

**Institution Name:**

**RSSD ID:**

**Source:**

Firm

**Submission Date (MM/DD/YYYY):**

Annual Reporting of Legal Reserves

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

Total Legal Reserves:

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

\*HY = Historical Year

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

Voluntary Reporting of Legal Reserves Pertaining to Repurchase Litigation:

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

Material Operational Risk Identification				
List all material operational risks identified within the firm, the lines of business in which each risk appears, and the loss projection amount for each risk/risk segment combination. Add additional rows when necessary.				
Material Operational Risk Name and Brief Description	Business Line(s)/Firm-wide	Loss Estimation Methodology(ies)	BHC Baseline Projection Amount - 9 Quarter Loss Projection (\$MM)	BHC Stress Projection Amount - 9 Quarter Loss Projection (\$MM)
A. Material Operational Risks included in the loss projections:				
...				
B. Material Operational Risks not included in loss projections:				
...				

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