

PPNR Submission

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| Please indicate if deposits are 25% or more of total liabilities |
| Net Interest Income Designation Field - Populated Automatically |

| \$Millions | | FR Y9C Codes | Actual |
|--|---|--------------|--------|
| Net Interest Income by Business Segment: (17) | | | |
| 1 | <u>Retail and Small Business</u> | | - |
| 1A | Domestic (11) | | - |
| 1B | Credit and Charge Cards (10) | | |
| 1C | Mortgages | | |
| 1D | Home Equity | | |
| 1E | Retail and Small Business Deposits | | |
| 1F | Other Retail and Small Business Lending | | |
| 1G | International Retail and Small Business (16) | | |
| 2 | Commercial Lending | | |
| 3 | Investment Banking | | |
| 4 | Merchant Banking / Private Equity | | |
| 5 | Sales and Trading | | - |
| 5A | Prime Brokerage | | |
| 5B | Other | | |
| 6 | Investment Management | | |
| 7 | Investment Services | | |
| 8 | Treasury Services | | |
| 9 | Insurance Services | | |
| 10 | Retirement / Corporate Benefits Products | | |
| 11 | Corporate / Other | | |
| 12 | Optional Immaterial Business Segments (7) | | |
| 13 | Total Net Interest Income (1) | | - |
| Non Interest Income by Business Segment: (17) | | | |
| 14 | <u>Retail and Small Business</u> | | - |
| 14A | Domestic | | - |
| 14B | Credit and Charge Cards (10) | | - |
| 14C | Credit and Charge Card Interchange Revenues - Gross | | |
| 14D | Other | | |
| 14E | Mortgages and Home Equity | | - |
| 14F | Production | | - |
| 14G | Gains/(Losses) on Sale (18) | | |
| 14H | Other | | |
| 14I | Servicing | | - |
| 14J | Servicing & Ancillary Fees | | |
| 14K | MSR Amortization (20) | | |
| | MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of | | |
| 14L | Hedge Performance (19)(21) | | |
| 14M | Other | | |
| 14N | Provisions to Repurchase Reserve / Liability for Residential Mortgage | | |
| | Representations and Warranties (contra-revenue) (12) | | |
| 14O | Retail and Small Business Deposits | | - |
| 14P | Non Sufficient Funds / Overdraft Fees - Gross | | |
| 14Q | Debit Interchange - Gross | | |
| 14R | Other (22) | | |
| 14S | Other Retail and Small Business Lending | | |
| 14T | International Retail and Small Business (16) | | |
| 15 | <u>Commercial Lending</u> | | |

FR Y-14Q - Schedule G - PPNR Submission

| | | |
|-----|---|---|
| 16 | <u>Investment Banking</u> | - |
| 16A | Advisory | |
| 16B | Equity Capital Markets | |
| 16C | Debt Capital Markets | |
| 16D | Syndicated / Corporate Lending | |
| 17 | <u>Merchant Banking / Private Equity</u> | - |
| 17A | Net Investment Mark-to-Market | |
| 17B | Management Fees | |
| 17C | Other | |
| 18 | <u>Sales and Trading</u> | - |
| 18A | Equities | - |
| 18B | Commission and Fees | |
| 18C | Other (23) | |
| 18D | Fixed Income | - |
| 18E | Rates | |
| 18F | Credit | |
| 18G | Other | |
| 18H | Commodities | - |
| 18I | Commission and Fees | |
| 18J | Other | |
| 18K | Prime Brokerage | - |
| 18L | Commission and Fees | |
| 18M | Other | |
| 19 | <u>Investment Management</u> | - |
| 19A | Asset Management | |
| 19B | Wealth Management / Private Banking | |
| 20 | <u>Investment Services</u> | - |
| 20A | Asset Servicing | - |
| 20B | Securities Lending | |
| 20C | Other | |
| 20D | Issuer Services | |
| 20E | Other | |
| 21 | Treasury Services | |
| 22 | Insurance Services | |
| 23 | Retirement / Corporate Benefits Products | |
| 24 | Corporate / Other | |
| 25 | Optional Immaterial Business Segments (7) | |
| 26 | Total Non-Interest Income (2) (26) | - |
| 27 | Total Revenues | - |

