What were the key inputs in determining default, severity, and other elements? What were the

Balance Sheet Worksheet

For each scenario used, input the loan balance projections for wholesale portfolios in the various line items in this worksheet. MDRM codes are provided within the 'Notes' column for many of the line items. When applicable, the definition of the BHC's projections should correlate to the definitions outlined by the corresponding MDRM code within the FR Y-9C report. Domestic refers to portfolios in the domestic US offices (as defined in the FR Y-9C report), and International refers to portfolios outside of the domestic US offices.

Income Statement Worksheet

For each scenario used, input the loan loss projections for wholesale portfolios in the various line items in this worksheet. The BHC should include losses tied to the relevant balances reported on the Balance Sheet worksheet, with the exception of (A) any losses due to changes in the fair value of assets that are held for sale or held for investment under the fair value option which should be reported in "Other Losses" (line 34), and (B) losses tied to Owner-Occupied Loans (line 13 on Balance Sheet worksheet), Loans Secured by Farmland (in Domestic Offices) (line 14 on Balance Sheet worksheet), and Real Estate Loans Not in Domestic Offices (line 15 on Balance Sheet worksheet) which should be reported in the following line items:

- Losses on Loans Secured by Farmland (in Domestic Offices) should be reported in "All Other Loans" (line 23 on the Income Statement worksheet).
- Losses on Real Estate Loans Not in Domestic Offices should be reported in "Construction" (line 10), "Multifamily" (line 11), or "Nonfarm, Non-residential" (line 12), consistent with the reporting of losses on CRE loans in Domestic Offices on the Income Statement worksheet.
- Losses on Owner-Occupied Loans should be reported in "Nonfarm, Non-residential" (line 12).

Supporting Documentation of Wholesale Modeling Methodology and Assumption

Each BHC must include in its supporting documentation a clear description of how the various balance sheet and loss projections were derived. To the extent that loss projection line items include the consolidation of various loan portfolios which have different risk characteristics, supporting documentation must break out the relevant sub-portfolio losses. This is particularly critical for the consolidated line items noted above. Furthermore, supporting documentation should include detail on the reporting of gains and losses due to changes in the fair value of assets that are held for sale or held for investment under the fair value option as reported in "Other Losses" (line 34) related to the wholesale loan portfolios.

V. AFS/HTM Securities

A. Projected Other-Than-Temporary Impairment (OTTI) for Available-for-Sale (AFS) Securities and Held-to-Maturity (HTM) Securities by CUSIP worksheet

For each CUSIP that incurred losses, state the CUSIP and the amount of loss projected (over the entire forecast horizon). Total projected losses should reconcile to the total sum of projected losses provided in Securities worksheet 1.

projected information for the future quarters of the reporting period. Items should be reported by quarter, and not on a cumulative or year-to-date basis.

- $ Unpaid Principal Balance: Total unpaid principal balance for ASC 310-30 (SOP 03-3) Purchased Impaired accounts on the balance sheet as of quarter-end.
- $ Credit Mark Usage: Total dollar amount of principal payments not received during the given quarter, that were already provided for in the non-accretable difference (i.e. undiscounted cash flows related to a borrower's principal balance that were not collected, were not expected to be collected, and were charged-off in the current period).
- $ ASC 310-30 (SOP 03-3) Reserve Usage: Total dollar amount of principal payments not received during the given quarter, that were not provided for in the non-accretable difference (i.e. undiscounted cash flows related to a borrower's principal balance that were not collected, WERE expected to be collected, and were thus provisioned for in a previous quarter but subsequent to acquisition, and were charged-off in the current period.
- $ Ending Credit Marks: Total dollar amount of the non-accretable difference attributable to contractual principal payments that have not yet been realized.
- $ Ending ASC 310-30 (SOP 03-3) Reserves: Total dollar amount of allowance for loan loss at the end of the quarter that is intended as a reserve for credit deterioration subsequent to acquisition for principal cash flows that have not yet been charged-off (i.e. held for principal payments that are not expected to be received and are not provided for in the non-accretable difference).

E. <u>Retail Fair Value and Held for Sale Loan worksheet</u>

The Retail Fair Value and Held For Sale Loan worksheet collects information on retail held for investment loans measured at fair value and held for sale loans as of the reporting period. The BHC should include both the fair value and the unpaid principal balance for retail loans held for investment that are measured at fair value, as well as the carrying value and associated unpaid principal balance for retail loans held for sale.

F. <u>Supporting Documentation</u>

Provide supporting documentation to describe the details of any specific assumptions (other than broad macroeconomic assumptions) used to project the retail portfolio credit loss and their connection to reported figures. Such assumptions may include assumptions about future levels of bankruptcy filings, consumer spending activity, refinancing rates, interest rate curves, and other relevant trends that are consistent with the broader macroeconomic assumptions. In addition, where historical relationships are used to estimate losses (e.g. unemployment rate and credit card performance), document the historical data and clearly describe why these relationships are expected to hold true in each scenario.

IV. Wholesale

The balance and loss projections on the Wholesale portfolios should be reported on the Balance Sheet worksheet and Income Statement worksheet. There are no separate worksheets. Specific instructions related to reporting the wholesale balances and losses are provided below.

- Net Credit Loss Realized to-date: Cumulative net credit losses realized by investors in loans sold through September 30 of the reporting year.
- Estimated Lifetime Net Credit Losses: The firm's estimate of lifetime net credit losses by investors in loans sold (inclusive of net credit losses realized-to-date) under each of the stress test scenarios.
- Repurchased UPB: UPB of loans repurchased by the seller
- Repurchase Loss-to-date: Loss realized on repurchases through September 30 of the reporting year
- Settlements/Make-Whole Payments to-date: Funds paid out to settle a claim of representation and warranty breach or to comply with a legal ruling requiring a payout. Any legal consultation or retainer fees specifically linked to representation and warranty litigation should be excluded from this worksheet.
- Repurchase Requests Outstanding: The UPB of loans for which a buyer has requested a repurchase but a resolution had not been reached as of September 30 of the reporting year
- Repurchase Reserve: Reserves established for losses associated with representation and warranty claims
- Litigation Reserve for Representation and Warrant Issues: Reserves established for losses associated with litigation or legal settlements regarding claims of representation and warranty breaches
- Projected Future Repurchase Losses: Lifetime future repurchase losses (including settlements, make-whole payments, and payouts to comply with adverse legal rulings) related to representation and warranty issues under each of the stress test scenarios. Any legal consultation or retainer fees specifically linked to representation and warranty litigation should be excluded from this worksheet.
- Timing of Projected Future Repurchase Losses: In this section of the spreadsheet, distribute the projected future lifetime losses under each stress test scenario over the quarters displayed in the column headers. (E.g., for loans sold to GSEs, the sum of cells B35:K35 should equal the amount in cell J26.)

D. <u>Retail ASC 310-30 (SOP03-3) Credit Mark Submission worksheet</u>

The Retail ASC 310-30[3] worksheet collects information and projections on the BHCs' purchased credit impaired portfolio. Provide actual information[4] for the third quarter of the reporting period and

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[3] Accounting Standards Codification (ASC) Subtopic 310-10, Receivables—Loans and Debt Securities Acquired with Deteriorated Credit Quality (formerly AICPA Statement of Position 03-3, "Accounting for Certain Loans or Debt Securities Acquired in a Transfer").
[4] Required only in the baseline scenario

- Paydowns: Total dollar of repayments received in the given quarter.
- Asset Sales: Total dollar of assets sold in the given quarter.
- Asset Purchases: Total dollar of assets purchased in the given quarter.

B. Retail Loss Projections Worksheet

The Retail Loss Projections worksheet collects projections of business-line level loan losses.

C. Retail Repurchase Worksheet

The Retail Repurchase worksheet collects data on loans sold by the BHC that may be subject to repurchase risk due to breaches of representations and warranties made during the sale of the loans. Information about loans originated and sold between first quarter 2004 and third quarter 2011 should be aggregated and reported in the following categories:

- Loans Sold to GSEs: Loans sold to US government-sponsored enterprises (GSEs);
- Securitized Loans: Loans packaged into a securitization;
- Whole Loans Sold: Loans sold as whole loans to parties other than the GSEs;
- Total: Total loans sold. This should be the sum of the above three categories and is included primarily to allow the reporting of certain variables that may not be available at more disaggregated levels.

When appropriate, report information aggregated by vintage for each of the data fields below. In cases where the data (e.g., reserves) are not available by vintage, report those data in the “Unallocated” field.

For items 1 through 5 below, exclude any loans for which the BHC has no risk of repurchase liability because of settlement or previous repurchase. Only exclude finalized settlements; any loans subject to a pending settlement should be included on this worksheet. Also exclude loans for which a repurchase request has been made and subsequently rescinded.

- Original UPB: The original unpaid principal balance (UPB) of the loans sold
- Outstanding UPB (Excluding UPB Exempted or Settled): The outstanding UPB on the loans sold as of September 30 of the reporting year.
- Delinquency Status as of 3Q: Report the data as of September 30 of the reporting year. The sum of the five delinquency categories listed below should equal the outstanding UPB reported for that vintage.
    - Current: The UPB of loans less than 30 days past due which have not been delinquent during the life of the loan;
    - Current, Previously Delinquent: The UPB of loans less than 30 days past due, which have previously been delinquent more than 30 days;
    - Current and Modified Status: The UPB of loans that were modified and are currently less than 30 days past due;
    - Past due 30 to 90 days: The UPB of loans 30-90 days past due;
    - Past due 90+ days: Includes all loans that are more than 90 days past due and have not yet been fully charged-off

BHCs are required to provide projections of Tier 1 common capital, which is defined as Tier 1 capital less non-common elements[2], including perpetual preferred stock and related surplus, minority interest in subsidiaries, trust preferred securities, and mandatory convertible preferred securities.

The projections should clearly show any proposed capital distributions or other scenario-dependent actions that would affect the BHC's regulatory capital.

