

From: Johan Fredrik (Fred) Roos, Sovereign Bank
Proposal:
Subject: FR Y-14A/Q/M Capital Assessment & Stress Testing

Comments:

Good Afternoon Comments @ Federal Reserve,

We have a question concerning the Operating Income field for the proposed changes to the FRY-14Q instructions for the Corporate Schedule:

For the Corporate Loans Y-14Q, should the Operating Income field 56 be after dividends paid to ESOP, or before?

Regards

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