| | | |
|------------------------------|--|---------------------------------|
| Non Interest Expense: | | |
| 28 | Compensation Expense | - |
| 28A | Salary (14) | |
| 28B | Benefits (14) | |
| 28C | Commissions (6) | |
| 28D | Stock Based Compensation | |
| 28E | Cash Variable Pay | |
| 29 | Operational Risk Expense (8) | |
| 30 | Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) | |
| 31 | Professional and Outside Services Expenses (13) | |
| 32 | Expenses of Premises and Fixed Assets | BHCK4217 |
| 33 | Amortization Expense and Impairment Losses for Other Intangible Assets | BHCKC232 |
| 34 | Marketing Expense | - |
| 34A | Domestic Credit and Charge Card Marketing Expense (10)(15)(17) | |
| 34B | Other | |
| 35 | Other Real Estate Owned Expense | |
| 36 | Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 141 (BHCKB557) in Balance Sheet) | |
| 37 | Other Non-Interest Expense (4) | |
| 38 | Total Non-Interest Expense (3) | - |
| | | |
| | | BHCK4074+BHCK4079- |
| | | BHCK4093+BHCKC216-Line Item #40 |
| 39 | Actual PPNR (5) | - |
| 40 | Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27) | |
| 41 | Goodwill Impairment | BHCKC216 |
| 42 | Loss resulting from trading shock exercise (if applicable) (24) (25) | - |

Footnotes to the PPNR Projections Worksheet

- (1) Amount should equal item 49 of the PPNR NII Worksheet, if completed.

(2) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 40.

(3) Excludes Goodwill Impairment included in item 41.

(4) Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are reported without further breakout:

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(5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 40-41.

(6) Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.

(7) See instructions for guidance on related thresholds. List segments included in this line item.

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- (8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.
- (9) List segments from which item was excluded:
- (10) Include domestic BHC/IHC issued credit and charge cards including those that result from a partnership agreement.
- (11) Applies to line items **1A-1F**; US and Puerto Rico only.
- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items **14N** or **30**, as applicable.
- (13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.
- (16) Revenues from regions outside the US and Puerto Rico.
- (17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.
- (18) Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.
- (19) Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.
- (20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.
- (21) Include MSR changes under both FV and LOCOM accounting methods.
- (22) Among items included here are debit card contra-revenues and overdraft waivers, as applicable.
- (23) Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.
- (24) BHCs/IHCs should not report changes in value of the MSR asset or hedges within the trading book.
- (25) List segments from which item was excluded:
- (26) Exclude result of trading shock exercise (where applicable), as it is reported in item **42**.
- (27) List FR Y-9C HI Schedule items in which this item is normally reported although excluded from PPNR for this report:

PPNR Net Interest Income

| | | Actual |
|--|---|--------|
| Average Asset Balances (\$Millions) (1) | | |
| 1 | First Lien Residential Mortgages (in Domestic Offices) | |
| 2 | Second / Junior Lien Residential Mortgages (in Domestic Offices) | - |
| 2A | Closed-End Junior Liens | |
| 2B | Home Equity Lines Of Credit (HELOCs) | |
| 3 | C&I Loans (7) | |
| 4 | CRE Loans (in Domestic Offices) | |
| 5 | Credit Cards | |
| 6 | Other Consumer | - |
| 6A | Auto Loans | |
| 6B | Student Loans | |
| 6C | Other, incl. loans backed by securities (non-purpose lending) | |
| 7 | Real Estate Loans (Not in Domestic Offices) | - |
| 7A | Residential Mortgages (First and Second Lien) | |
| 7B | Other | |
| 8 | Other Loans & Leases (10) | |
| 9 | Nonaccrual Loans (5) | |
| 10 | Securities (AFS and HTM) - Treasuries and Agency Debentures | |
| 11 | Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) | |
| 12 | Securities (AFS and HTM) - Other | |
| 13 | Trading Assets | |
| 14 | Deposits with Banks & Other | |
| 15 | Other Interest/Dividend Bearing Assets (2) | |
| 16 | Other Assets | |
| 17 | Total Average Asset Balances | - |
| Average Rates Earned (%) (9) | | |
| 18 | First Lien Residential Mortgages (in Domestic Offices) | |
| 19 | Second / Junior Lien Residential Mortgages (in Domestic Offices) | |
| 19A | Closed-End Junior Liens | |
| 19B | HELOCs | |
| 20 | C&I Loans (7) | |
| 21 | CRE Loans (in Domestic Offices) | |
| 22 | Credit Cards | |
| 23 | Other Consumer | |
| 23A | Auto Loans | |
| 23B | Student Loans | |
| 23C | Other, incl. loans backed by securities (non-purpose lending) | |
| 24 | Real Estate Loans (Not in Domestic Offices) | |
| 24A | Residential Mortgages (First and Second Lien) | |
| 24B | Other | |
| 25 | Other Loans & Leases | |
| 26 | Nonaccrual Loans (5) | |
| 27 | Securities (AFS and HTM) - Treasuries and Agency Debentures | |
| 28 | Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) | |
| 29 | Securities (AFS and HTM) - Other | |
| 30 | Trading Assets | |
| 31 | Deposits with Banks & Other | |
| 32 | Other Interest/Dividend Bearing Assets | |
| 33 | Total Interest Income | - |