D. Supporting Documentation

BHCs must submit supporting documentation that clearly describes the methodologies used to make the loss, reserve change, and revenue projections that underlie the pro forma projections of equity capital.

Provide information on the specific assumptions used to calculate regulatory capital, including a discussion of any proposed capital distributions. When appropriate, clearly state assumptions related to the corporate tax rate and the evolution of the deferred tax assets. In situations where the BHC chooses not to project components of the balance sheet, those components should be held constant at the last current level and the BHC should explain why the zero delta assumption is appropriate in the given scenario.

BHCs should submit any other information and documentation necessary to support or understand its capital calculations. For example, a BHC could show the calculations related to the projections of the deferred tax asset or servicing assets that may be disallowed for regulatory capital purposes. Where applicable, BHCs should link the additional supporting documentation to the Summary Memo of Capital Methodology and Assumptions and the Capital worksheet.

III. Retail

Throughout the retail-related worksheets, Domestic refers to portfolios in the domestic US offices (as defined in the FR Y-9C report), and International refers to portfolios outside of the domestic US offices.

A. Retail Balance Projections worksheet

The Retail Balance Projections worksheet collects projections of business-line level loan balances.

- Balances: According to FR Y-9C definition (end of quarter levels)
- New Originations: Total dollar amount of new loans originated in the given quarter, gross of asset sales.

[2] Non-common elements should include the following items captured in the FR Y-9C: Schedule HC, line item 23 net of Schedule HC-R, line item 5; and Schedule HC-R, line items 6a, 6b, and 6c.

- The "projection horizon" refers to nine quarters starting with the fourth quarter of the reporting year (e.g., from fourth quarter of 2011 to fourth quarter of 2013).

II. Income Statement, Balance Sheet, and Capital

A. Income Statement worksheet

The Income Statement worksheet collects projections for the main components of the income statement. Federal Reserve Micro Data Reference Manual (MRDM) codes are provided in the 'Notes' column for many of the line items.[1] Where applicable, use the definitions for the FR Y-9C line items corresponding to the MDRM code.

Any gains or losses due to changes in the fair value of assets that are held for sale or held for investment under the fair value option should be included under "Other Losses" (line 34).

B. Balance Sheet worksheet

The Balance Sheet worksheet collects projections for the main components of the balance sheet. MRDM codes are provided in the 'Notes' column for many of the line items. Where applicable, use the definitions for the FR Y-9C line items corresponding to the MDRM code.

C. Capital worksheet

The Capital worksheet collects projections of the main drivers of equity capital and the key components of the regulatory capital schedule. MRDM codes are provided in the 'Notes' column for many of the line items.

The schedule collects projections of components of equity capital and regulatory capital (as reported in FR Y-9C schedules HI-A and HC-R), components of assets and liabilities (as reported in schedules HC, HC-F, HC-G), and deferred tax asset items. The projections should follow the definitions currently used in the FR Y-9C report and found in the Federal Reserve's risk based capital guidelines. All data collected in the Capital worksheet should be reported on a quarterly basis and not on a year-to-date, cumulative basis.

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[1] Each MDRM code is associated with a specific line item (data cell) on the FR Y-9C report. See http://www.federalreserve.gov/reportforms/mdrm/ for a list of MDRM codes and data descriptions.

I. Overview

A. Summary

This document contains instructions for the FR Y-14A Summary schedule. The schedule includes data collection worksheets related to the following:

1. Income, Balance Sheet, and Equity/Capital Statements;
2. Retail;
3. Securities;
4. Trading;
5. Counterparty Credit Risk;
6. Operational Risk; and
7. Pre-Provision Net Revenue (PPNR).

The bank holding company (BHC) must submit a **separate** Summary schedule for **each** scenario (Use the "Save As" function of the original Excel workbook provided to the institution.). Name the file using the following style: **FR_Y-14A_SUMMARY_*BHCRSSD_BHCMNEMONIC*_SCENARIO.xlsx**.

In the tab labeled *Summary Submission Cover Sheet*, include:

- The name and RSSD ID of the submitting BHC;
- The date of submission to the Federal Reserve;
- Which scenario this Summary Schedule applies to (choose from the drop-down box); and
- A brief description of the scenario.

For each section below, submit supporting documentation in additional files that clearly describe the methodology used to produce the BHC's projections. In the documentation, include a description of how the BHC translated the macroeconomic factors associated with the scenario into the BHC's projections and technical details of any underlying statistical methods used. If firm-specific assumptions (other than broad macroeconomic assumptions) are used, also describe these assumptions and how they relate to reported projections. If the BHC models rely upon historical relationships, provide the historical data and clearly describe why these relationships are expected to be maintained in each scenario. Additional information to be included in the documentation is described in the sections below.

B. Technical Details

The following instructions apply to all worksheets within the Summary schedule.

- Do not enter any information in gray highlighted cells with embedded formulas.
- Ensure that any internal consistency checks are correct before submission.
- Report income and loss data on a quarterly basis, and not on a cumulative or year-to-date basis.
- Report dollar values in millions of US dollars (unless specified otherwise).
- For worksheets that collect non-scenario dependent data (e.g. the historical data collection on the Retail Repurchase worksheet), report information for the Baseline Scenario only.

FR Y-14A: Summary Schedule Instructions

Table of Contents

BHCs are encouraged to submit any other information and documentation that would support of the BHC's PPNR projections. Where applicable, it would be useful to link this additional supporting information in the memo outlined above.

The memo should also include any other information and supporting documentation as requested in the other sections of the FR Y-14A PPNR Instructions as well as throughout the FR Y-14Q PPNR Instructions.

Summary Submission Cover Sheet

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

BHCs should complete all relevant cells in the corresponding worksheets, including this cover page. BHCs 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.
Any questions should be directed to info@CCAR.frb.org.

Institution Name:	#N/A
RSSD ID:	
Source:	BHC
Submission Date (MM/DD/YYYY):	
When Received:	12/15/11 4:06 PM

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

BHC Stress

Briefly describe the scenario below:

#N/A

Item		Notes	Actual in $Millions	Projected in $Millions									Sums in $Millions		
			Q3 2011	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	2012	2013	9-Quarter
	LOAN LOSSES														
1	**First Lien Mortgages**			-	-	-	-	-	-	-	-	-	-	-	-
2	**Second / Junior Lien Mortgages**	*Sum of items 3 and 4*		-	-	-	-	-	-	-	-	-	-	-	-
3	Closed-End Junior Liens												-	-	-
4	HELOCs												-	-	-
5	**C&I Loans**	*Sum of items 6 to 8*		-	-	-	-	-	-	-	-	-	-	-	-
6	Large Commercial Credits												-	-	-
7	Small Business (Graded)												-	-	-
8	Small Business (Scored/Delinquency Managed)			-	-	-	-	-	-	-	-	-	-	-	-
9	**CRE Loans**	*Sum of items 10 to 12*		-	-	-	-	-	-	-	-	-	-	-	-
10	Construction												-	-	-
11	Multifamily												-	-	-
12	Nonfarm, Non-residential												-	-	-
13	**Credit Cards**			-	-	-	-	-	-	-	-	-	-	-	-
14	**Other Consumer**	*Sum of items 15 to 17*		-	-	-	-	-	-	-	-	-	-	-	-
15	Auto Loans			-	-	-	-	-	-	-	-	-	-	-	-
16	Student Loans			-	-	-	-	-	-	-	-	-	-	-	-
17	Other			-	-	-	-	-	-	-	-	-	-	-	-
18	**Other Loans**	*Sum of items 19 to 23*		-	-	-	-	-	-	-	-	-	-	-	-
19	Loans to foreign governments												-	-	-
20	Agricultural loans												-	-	-
21	Securities Lending												-	-	-
22	Loans to depositories and other financial institutions												-	-	-
23	All other loans												-	-	-
24	**Total Loan Losses**	*Sum of items 1, 2, 5, 9, 13, 14, and 18 = bhck4635 - bhck4605*		-	-	-	-	-	-	-	-	-	-	-	-
	COMMITMENTS AND CONTINGENT OBLIGATIONS														
25	**Total Commitment and Contingent Losses**												-	-	-
	SECURITIES														
26	**Other-than temporary impairment — Held to Maturity (HTM) Securities**			-	-	-	-	-	-	-	-	-	-	-	-
27	**Other-than temporary impairment — Available for Sale (AFS) Securities**			-	-	-	-	-	-	-	-	-	-	-	-
28	**Total Securities**	*Sum of items 26 and 27*		-	-	-	-	-	-	-	-	-	-	-	-
	TRADING ACCOUNT														
29	**Trading MTM Losses**	*Match 9-Quarter Sum with Trading Worksheet Item 9*											-	-	-
30	**Trading Incremental Default Losses**	*Match 9-Quarter Sum with Counterparty Risk Worksheet Item 4*											-	-	-
31	**Counterparty Credit MTM Losses**	*Match 9-Quarter Sum with Counterparty Risk Worksheet Item 1*											-	-	-
32	**Counterparty Incremental Default Losses**	*Match 9-Quarter Sum with Counterparty Risk Worksheet Item 2*											-	-	-
33	**Total Trading and Counterparty**	*Sum of items 29, 30, 31, and 32*		-	-	-	-	-	-	-	-	-	-	-	-
	OTHER LOSSES														
34	**Other losses (describe in supporting documentation)**												-	-	-
35	**Total Losses**	*Sum of items 24, 25, 28, 33, and 34*		-	-	-	-	-	-	-	-	-	-	-	-
	ALLOWANCE FOR LOAN and LEASE LOSSES														
36	**ALLL, prior quarter**			-	-	-	-	-	-	-	-	-			
37	**Provisions during the quarter**	*bhck4230*											-	-	-
38	**Net charge-offs during the quarter**	*Item 24*		-	-	-	-	-	-	-	-	-	-	-	-
39	**Other ALLL Changes**	*bhckc233 less bhck 5523*											-	-	-
40	**ALLL, current quarter**	*Items 36 and 37 less item 38 = bhct3123*		-	-	-	-	-	-	-	-	-			
	PRE-PROVISION NET REVENUE														
41	**Net interest income**	*PPNR Projections Worksheet Item11*		-	-	-	-	-	-	-	-	-	-	-	-
42	**Noninterest income**	*PPNR Projections Worksheet Item 22*		-	-	-	-	-	-	-	-	-	-	-	-
43	**Noninterest expense**	*PPNR Projections Worksheet Item 31*		-	-	-	-	-	-	-	-	-	-	-	-
44	**Pre-Provision Net Revenue**	*Items 41 and 42 less item 43*		-	-	-	-	-	-	-	-	-	-	-	-
	CONDENSED INCOME STATEMENT														
45	**Pre-Provision Net Revenue**	*Item 44*		-	-	-	-	-	-	-	-	-	-	-	-
46	**Provisions during the quarter**	*Item 37 = bhck4230*		-	-	-	-	-	-	-	-	-	-	-	-
47	**Total Trading and Counterparty**	*Item 33*		-	-	-	-	-	-	-	-	-	-	-	-
48	**Other Losses, including goodwill impairment and fair value adjustment for firm's**	*Item 34*		-	-	-	-	-	-	-	-	-	-	-	-
49	**One time income and (expense) items not included in PPNR**	*PPNR Projections Worksheet, Item 36 minus Item 37*		-	-	-	-	-	-	-	-	-	-	-	-
50	**Realized Gains (Losses) on held-to-maturity securities**	*bhck3521*											-	-	-
51	**Realized Gains (Losses) on available-for-sale securities**	*bhck3196*											-	-	-
52	**Memo: Provision for unfunded off-balance sheet credit exposures**	*To build/decrease Item 47 (bhckb557) in Balance Sheet.*													
53	**Income (loss) before taxes and extraordinary items**	*Sum of items 45, 49, 50, and 51, less items 46, 47, and 48 =bhck4301*		-	-	-	-	-	-	-	-	-	-	-	-
54	**Applicable income taxes (foreign and domestic)**	*bhck4302*											-	-	-
55	**Income (loss) before extraordinary items and other adjustments**	*Item 53 less item 54 =bhck4300*		-	-	-	-	-	-	-	-	-	-	-	-
56	**Extraordinary items and other adjustments, net of income taxes**	*bhck4320*											-	-	-
57	**Net income (loss) attributable to BHC and minority interests**	*Sum of items 55 and 56 = bhckg104*		-	-	-	-	-	-	-	-	-	-	-	-
58	**Net income (loss) attributable to minority interests**	*bhckg103*											-	-	-
59	**Net income (loss) attributable to BHC**	*Item 57 less item 58 = bhck4340 (must match item 4 on the Capital Worksheet)*		-	-	-	-	-	-	-	-	-	-	-	-
60	**Effective Tax Rate (%)**	*Item 54 divided by item 55, multiplied by 100*		-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-

	Item	Notes	Actual in $Millions Q3 2011	Projected in $Millions Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013
	Assets											
	SECURITIES											
1	**Held to Maturity (HTM)**	*bhck1754*										
2	**Available for Sale (AFS)**	*bhck1773*										
3	**Total Securities**	*Sum of items 1 and 2*		-	-	-	-	-	-	-	-	-
	LOANS											
4	**Real Estate Loans**	*Sum of items 5, 6, 9, 14, and 15 =*		-	-	-	-	-	-	-	-	-
5	**First Lien Mortgages (In Domestic Offices)**	*bhdm5367*		-	-	-	-	-	-	-	-	-
6	**Second / Junior Lien Mortgages (In Domestic Offices)**	*Sum of items 7 and 8*		-	-	-	-	-	-	-	-	-
7	Closed-End Junior Liens	*bhdm5368*		-	-	-	-	-	-	-	-	-
8	HELOCs	*bhdm1797*		-	-	-	-	-	-	-	-	-
9	**CRE Loans (In Domestic Offices)**	*Sum of items 10 to 12*		-	-	-	-	-	-	-	-	-
10	Construction	*bhckf158 + bhckf159*										
11	Multifamily	*bhdm1460*										
12	Nonfarm, Non-residential	*bhckf160 + bhckf161*										
13	Owner-Occupied	*bhckf160*										
14	**Loans Secured by Farmland (In Domestic Offices)**	*bhdm1420*										
15	**Real Estate Loans Not in Domestic Offices**	*bhck1410 less items 5, 6, 9, and 14*										
16	**C&I Loans**	*Sum of items 17 to 19*		-	-	-	-	-	-	-	-	-
17	Large Commercial Credits											
18	Small Business (Graded)											
19	Small Business (Scored/Delinquency Managed)			-	-	-	-	-	-	-	-	-
20	**Credit Cards**	*bhckb538*		-	-	-	-	-	-	-	-	-
21	**Other Consumer**	*Sum of items 22 to 24*		-	-	-	-	-	-	-	-	-
22	Auto Loans	*bhckk137*		-	-	-	-	-	-	-	-	-
23	Student Loans			-	-	-	-	-	-	-	-	-
24	Other	*Include bhckf162*		-	-	-	-	-	-	-	-	-
25	**Other Loans**	*Sum of items 26 to 30*		-	-	-	-	-	-	-	-	-
26	Loans to Foreign Governments	*bhck2081*										
27	Agricultural Loans	*bhck1590*										
28	Securities Lending	*bhck1545*										
29	Loans to Depositories and Other Financial Institutions	*bhck1292+bhck1296 + bhckj454*										
30	All Other Loans and Leases	*bhckj451 + bhckf163*										
31	**Total Loans and Leases**	*Sum of items 4, 16, 20, 21, and 25*		-	-	-	-	-	-	-	-	-
32	**Unearned Income on Loans**	*bhck2123*										
33	**Allowance for Loan and Lease Losses**	*bhck3123*										
34	**Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses**	*Item 31 less items 32 and 33 = bhck5369 + bhckb529*		-	-	-	-	-	-	-	-	-
	TRADING											
35	**Trading Assets**	*bhck3545*										
	INTANGIBLES											
36	**Goodwill**	*bhck3163*										
37	**Mortgage Servicing Rights**	*bhck3164*										
38	**Purchased Credit Card Relationships and Nonmortgage Servicing Rights**	*bhckb026*										
39	**All Other Identifiable Intangible Assets**	*bhck5507*										
40	**Total Intangible Assets**	*Sum of items 36 to 39*		-	-	-	-	-	-	-	-	-
	OTHER											
41	**Other Assets**	*bhck0081 + bhck0395 + bhck0397 + bhdmb987 + bhckb989 + bhck2145 + bhck2150 + bhck2130 + bhck3656 + bhck2160*										
42	**Total Assets**	*Sum of items 3, 34, 35, 40, and 41 = bhck2170*		-	-	-	-	-	-	-	-	-
	Liabilities											
43	**Deposits**	*bhdm6631 + bhdm6636 + bhfn6631 + bhfn6636*										
44	**Trading Liabilities**	*bhck3548*										
45	**Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities**	*bhckc699*										
46	**Other Liabilities**	*bhdmb993 + bhckb995 + bhck3190 + bhck4062 + bhck2750*										
47	**Memo: Allowance for off-balance sheet credit exposures**	*bhckb557*										
48	**Total Liabilities**	*Sum of items 43 to 46 = bhck2948*		-	-	-	-	-	-	-	-	-
	Equity Capital											
49	**Perpetual Preferred Stock and Related Surplus**	*bhck3283*										
50	**Common Stock (Par Value)**	*bhck3230*										
51	**Surplus (Exclude All Surplus Related to Preferred Stock)**	*bhck3240*										
52	**Retained Earnings**	*bhck3247*										
53	**Accumulated Other Comprehensive Income (AOCI)**	*bhckb530*										
54	**Other Equity Capital Components**	*bhcka130*										
55	**Total BHC Equity Capital**	*Sum of items 49 to 54 = bhck3210 (must equal item 17 of the HI-A section on the Capital Worksheet)*		-	-	-	-	-	-	-	-	-
56	**Noncontrolling (Minority) Interests in Consolidated Subsidiaries**	*bhck3000*										
57	**Total Equity Capital**	*Sum of items 55 and 56 = bhckg105*		-	-	-	-	-	-	-	-	-
	Other											
58	**Unused Commercial Lending Commitments and Letters of Credit**	*bhck3816 + bhckj457 + bhckj458 + bhcj459 + bhck6566 + bhck6550 + bhck6570 + bhck3411*										

Item		Notes	Actual in $Millions Q3 2011	Projected in $Millions Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Sums in $Millions 2012	2013	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**	*bhck3217*		-	-	-	-	-	-	-	-	-	-	-	-
2	**Effect of changes in accounting principles and corrections of material accounting errors**	*bhckb507*											-	-	-
3	**Balance end of previous QUARTER as restated (sum of items 1 and 2)**	*bhckb508*		-	-	-	-	-	-	-	-	-	-	-	-
4	**Net income (loss) attributable to bank holding company**	*Must match item 59 on the Income Statement Worksheet = bhct4340*											-	-	-
	Sale of perpetual preferred stock (excluding treasury stock transactions):														
5	Sale of perpetual preferred stock, gross	*bhck3577*											-	-	-
6	Conversion or retirement of perpetual preferred stock	*bhck3578*											-	-	-
	Sale of common stock:														
7	Sale of common stock, gross	*bhck3579*											-	-	-
8	Conversion or retirement of common stock	*bhck3580*											-	-	-
9	**Sale of treasury stock**	*bhck4782*											-	-	-
10	**Purchase of treasury stock**	*bhck4783*											-	-	-
11	**Changes incident to business combinations, net**	*bhck4356*											-	-	-
12	**Cash dividends declared on preferred stock**	*bhck4598*											-	-	-
13	**Cash dividends declared on common stock**	*bhck4460*											-	-	-
14	**Other comprehensive income**	*bhckb511*											-	-	-
15	**Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company**	*bhck4591*											-	-	-
16	**Other adjustments to equity capital (not included above)***	*bhck3581*											-	-	-
17	**Total bank holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)**	*Must match item 55 on the Balance Sheet Worksheet = bhct3210*		-	-	-	-	-	-	-	-	-	-	-	-
	Schedule HC-R—Regulatory Capital														
	Tier 1 capital														
18	**Total bank holding company equity capital**	*Item 17 =bhcx3210*		-	-	-	-	-	-	-	-	-			
19	**Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)**	*bhck8434*													
20	**Net unrealized loss on available-for-sale equity securities (report loss as a positive value)**	*bhcka221*													
21	**Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)**	*bhck4336*													
22	**Nonqualifying perpetual preferred stock**	*bhckb588*													
23	**Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries**	*bhckg214*													
24	**Qualifying restricted core capital elements (other than cumulative perpetual preferred stock)**	*bhckg215*													
25	**Qualifying mandatory convertible preferred securities of internationally active bank holding companies**	*bhckg216*													
26	**Disallowed goodwill and other disallowed intangible assets**	*bhckb590*													
27	**Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank holding company's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)**	*bhckf264*													
28	**Subtotal (sum of items 18, 23, 24, 25, less items 19, 20, 21, 22, 26, 27)**	*bhckc227*		-	-	-	-	-	-	-	-	-			
29	**Disallowed servicing assets and purchased credit card relationships**	*bhckb591*													
30	**Disallowed deferred tax assets**	*bhck5610*													
31	**Other additions to (deductions from) Tier 1 capital****	*bhckb592*													
32	**Tier 1 capital (sum of items 28 and 31, less items 29 and 30)**	*bhck8274*		-	-	-	-	-	-	-	-	-			
33	**Total risk-weighted assets**	*bhcka223*													
	REGULATORY CAPITAL AND RATIOS														
34	**Tier 1 Common Capital*****														
35	**Tier 1 Capital**	*bhck8274*													
36	**Total Risk-Based Capital**	*bhck3792*													
37	**Risk-Weighted Assets**	*Item 33 = bhcka223*		-	-	-	-	-	-	-	-	-			
38	**Average Total Assets for Leverage Capital Purposes**	*bhcka224*													
39	**Tier 1 Common Ratio (%)**	*Tier 1 Common/RWA*100*		-	-	-	-	-	-	-	-	-			
40	**Tier 1 Ratio (%)**	*Tier 1 Capital/RWA*100*		-	-	-	-	-	-	-	-	-			
41	**Total Risk-Based Capital Ratio (%)**	*Total Risk-Based Capital/RWA*100*		-	-	-	-	-	-	-	-	-			
42	**Tier 1 Leverage Ratio (%)**	*Tier 1 Capital/Average Total Assets*100*		-	-	-	-	-	-	-	-	-			

#N/A

	Item	Notes	Actual in $Millions Q3 2011	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Sums in $Millions 2012	2013	9-Quarter
				Projected in $Millions											
	Schedule HC-R — Memoranda														
	Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:														
43	Noncumulative perpetual preferred stock	*bhck5479*													
44	Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities)	*bhckc498*													
45	Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding TruPS)	*bhcka507*													
	Treasury stock (including offsetting debit to the liability for ESOP debt):														
46	In the form of perpetual preferred stock	*bhck5483*													
47	In the form of common stock	*bhck5484*													
	Restricted core capital elements included in Tier 1 capital:														
48	Qualifying Class B noncontrolling (minority) interest	*bhckg219*													
49	Qualifying Class C noncontrolling (minority) interest)	*bhckg220*													
50	Qualifying cumulative perpetual preferred stock	*bhck5990*													
51	Qualifying TruPS	*bhckc502*													
52	**Goodwill net of any associated deferred tax liability**	*bhckg221*													
	Schedule HC-F—Other Assets														
53	**Net deferred tax assets**	*bhck2148*													
	Schedule HC-G—Other Liabilities														
54	**Net deferred tax liabilities**	*bhck3049*													
	Schedule HC-M—Memoranda														
55	**Total number of bank holding company common shares outstanding**	*bhck3459*													
	Issuances associated with the U.S. Department of Treasury Capital Purchase Program:														
56	Senior perpetual preferred stock or similar items	*bhckg234*													
57	Warrants to purchase common stock or similar items	*bhckg235*													
	Disallowed Deferred Tax Assets Calculation (Schedule HC-R Instructions)														
58	**(a) Enter the tier 1 subtotal**	*Item 28*		-	-	-	-	-	-	-	-	-			
59	**(b) Enter 10% of the tier 1 subtotal**	*10% of Item 58*		-	-	-	-	-	-	-	-	-			
60	**(c) Enter the amount of of deferred tax assets to be used when calculating the regulatory capital limit**														
61	**Enter any optional adjustment made to item 53 in item 60 as allowed in the FR Y-9C instructions**	*Item 53 less item 60*		-	-	-	-	-	-	-	-	-			
62	**(d) Enter the amount of taxes previously paid that the bank holding company could recover through loss carrybacks if the bank holding company's temporary differences (both deductible and taxable) fully reverse at the report date******														
63	**(e) Amount of deferred tax assets that is dependent upon future taxable income**	*max(item 60 less item 62, 0)*		-	-	-	-	-	-	-	-	-			
64	**(f) Enter the portion of (e) that the bank holding company could realize within the next 12 months based on its projected future taxable income. Future taxable income should not include net operating loss carryforwards to be used during the next 12 months or existing temporary differences that are expected to reverse over the next 12 months**														
65	**(g) Enter minimum of (f) and (b)**	*min(item 64, item 59)*		-	-	-	-	-	-	-	-	-			
66	**(h) Subtract (g) from (e), cannot be less than 0 (must equal item 30)**	*max(item 63 less item 65, 0)*		-	-	-	-	-	-	-	-	-			
67	**Future taxes paid used to determine item 64**														
68	**Future taxable income consistent with item 64*******														
	Supplemental Capital Action Information (report in $Millions unless otherwise noted)******														
69	**Cash dividends declared on common stock**														
70	**Common shares outstanding (Millions)**														
71	**Common dividends per share ($)**	*Item 69 divided by item 70*		-	-	-	-	-	-	-	-	-			
72	**Issuance of common stock for employee compensation**														
73	**Other issuance of common stock**														
74	**Total issuance of common stock**	*Sum of items 72 and 73*		-	-	-	-	-	-	-	-	-			
75	**Share repurchases to offset issuance for employee compensation**														
76	**Other share repurchase**														
77	**Total share repurchases**	*Sum of items 75 and 76*		-	-	-	-	-	-	-	-	-			

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

(**) Please break out and explain below other additions to (deductions from) Tier 1 capital:

(***) Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus, minority interest in subsidiaries, trust preferred securities and mandatory convertible preferred securities. Specifically, non-common elements must include the following items captured in the FR Y-9C: Schedule HC, line item 23 net of Schedule HC-R, line item 5; Schedule HC-R, line items 6a, 6b, and 6c; and Notes to the Balance Sheet - Other as captured in Schedule HC-R, line item 10.

(****) 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 62 as follows:

Taxes paid during fiscal year ended 2009

Taxes paid during fiscal year ended 2010

Taxes paid during the 9 months ended 9/30/11

(*****) Please provide historical data related to item 68 as follows:

Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2009

Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2010

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

#N/A

Item		Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013
		Projected in $Millions								
	1st Mortgage (Domestic)									
1	Balances									
1.a	New originations									
1.b	Paydowns									
1.c	Asset Purchases									
1.d	Asset Sales									
	1st Lien HELOAN (Domestic)									
2	Balances									
2.a	New originations									
2.b	Paydowns									
2.c	Asset Purchases									
2.d	Asset Sales									
	Closed-End Junior Liens (Domestic)									
3	Balances									
3.a	New originations									
3.b	Paydowns									
3.c	Asset Purchases									
3.d	Asset Sales									
	HELOC (Domestic)									
4	Balances									
4.a	New originations									
4.b	Paydowns									
4.c	Asset Purchases									
4.d	Asset Sales									
	1st Lien Mortgages (International)									
5	Balances									
5.a	New originations									
5.b	Paydowns									
5.c	Asset Purchases									
5.d	Asset Sales									
	2nd Lien Mortgages (International)									
6	Balances									
6.a	New originations									
6.b	Paydowns									
6.c	Asset Purchases									
6.d	Asset Sales									
	Card (Domestic)									
7	Balances									
7.a	New originations									
7.b	Paydowns									
7.c	Asset Purchases									
7.d	Asset Sales									
	Card (International)									
8	Balances									
8.a	New originations									
8.b	Paydowns									
8.c	Asset Purchases									
8.d	Asset Sales									
	Auto Loan/Lease (Domestic)									
9	Balances									
9.a	New originations									
9.b	Paydowns									
9.c	Asset Purchases									
9.d	Asset Sales									
	Auto Loan/Lease (International)									
10	Balances									
10.a	New originations									
10.b	Paydowns									
10.c	Asset Purchases									
10.d	Asset Sales									
	Student Loan									
11	Balances									
11.a	New originations									
11.b	Paydowns									
11.c	Asset Purchases									
11.d	Asset Sales									
	Small Business Loan - Scored (Domestic)									
12	Balances									
12.a	New originations									
12.b	Paydowns									
12.c	Asset Purchases									
12.d	Asset Sales									
	Small Business Loan - Scored (International)									
13	Balances									
13.a	New originations									
13.b	Paydowns									
13.c	Asset Purchases									
13.d	Asset Sales									
	Other Consumer Loan (Domestic)									
14	Balances									
14.a	New originations									
14.b	Paydowns									
14.c	Asset Purchases									
14.d	Asset Sales									
	Other Consumer Loan (International)									
15	Balances									
15.a	New originations									
15.b	Paydowns									
15.c	Asset Purchases									
15.d	Asset Sales									

#N/A

Item	Loan Losses in $Millions	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013
		Projected in $Millions								
1	**First Lien Mortgages (In Domestic Offices)**	-	-	-	-	-	-	-	-	-
2	1st Mortgage (Domestic)									
3	1st Lien HELOAN (Domestic)									
4	**Second / Junior Lien Mortgages (In Domestic Offices)**	-	-	-	-	-	-	-	-	-
5	Closed-End Junior Liens (Domestic)									
6	HELOC (Domestic)									
7	**Mortgages (International)**	-	-	-	-	-	-	-	-	-
8	1st Lien Mortgages (International)									
9	2nd Lien Mortgages and HELOCs (International)									
10	**Credit Cards**	-	-	-	-	-	-	-	-	-
11	Card (Domestic)									
12	Card (International)									
13	**Other Consumer**	-	-	-	-	-	-	-	-	-
14	Auto Loan/Lease (Domestic)									
15	Auto Loan/Lease (International)									
16	Student Loan									
17	Small Business Loan - Scored (Domestic)									
18	Small Business Loan - Scored (International)									
19	Other Consumer Loan (Domestic)									
20	Other Consumer Loan (International)									

#N/A

Table A.1 LOANS SOLD TO GSEs

$Millions	Vintage (BHC Baseline Scenario only) 2004	2005	2006	2007	2008	2009	2010&11	Unallocated	Total
Original UPB									
Outstanding UPB (Excluding UPB Exempted or Settled)									
Delinquency Status as of 3Q									
Current									
Current, Previously Delinquent									
Current and Modified									
Past due 30 to 90 days									
Past due 90+ days									
Net Credit Loss Realized to-date									
Estimated Lifetime Net Credit Losses									
Repurchased UPB									
Repurchase Loss to-date									
Settlements/Make-Whole Payments to-date									
Repurchase Requests Outstanding									
Repurchase Reserve									
Litigation Reserve for Rep and Warrant Issues									
Projected Future Repurchase Losses									

Table A.2 Loss Projections for LOANS SOLD TO GSEs

$Millions	Projected in $Millions Q4-2011	Q1-2012	Q2-2012	Q3-2012	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	2014 or Later
Projected Future Repurchase Losses										

Table B.1 LOANS SECURITIZED

$Millions	Vintage (BHC Baseline Scenario only) 2004	2005	2006	2007	2008	2009	2010&11	Unallocated	Total
Original UPB									
Outstanding UPB (Excluding UPB Exempted or Settled)									
Delinquency Status as of 3Q									
Current									
Current, Previously Delinquent									
Current and Modified									
Past due 30 to 90 days									
Past due 90+ days									
Net Credit Loss Realized to-date									
Estimated Lifetime Net Credit Losses									
Repurchased UPB									
Repurchase Loss to-date									
Settlements/Make-Whole Payments to-date									
Repurchase Requests Outstanding									
Repurchase Reserve									
Litigation Reserve for Rep and Warrant Issues									
Projected Future Repurchase Losses									

Table B.2 Loss Projections for SECURITIZED LOANS

$Millions	Projected in $Millions Q4-2011	Q1-2012	Q2-2012	Q3-2012	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	2014 or Later
Projected Future Repurchase Losses										

Table C.1 WHOLE LOANS SOLD

$Millions	Vintage (BHC Baseline Scenario only)								
	2004	2005	2006	2007	2008	2009	2010&11	Unallocated	**Total**
Original UPB									
Outstanding UPB (Excluding UPB Exempted or Settled)									
Delinquency Status as of 3Q									
Current									
Current, Previously Delinquent									
Current and Modified									
Past due 30 to 90 days									
Past due 90+ days									
Net Credit Loss Realized to-date									
Estimated Lifetime Net Credit Losses									
Repurchased UPB									
Repurchase Loss to-date									
Settlements/Make-Whole Payments to-date									
Repurchase Requests Outstanding									
Repurchase Reserve									
Litigation Reserve for Rep and Warrant Issues									
Projected Future Repurchase Losses									

Table C.2 Loss Projections for WHOLE LOANS SOLD

$Millions	Projected in $Millions									
	Q4-2011	Q1-2012	Q2-2012	Q3-2012	Q4-2012	Q1-2013	Q2-2013	Q3-2013	**Q4-2013**	**2014 or Later**
Projected Future Repurchase Losses										

Table D.1 TOTAL LOANS SOLD

$Millions	Vintage (BHC Baseline Scenario only)								
	2004	2005	2006	2007	2008	2009	2010&11	Unallocated	**Total**
Original UPB									
Outstanding UPB (Excluding UPB Exempted or Settled)									
Delinquency Status as of 3Q									
Current									
Current, Previously Delinquent									
Current and Modified									
Past due 30 to 90 days									
Past due 90+ days									
Net Credit Loss Realized to-date									
Estimated Lifetime Net Credit Losses									
Repurchased UPB									
Repurchase Loss to-date									
Settlements/Make-Whole Payments to-date									
Repurchase Requests Outstanding									
Repurchase Reserve									
Litigation Reserve for Rep and Warrant Issues									
Projected Future Repurchase Losses									

Table D.2 Loss Projections for TOTAL LOANS SOLD

$Millions	Projected in $Millions									
	Q4-2011	Q1-2012	Q2-2012	Q3-2012	Q4-2012	Q1-2013	Q2-2013	Q3-2013	**Q4-2013**	**2014 or Later**
Projected Future Repurchase Losses										

#N/A

BHC to complete the table below for ASC 310-30 (**SOP03-3) Purchased Impaired loans in each Retail portfolio under each stress scenario.**
Provide actual information for Q3 2011 (in the BHC Baseline Scenario only) and projected information for the period of Q4 2011 to Q4 2013.

						Projected in $Millions					
	<PORTFOLIO>	3Q 2011	**4Q 2011**	**1Q 2012**	**2Q 2012**	**3Q 2012**	**4Q 2012**	**1Q 2013**	**2Q 2012**	**3Q 2013**	**4Q 2013**
1	$ Unpaid Principal Balance										
2	$ Credit Mark Usage										
3	$ ASC 310-30 (SOP-03-3) Reserve Usage										
4	$ Ending Credit Marks										
5	$ Ending ASC 310-30 (SOP-03-3) Reserves										

#N/A

BHC to complete the tables below for retail Held for Investment loans measured at fair value and Held for Sale loans as of 3Q 2011.

	$Millions	Held for Investment Loans Measured at Fair Value		Loans Held for Sale	
		Fair Value	Unpaid Principal Balance	Carrying Value	Unpaid Principal Balance
1	1st Lien Mortgage				
2	HELOC				
3	Credit Card				
4	Auto Loan / Lease				
5	Student Loan				
6	Small Business Loan - Scored				
7	Other Consumer Loan				

#N/A

Projected Other-Than-Temporary Impairment (OTTI) for Available-for-Sale (AFS) Securities and Held-to-Maturity (HTM) Securities by CUSIP
For each CUSIP that incurred losses, please state the CUSIP and the amount of loss projected (over the entire forecast horizon). Create a separate line item for each CUSIP.
Total projected losses should reconcile to the total sum of projected losses provided in Securties Worksheet 1.

Please provide responses in USD millions.

CUSIP	Actual 9/30/2011 Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
GRAND TOTAL	-	-	-	-

Securities Worksheet 1: Projected Other-Than-Temporary Impairment (OTTI) for Available-for-Sale (AFS) and Held-to-Maturity (HTM) Securities by Portfolio
For each stress scenario used, please provide the credit loss portion and non-credit loss portion of projected OTTI (for relevant portfolios) for the quarters detailed in the table below.
Please provide responses in USD millions. Values should be quarterly, not cumulative.

		Projected Q4 2011			Projected Q1 2012			Projected Q2 2012			Projected Q3 2012			Projected Q4 2012			Projected Q1 2013			Projected Q2 2013			Projected Q3 2013			Projected Q4 2013		
	AFS Securities	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
1	Agency RMBS			-			-			-			-			-			-			-			-			-
2	Auction Rate Securities			-			-			-			-			-			-			-			-			-
3	CDO			-			-			-			-			-			-			-			-			-
4	CLO			-			-			-			-			-			-			-			-			-
5	CMBS			-			-			-			-			-			-			-			-			-
6	Common Stock (Equity)			-			-			-			-			-			-			-			-			-
7	Total Consumer ABS (excl HEL ABS)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Auto ABS			-			-			-			-			-			-			-			-			-
9	Credit Card ABS			-			-			-			-			-			-			-			-			-
10	Student Loan ABS			-			-			-			-			-			-			-			-			-
11	Other ABS			-			-			-			-			-			-			-			-			-
12	Corporate Bonds (Domestic)			-			-			-			-			-			-			-			-			-
13	Corporate Bonds (Foreign)			-			-			-			-			-			-			-			-			-
14	Total Domestic Non-Agency RMBS (incl HEL ABS)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Alt-A (Option ARM)			-			-			-			-			-			-			-			-			-
16	Alt-A FRM			-			-			-			-			-			-			-			-			-
17	Alt-A ARM			-			-			-			-			-			-			-			-			-
18	Closed-End Second			-			-			-			-			-			-			-			-			-
19	HELOC			-			-			-			-			-			-			-			-			-
20	Scratch & Dent			-			-			-			-			-			-			-			-			-
21	Subprime			-			-			-			-			-			-			-			-			-
22	Prime Fixed			-			-			-			-			-			-			-			-			-
23	Prime ARM			-			-			-			-			-			-			-			-			-
24	Foreign RMBS			-			-			-			-			-			-			-			-			-
25	Municipal Bonds			-			-			-			-			-			-			-			-			-
26	Mutual Funds			-			-			-			-			-			-			-			-			-
27	Preferred Stock (Equity)			-			-			-			-			-			-			-			-			-
28	Sovereign Bonds			-			-			-			-			-			-			-			-			-
29	US Treasuries & Agencies			-			-			-			-			-			-			-			-			-
30	Other**			-			-			-			-			-			-			-			-			-
31	**GRAND TOTAL**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

*Please include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.

** For 'Other' AFS securities, please provide name of security type in row 30 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

		Projected Q4 2011			Projected Q1 2012			Projected Q2 2012			Projected Q3 2012			Projected Q4 2012			Projected Q1 2013			Projected Q2 2013			Projected Q3 2013			Projected Q4 2013		
	HTM Securities	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	Total OTTI
32	Agency RMBS			-			-			-			-			-			-			-			-			-
33	Auction Rate Securities			-			-			-			-			-			-			-			-			-
34	CDO			-			-			-			-			-			-			-			-			-
35	CLO			-			-			-			-			-			-			-			-			-
36	CMBS			-			-			-			-			-			-			-			-			-
37	Common Stock (Equity)			-			-			-			-			-			-			-			-			-
38	Total Consumer ABS (excl HEL ABS)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	Auto ABS			-			-			-			-			-			-			-			-			-
40	Credit Card ABS			-			-			-			-			-			-			-			-			-
41	Student Loan ABS			-			-			-			-			-			-			-			-			-
42	Other ABS			-			-			-			-			-			-			-			-			-
43	Corporate Bonds (Domestic)			-			-			-			-			-			-			-			-			-
44	Corporate Bonds (Foreign)			-			-			-			-			-			-			-			-			-
45	Total Domestic Non-Agency RMBS (incl HEL ABS)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	Alt-A (Option ARM)			-			-			-			-			-			-			-			-			-
47	Alt-A FRM			-			-			-			-			-			-			-			-			-
48	Alt-A ARM			-			-			-			-			-			-			-			-			-
49	Closed-End Second			-			-			-			-			-			-			-			-			-
50	HELOC			-			-			-			-			-			-			-			-			-
51	Scratch & Dent			-			-			-			-			-			-			-			-			-
52	Subprime			-			-			-			-			-			-			-			-			-
53	Prime Fixed			-			-			-			-			-			-			-			-			-
54	Prime ARM			-			-			-			-			-			-			-			-			-
55	Foreign RMBS			-			-			-			-			-			-			-			-			-
56	Municipal Bonds			-			-			-			-			-			-			-			-			-
57	Mutual Funds			-			-			-			-			-			-			-			-			-
58	Preferred Stock (Equity)			-			-			-			-			-			-			-			-			-
59	Sovereign Bonds			-			-			-			-			-			-			-			-			-
60	US Treasuries & Agencies			-			-			-			-			-			-			-			-			-
61	Other**			-			-			-			-			-			-			-			-			-
62	**GRAND TOTAL**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

*Please include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.

** For 'Other' HTM securities, please provide name of security type in row 61 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

Securities Worksheet 2: Methodology for Determining Projected Other-Than-Temporary Impairment (OTTI) for Available-for-Sale (AFS) and Held-to-Maturity (HTM) Securities by Portfolio
When stating the criteria for determining OTTI, please provide detail on the criteria used. For example, if a price-based threshold is used, please state the threshold value.

			Collateral Assumptions Please state high-level simple average assumptions (where relevant) used for determining OTTI impairment. Please provide a numerical response.					Security Assumptions Please state what type of security assumptions (where relevant) are used for determining OTTI impairment. Please provide a qualitative response.		
	AFS and HTM Securities	Criteria for determining OTTI including quantitative threshold value (e.g., price-based threshold, ratings-based threshold, cash flow model-based expected losses)	Probability of Default	Loss Severity	Roll Rate Assumptions	Cumulative/ Projected Lifetime Loss Rate (% Original Balance)	Prepayment Rate	Discount Rate (e.g., book price/purchase price; other (please specify))	If employing a third-party model (e.g., third party cash flow, credit and/or prepayment model), please specify the vendor model(s) used and purpose	How often are securities normally tested for impairment?
1	Agency RMBS									
2	Auction Rate Securities									
3	CDO									
4	CLO									
5	CMBS									
6	Common Stock (Equity)									
7	Total Consumer ABS (excl HEL ABS)*									
8	Auto ABS									
9	Credit Card ABS									
10	Student Loan ABS									
11	Other ABS									
12	Corporate Bonds (Domestic)									
13	Corporate Bonds (Foreign)									
14	Total Domestic Non-Agency RMBS (incl HEL ABS)									
15	Alt-A (Option ARM)									
16	Alt-A FRM									
17	Alt-A ARM									
18	Closed-End Second									
19	HELOC									
20	Scratch & Dent									
21	Subprime									
22	Prime Fixed									
23	Prime ARM									
24	Foreign RMBS									
25	Municipal Bonds									
26	Mutual Funds									
27	Preferred Stock (Equity)									
28	Sovereign Bonds									
29	US Treasuries & Agencies									
30	Other**									

*Please include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.
** For 'Other' AFS and HTM securities, please provide name of security type in row 30 above (currently labeled "Other"). Please add additional rows if necessary.

#N/A

Securities Worksheet 3: Methodology and Assumptions for Determining Estimated Fair Market Values

BHCs should estimate and provide fair market values of AFS securities based on a re-pricing of 09/30/2011 positions. Firms should also provide the primary market variables used for determination of estimated fair market values, high-level description of methodology, and assumptions by portfolio. If the format is insufficient, please include an attachment.

	AFS Securities	**Estimated Post-Shock Fair Market Value**	**Primary Market Variable(s) Used for Determination of Estimated Post-Shock Fair Value**	**High-Level Description of Methodology (Please describe the process for determining post-shock fair market values. Please describe how changes (absolute or relative) in the primary market pricing variables were applied to MM/DD/YYYY positions to determine estimated post-shock fair market values.)**	**Major Assumption(s)**
1	Agency RMBS				
2	Auction Rate Securities				
3	CDO				
4	CLO				
5	CMBS				
6	Common Stock (Equity)				
7	Total Consumer ABS (excl HEL ABS)*	-			
8	Auto ABS				
9	Credit Card ABS				
10	Student Loan ABS				
11	Other ABS				
12	Corporate Bonds (Domestic)				
13	Corporate Bonds (Foreign)				
14	Total Domestic Non-Agency RMBS (incl HEL ABS)	-			
15	Alt-A (Option ARM)				
16	Alt-A FRM				
17	Alt-A ARM				
18	Closed-End Second				
19	HELOC				
20	Scratch & Dent				
21	Subprime				
22	Prime Fixed				
23	Prime ARM				
24	Foreign RMBS				
25	Municipal Bonds				
26	Mutual Funds				
27	Preferred Stock (Equity)				
28	Sovereign Bonds				
29	US Treasuries & Agencies				
30	Other**				
31	**GRAND TOTAL**	-			

*Please include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.

** For 'Other' AFS securities, please provide name of security type in row 30 above (currently labeled "Other"). Please add additional rows if necessary.

Securities Worksheet 4: Actual 09/30/2011 AFS and HTM Fair Market Value Sources by Portfolio

Provide information on actual 09/30/2011 fair market values.

	AFS and HTM Securities	Principal Market Value Source (e.g., 3rd party vendor(s), proprietary model, other)	If relevant, please provide 3rd party vendor(s)	If using a proprietary model, please state the principal model input and assumption (e.g., discount rate, PD, loss severity, etc.) — Collateral Assumptions: Please state high-level simple average assumptions (where relevant). Please provide a numerical response.					Security Assumptions: Please state what type of security assumptions (where relevant). Please provide a numerical response.	How often are securities normally marked (e.g., daily, etc.)?
				Probability of Default	Loss Severity	Roll Rate Assumptions	Cumulative/ Projected Lifetime Loss Rate (% Original Balance)	Prepayment Rate	Simple Average Discount Rate	
1	Agency RMBS									
2	Auction Rate Securities									
3	CDO									
4	CLO									
5	CMBS									
6	Common Stock (Equity)									
7	Total Consumer ABS (excl HEL ABS)*									
8	Auto ABS									
9	Credit Card ABS									
10	Student Loan ABS									
11	Other ABS									
12	Corporate Bonds (Domestic)									
13	Corporate Bonds (Foreign)									
14	Total Domestic Non-Agency RMBS (incl HEL ABS)									
15	Alt-A (Option ARM)									
16	Alt-A FRM									
17	Alt-A ARM									
18	Closed-End Second									
19	HELOC									
20	Scratch & Dent									
21	Subprime									
22	Prime Fixed									
23	Prime ARM									
24	Foreign RMBS									
25	Municipal Bonds									
26	Mutual Funds									
27	Preferred Stock (Equity)									
28	Sovereign Bonds									
29	US Treasuries & Agencies									
30	Other**									

*Please include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.

** For 'Other' AFS and HTM securities, please provide name of security type in row 30 above (currently labeled "Other"). Please add additional rows if necessary.

#N/A

Effective date: XXXX, 2011

P/L Results in $Millions

		Firmwide Total
1	Equity	
2	FX	
3	Rates	
4	Commodities	
5	Securitized Products	
6	Other Credit	
7	Private Equity	
8	Other Fair Value Assets	
9	**Total**	-

Subcomponents

10	Cross-Gamma	
11	Correlation	
12	CVA Hedges	

The categories above (Equities, FX, Rates, etc.) are NOT meant to denote lines of business or desks, but rather firmwide totals by risk stripe.

"Other Credit" is defined as the contribution from all credit products other than those specified on the "Securitized Products" worksheet.

#N/A

$Millions
Losses should be reported as a positive value.

1	Counterparty Credit MTM Losses (CVA losses)	
2	Counterparty Incremental Default Losses (CCR IDR)	
3	Impact of CCR IDR hedges (as defined in the Instructions)	
4	Trading Incremental Default Losses (Trading IDR)	
5	Trading Incremental Default losses from securitized products	
6	Trading Incremental Default losses from other credit sensitive instruments	
	Consistency check	*TRUE*

For the inputs into each scenario, provide the type of data, a brief description of the loss events (including events from an operational risk scenario analysis process), the impacted business line(s), the event type, any associated frequency and severity data, and the contribution of those events to the operational loss projection. Provide total figures from Q4 2011 through Q4 2013.

Type of Data	Brief Description	Business Line	Event Type	Frequency	Severity ($Mil)	
					TOTAL	$ -

TOTAL SHOULD AGREE TO THE PROJECTED "OPERATIONAL RISK EXPENSE" AMOUNT INCLUDED IN LINE 26 IN THE PPNR PROJECTIONS WORKSHEET

#N/A

Provide any supporting information including statistical results, data, summary tables, and additional descriptions in a <u>separate document</u> and cross reference the document to the respective question/item.

The sum of the quarterly data provided must equal the total for each scenario in the Op Risk Scenario Inputs Worksheet

Projected Operational Risk Losses

$Million

	2012 Projections				2013 Projections			
Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013

#N/A

Complete for BHC Baseline Scenario only. Provide any supporting information in a separate document and cross reference the document to the respective item.

If a Basel II firm (mandatory or "opt-in"), provide: (a.) the total amount of firmwide operational risk capital on a diversified basis for each quarter from Q4 2008 to Q3 2011; and, (b.) the BHC's operational risk capital by unit-of-measure from Q4 2008 to Q3 2011; the unit-of-measure is the level at which the BHC's quantification model generates a separate distribution for estimating potential operational losses (for example, organizational unit, operational loss event type, risk category, etc.).

Total firmwide operational risk capital on a diversified basis (i.e., including diversification benefit):

	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010	Q3 2010	Q4 2010	Q1 2011	Q2 2011	Q3 2011
$Million												

Operational risk capital by BHC unit-of measure (undiversified):
(add additional rows as necessary)

Unit of Measure ($Million)			Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010	Q3 2010	Q4 2010	Q1 2011	Q2 2011	Q3 2011
Totals			-	-	-	-	-	-	-	-	-	-	-	-

Instructions: Bank Holding Company (BHC) to complete non shaded cells only; all shaded cells with embedded formulas will self populate. For items designated as supplementary, BHCs are to complete the items as designated in the instructions. Flow quarterly items should be reported by quarter, and not on a cumulative basis.

WARNING: MACROS MUST BE ENABLED TO USE THIS SCHEDULE

Specify reporting designation for net interest income HERE

Please indicate if deposits are one-third or more of total liabilities

	Amounts in $ Mil	**FR Y9C Codes**	**Projected**			**2012 Projections**				**2013 Projections**	
	Net Interest Income by Business Segment:		**Q4 2011**	**Q1 2012**	**Q2 2012**	**Q3 2012**	**Q4 2012**	**Q1 2013**	**Q2 2013**	**Q3 2013**	**Q4 2013**
1	Retail and Small Business		-	-	-	-	-	-	-	-	-
	Domestic (7)		-	-	-	-	-	-	-	-	-
1A	Credit Cards (7)										
1B	Mortgages (7)										
1C	Home Equity (7)										
1D	Retail and Small Business Banking (7)										
1E	Other Retail and Small Business (7)										
1F	International Retail and Small Business (7)										
2	Commercial Lending										
3	Investment Banking										
4	Sales and Trading										
5	Investment Management										
6	Investment Services										
7	Treasury Services										
8	Insurance Services										
9	Retirement / Corporate Benefits Products										
10	Corporate / Other										
11	**Total Net Interest Income (1)**		-	-	-	-	-	-	-	-	-
	Non Interest Income by Business Segment:										
12	Retail and Small Business		-	-	-	-	-	-	-	-	-
	Domestic		-	-	-	-	-	-	-	-	-
12A	Credit Cards										
12B	Mortgages and Home Equity										
12C	Retail and Small Business Banking										
12D	Other Retail and Small Business										
12E	International Retail and Small Business										
13	Commercial Lending										
14	Investment Banking		-	-	-	-	-	-	-	-	-
14A	Advisory										
14B	Equity Underwriting										
14C	Debt Underwriting										
14D	Corporate Lending										
14E	Merchant Banking / Private Equity										
15	Sales and Trading (10)		-	-	-	-	-	-	-	-	-
15A	Equities										
15B	Fixed Revenues										
15C	Commodities										
15D	Prime Brokerage										
16	Investment Management		-	-	-	-	-	-	-	-	-
16A	Asset Management										
16B	Wealth Management / Private Banking										
17	Investment Services		-	-	-	-	-	-	-	-	-
17A	Asset Servicing										
17B	Issuer Services										
17C	Other Investment Services										
18	Treasury Services										
19	Insurance Services										
20	Retirement / Corporate Benefits Products										
21	Corporate / Other										
22	**Total Non-Interest Income (2) (3)**		-	-	-	-	-	-	-	-	-
23	Optional Immaterial Segment Revenues (9)										
24	**Total Revenues**		-	-	-	-	-	-	-	-	-
	Non Interest Expense by Business Segment:										
25	Compensation Expense (8)		-	-	-	-	-	-	-	-	-
	Base Pay		-	-	-	-	-	-	-	-	-
25A	Salary Expense (cash incl. deferred)										
25B	Benefits Expense										
25C	Stock Based Compensation										
25D	Variable Pay (cash and stock, current and deferred)										
26	Operational Risk Expense		-	-	-	-	-	-	-	-	-
27	Litigation Expense & Penalties (list only if not included in item 26)										
28	Occupancy Expense										
29	Professional and Outside Service Expense										
30	Other Non-Interest Expense **(4)(5)**										
31	**Total Non-Interest Expense (2) (4)**		-	-	-	-	-	-	-	-	-
32	**Projected PPNR [item 24 - item 31] (6)**		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
33	Valuation Adjustment for firm's own debt under fair value option (FVO)										
34	Loss resulting from trading shock exercise (if applicable) (11)		-	-	-	-	-	-	-	-	-
35	Goodwill Impairment	*BHCKC216*									
36	One Time Items - Revenues **(2)**		-	-	-	-	-	-	-	-	-
37	One Time Items - Expenses **(2)**		-	-	-	-	-	-	-	-	-

Footnotes to the *PPNR Submission Worksheet*

(1) Amount should equal item 37 of the Net Interest Income Worksheet, if completed.

(2) One-time items are material non-recurring and infrequent items. Exclude such items from items 22-23 and 31 and report in items 36 and 37. Examples of one time items include gains or losses on sales of business lines, gains or losses on extinguishment of debt, g

One Time Items - Revenues

One Time Items - Expense

(3) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) and trading shock loss in items 33 and 34.

(4) Excludes Goodwill Impairment included in item 35

(5) Provide a further break out of significant items included in Other Non-Interest Expense:

(6) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense for both material and immaterial segments, excluding items broken out in items 33-37. Other items, such as one time items (included in note 2 above), wi

Instructions: All BHCs for which deposits comprise one-third or more of total liabilities for any reported period must complete this worksheet. BHCs to complete non shaded cells only; all shaded cells with embedded formulas will self populate. For items designated as supplementary, BHCs are to complete the items as designated in the instructions. Flow quarterly items should be reported by quarter, and not on a cumulative basis.

WARNING: MACROS MUST BE ENABLED TO USE THIS SCHEDULE

Specify reporting designation for net interest income on PPNR Submission Worksheet

Please indicate on the PPNR Submission worksheet if deposits are one-third or more of total liabilities

		Projected	2012 Projections				2013 Projections			
	***Average Interest-Bearing Asset Balances* ($ Mil) (1)**	**Q4 2011**	**Q1 2012**	**Q2 2012**	**Q3 2012**	**Q4 2012**	**Q1 2013**	**Q2 2013**	**Q3 2013**	**Q4 2013**
1	**First Lien Mortgages**									
2	**Second / Junior Lien Mortgages**									
2A	Closed-End Junior Liens (5)									
2B	Home Equity Lines Of Credit (HELOCs) (5)									
3	**C&I Loans**									
4	**CRE Loans**									
5	**Credit Cards**									
6	**Other Consumer**									
6A	Auto Loans (5)									
6B	Student Loans (5)									
6C	Other (5)									
6D	Small Business (Scored/Delinquency Managed) (5)									
7	**Other Loans & Leases**									
8	**Interest-Bearing Securities (AFS, HTM, and/or Trading Assets)**									
9	**Deposits with Banks & Other**									
	Average Rates Earned (%)									
10	**First Lien Mortgages**									
11	**Second / Junior Lien Mortgages**									
11A	Closed-End Junior Liens (5)									
11B	HELOCs (5)									
12	**C&I Loans**									
13	**CRE Loans**									
14	**Credit Cards**									
15	**Other Consumer**									
15A	Auto Loans (5)									
15B	Student Loans (5)									
15C	Other (5)									
15D	Small Business (Scored/Delinquency Managed) (5)									
16	**Other Loans & Leases**									
17	**Interest-Bearing Securities (AFS, HTM, and/or Trading)**									
18	**Deposits with Banks & Other**									
19	**Interest Income from above**	-	-	-	-	-	-	-	-	-
20	**Other Interest Income (2)**									
21	**Total Interest Income**	-	-	-	-	-	-	-	-	-
	***Average Interest-Bearing Liability Balance* ($ Mil)**									
22	**Customer Deposits-Domestic**									
22A	Non-Interest-Bearing Demand (5)									
22B	Money Market Accounts (5)									
22C	Savings (5)									
22D	NOW, ATS, and other Transaction Accounts (5)									
22E	Time Deposits (5)									
23	**Customer Deposits-Foreign**									
23A	Foreign Deposits (5)									
23B	Foreign Deposits-Time (5)									
24	**Fed Funds, Repos, & Other Short Term Borrowing**									
24A	Fed Funds (5)									
24B	Repos (5)									
24C	Other Short Term Borrowing (5)									
25	**Trading Liabilities**									
26	**Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities**									
27	**All Other Long Term Debt**									
	Average Liability Rates (%)									
28	**Customer Deposits-Domestic**									
28A	Non-Interest-Bearing Demand (5)									
28B	Money Market Accounts (5)									
28C	Savings (5)									
28D	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts (5)									
28E	Time Deposits (5)									
29	**Customer Deposits-Foreign**									
29A	Foreign Deposits (5)									
29B	Foreign Deposits-Time (5)									
30	**Fed Funds, Repos, & Other Short Term Borrowing**									
30A	Fed Funds (5)									
30B	Repos (5)									
30C	Other Short Term Borrowing (5)									
31	**Trading Liabilities**									
32	**Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities**									
33	**All Other Long Term Debt**									
34	**Interest Expense from above**	-	-	-	-	-	-	-	-	-
35	**Other Interest Expense (3)**									
36	**Total Interest Expense**	-	-	-	-	-	-	-	-	-
37	**Total Net Interest Income (4)**	-	-	-	-	-	-	-	-	-

Footnotes to the *Net Interest Income Worksheet*

(1) Exclude nonaccrual loans, reporting these balances in item 56 of the *PPNR Metrics Worksheet* . Include purchased credit impaired loans.

(2) Break out and explain nature of significant items included in Other Interest Income.

(3) Break out and explain nature of significant items included in Other Interest Expense.

(4) Amount should equal item 11 of the *PPNR Submission Worksheet.*

(5) Complete on a best efforts basis if the worksheet has been designated as "Supplementary Net Interest Income"

#N/A

Instructions: BHCs to complete non shaded cells only. Flow quarterly items should be reported by quarter, and not on a cumulative basis.
WARNING: MACROS MUST BE ENABLED TO USE THIS SCHEDULE

				Projected	2012 Projections				2013 Projections				Amounts	
		FR Y9C Codes	Units	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	2012	2013
	***Metrics by Business Segment* (6)**													
	Retail and Small Business Segment													
	Domestic													
	Credit Cards													
1	Credit Card Interchange Revenues - Gross (exclude charge cards) **(12)**		$ Mil										-	-
2	Credit Card Purchase Volume (exclude charge cards) **(12)**		$ Mil										-	-
	Mortgages													
3	Average Third-Party Residential Mortgages Serviced **(7) (8)**		$ Mil											
4	Production Revenues - Gross **(1)**		$ Mil										-	-
5	Servicing Revenue - Net **(2)**		$ Mil										-	-
	Retail and Small Business Banking													
6	Debit Card Interchange - Gross		$ Mil										-	-
7	Debit Card Purchase Volume		$ Mil										-	-
	International Retail and Small Business **(3)**													
8	Credit Card Revenues **(3)**		$ Mil										-	-
	Investment Banking Segment													
9	Compensation - Total		$ Mil										-	-
10	Compensation - Variable Pay (cash and stock, current and deferred)		$ Mil										-	-
	Advisory													
11	Average Fee Rate **(7)**		%											
12	Deal Volume		$ Mil										-	-
13	Number of Deals		#										-	-
14	Market Share **(5) (7)**		%											
	Equity Underwriting													
15	Average Fee Rate **(7)**		%											
16	Deal Volume		$ Mil										-	-
17	Market Share **(5) (7)**		%											
	Debt Underwriting													
18	Average Fee Rate **(7)**		%											
19	Deal Volume		$ Mil										-	-
20	Market Share **(5) (7)**		%											
	Corporate Lending													
21	Average Fee Rate **(7)**		%											
22	Deal Volume		$ Mil										-	-
23	Market Share **(5) (7)**		%											
	Merchant Banking / Private Equity													
24	AUM		$ Mil										-	-
	Sales and Trading Segment													
25	Total Proprietary Trading Revenues		$ Mil										-	-
26	Compensation - Total		$ Mil										-	-
27	Compensation - Variable Pay (cash and stock, current and deferred)		$ Mil										-	-
	Equities													
28	Commission and Fees		$ Mil										-	-
29	Average Asset Balance **(7)**		$ Mil											
	Fixed Revenues													
30	Commission and Fees		$ Mil										-	-
31	Average Asset Balance **(7)**		$ Mil											
	Commodities													
32	Commission and Fees		$ Mil										-	-
33	Average Asset Balance **(7)**		$ Mil											
	Prime Brokerage													
34	Average Client Balances **(7)**		$ Mil											
35	Transaction Volume		$ Mil										-	-
	Investment Management Segment													
	Asset Management													
36	AUM - Total		$ Mil	-	-	-	-	-	-	-	-	-	-	-
37	AUM - Equities		$ Mil										-	-
38	AUM - Other		$ Mil										-	-
39	Net Inflows/Outflows		$ Mil										-	-
	Wealth Management/Private Banking													
40	AUM		$ Mil										-	-
41	Net Inflows/Outflows		$ Mil										-	-
42	Number of Financial Advisors		#										-	-
	Investment Services Segment													
	Asset Servicing													
43	Assets under Custody and Administration		$ Mil										-	-
44	Securities Lending Revenue		$ Mil										-	-
	Issuer Services													
45	Number of Deals Administered		#										-	-
	Treasury Services Segment													
46	Average Interest Rate Spread between Loan and Deposit Yields **(10)**		%											
	Firm Wide Metrics													
47	Number of Employees	*BHCK4150*	#										-	-
	Revenues - International		$ Mil										-	-
48	Revenues - APAC **(4)**		$ Mil										-	-
49	Revenues - EMEA **(4)**		$ Mil										-	-
50	Revenues - LatAm **(4)**		$ Mil										-	-
51	Revenues - Canada **(4)**		$ Mil										-	-
52	Revenues - Domestic		$ Mil	-	-	-	-	-	-	-	-	-	-	-
53	OREO Balances	*BHCK2150*	$ Mil										-	-
	Metrics for Net Interest Income Worksheet (Required only for BHCs that were required to complete the Net Interest Income Worksheet)													
54	Nonaccrual Loan Balance	*BHCK5526-BHCK3507*	$ Mil										-	-
55	Carrying Value of Purchased Credit Impaired (PCI) Loans	*BHCKC780*	$ Mil										-	-
56	Net Accretion of discount on PCI Loans included in interest Revenues		$ Mil										-	-
	Metrics for Primary Net Interest Income													
	Quarter End Weighted Average Life of Assets **(9)**													
57	First Lien Mortgages		months											
58	Closed-End Junior Liens		months											
59	HELOCs		months											
60	C&I Loans		months											
61	CRE Loans		months											
62	Credit Cards		months											
63	Auto Loans		months											
64	Student Loans		months											
65	Other **(13)**		months											
66	Small Business (Scored/Delinquency Managed)		months											
67	Other Loans & Leases		months											
68	Interest-Bearing Securities (AFS, HTM, and/or Trading)		months											
	Quarter End Weighted Average Life of Liabilities **(9)**													
69	Domestic Time Deposits		months											
70	Foreign Deposits-Time		months											
71	Fed Funds		months											
72	Repos		months											
73	Other Short Term Borrowing		months											
74	Trading Liabilities		months											
75	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities		months											
76	All Other Long Term Debt		months											

	Retail Deposit Repricing Beta in a "Normal Environment" **(11)**	For upward rate movements	For downward rate movements	Assumed Floor
77	Money Market Accounts			
78	Savings			
79	NOW, ATS, and other Transaction Accounts			
80	Time Deposits			

				Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	2012	2013
	Metrics for Supplementary Net Interest Income													
	Quarter End Weighted Average Life of Assets **(9) (14)**													
81	**First Lien Mortgages**		months											
82	**Second / Junior Lien Mortgages**		months											
82A	Closed-End Junior Liens		months											
82B	Home Equity Lines Of Credit (HELOCs)		months											
83	**C&I Loans**		months											
84	**CRE Loans**		months											
85	**Credit Cards**		months											
86	**Other Consumer**		months											
86A	Auto Loans		months											
86B	Student Loans		months											
86C	Other		months											
86D	Small Business (Scored/Delinquency Managed)		months											
87	**Other Loans & Leases**		months											
88	**Interest-Bearing Securities (AFS, HTM, and/or Trading Assets)**		months											
			months											
	Quarter End Weighted Average Life of Liabilities **(9) (14)**													
89	**Domestic Time Deposits**		months											
90	**Foreign Deposits-Time**													
91	**Fed Funds, Repos, & Other Short Term Borrowing**		months											
91A	Fed Funds		months											
91B	Repos		months											
91C	Other Short Term Borrowing		months											
92	**Trading Liabilities**		months											
93	**Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities**		months											
94	**All Other Long Term Debt**		months											

	Retail Deposit Repricing Beta in a "Normal Environment" **(11)**	For upward rate movements	For downward rate movements	Assumed Floor
95	**Money Market Accounts**			
96	**Savings**			
97	**NOW, ATS, and other Transaction Accounts**			
98	**Time Deposits**			

Footnotes to the *PPNR Metrics Worksheet*

(1) Revenues associated with residential mortgage production, including originations, sales of mortgage loans, and related hedging activities. Do not include impact from repurchase provisions related to representations and warranties.
(2) Revenues associated with servicing residential mortgage loans held by others, MSRs, and related hedging activities.
(3) Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.
(4) Provide regional breakouts for all quarters but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule.
(5) The market share is a percent of a global market defined as the total dollar volume of deals.
(6) See instructions for guidance on related thresholds.
(7) Annual numbers for all average balances, average rates, and all market shares should be reported only if the annual averages are not equal to a simple average of the four quarters for a given year.
(8) Average oustanding principal balance fo residential mortgage loans the BHC services for others.
(9) The Weighted Average Life should be calculated based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term.
(10) A spread between the interest rates charged on loans (e.g. working capital loans) and interest rates paid on Treasury Services customer deposit balances.
(11) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero.
(12) Include revenues earned on BHC issued cards as well as a result of a partnership agreement.
(13) Corresponds to line item 6C Other on the Net Interest Income worksheet
(14) Complete on a best efforts basis if the worksheet has been designated as "Supplementary Net Interest Income"

	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013
Do international revenues exceed 5% of total revenues?	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A