Average Liability Balances (\$Millions)

| | | |
|-----|---|---|
| 34 | Deposits-Domestic (6) | - |
| 34A | Non-Interest-Bearing Demand | |
| 34B | Money Market Accounts | |
| 34C | Savings | |
| 34D | NOW, ATS, and other Transaction Accounts | |
| 34E | Time Deposits | |
| 35 | Deposits-Foreign (6) | - |
| 35A | Foreign Deposits | |
| 35B | Foreign Deposits-Time | |
| 36 | Fed Funds, Repos, & Other Short Term Borrowing | - |
| 36A | Fed Funds | |
| 36B | Repos | |
| 36C | Other Short Term Borrowing (11) | |
| 37 | Trading Liabilities | |
| 38 | | |
| | Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities | |
| 39 | Other Interest-Bearing Liabilities (3)(11) | |
| 40 | Other Liabilities (11) | |
| 41 | Total Average Liability Balances | - |

Average Liability Rates (%) (9)

| | | |
|-----|--|------|
| 42 | Deposits-Domestic (6) | |
| 42A | Non-Interest-Bearing Demand (8) | 0.0% |
| 42B | Money Market Accounts | |
| 42C | Savings | |
| 42D | Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts | |
| 42E | Time Deposits | |
| 43 | Deposits-Foreign (6) | |
| 43A | Foreign Deposits | |
| 43B | Foreign Deposits-Time | |
| 44 | Fed Funds, Repos, & Other Short Term Borrowing | |
| 44A | Fed Funds | |
| 44B | Repos | |
| 44C | Other Short Term Borrowing | |
| 45 | Trading Liabilities | |
| 46 | Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities | |
| 47 | Other Interest-Bearing Liabilities (3)(11) | |

| | | |
|----|--------------------------------------|---|
| 48 | Total Interest Expense | - |
| 49 | Total Net Interest Income (4) | - |

Footnotes to the *Net Interest Income Worksheet*

- (1)

Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impaired loans.
- (2)

Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such that no more than 5% of total Average Asset Balances are reported without a further breakout.

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- (3)

Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balances such that no more than 5% of total Liability Balances are reported without a further breakout.

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- (4)

Amount should equal item 13 of the *PPNR Submission Worksheet*.
- (5)

Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.
- (6)

A sum of average domestic and foreign deposits should be equal to a sum of average BHDM6631, BHDM6636, BHFN6631, and BHFN6636.
- (7)

Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card
- (8)

Rates are equal to zero by definition.
- (9)

All rates are annualized.
- (10)

Include loans secured by farmland here (BHDM1420) and other loans not accounted for in the other categories.
A Sum of line items 36C and 39 equals a sum of BHCK3190, BHCK4062, and interest-bearing liabilities reported in BHCK2750; line item 40
- (11)

captures non-interest bearing liabilities in BHCK2750

| | |
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| Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances? | N/A |
| Are Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances more than 5% of Total Average Interest-Bearing Liability Balances? | N/A |
| Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances? | N/A |
| Are Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances more than 5% of Total Average Interest-Bearing Liability Balances? | N/A |

PPNR Metrics

| | | FR Y9C Codes | Units | Actual |
|---|---|---|------------|--------|
| A. Metrics by Business Segment/Line (9) | | | | |
| <u>Retail and Small Business Segment</u> | | | | |
| Domestic (24) | | | | |
| Credit and Charge Cards | | | | |
| 1 | Total Open Accounts – End of Period | | # | |
| 2 | Credit and Charge Card Purchase Volume | | \$Millions | |
| 3 | Credit and Charge Card Rewards/Partner Sharing Expense (23) (34) | | \$Millions | |
| Mortgages and Home Equity | | | | |
| 4 | Average Third-Party Residential Mortgages Serviced (3) | | \$Millions | |
| 5 | Residential Mortgage Originations Industry Market Size – Volume (25) | | \$Millions | |
| 6 | Mortgages and Home Equity Sold during the quarter (26) | BHCKF070+BHCKF071+BH DMF674+BHDMF675 | \$Millions | |
| 7 | Servicing Expenses (8) | | \$Millions | |
| Retail and Small Business Deposits | | | | |
| 8 | Total Open Checking and Money Market Accounts – End of Period (31) | | # | |
| 9 | Debit Card Purchase Transactions | | # | |
| International Retail and Small Business (12) | | | | |
| 10 | Credit Card Revenues (1) | | \$Millions | |
| <u>Investment Banking Segment</u> | | | | |
| 11 | Number of Employees (15) | | # | |
| 12 | Compensation - Total (8) | | \$Millions | |
| 13 | Stock Based Compensation and Cash Variable Pay (8) | | \$Millions | |
| Advisory | | | | |
| 14 | Deal Volume | | \$Millions | |
| 15 | Industry Market Size - Fees | | \$Millions | |
| 16 | Industry Market Size - Completed Deal Volume | | \$Millions | |
| 17 | Backlog (30) | | \$Millions | |
| Equity Capital Markets | | | | |
| 18 | Deal Volume | | \$Millions | |
| 19 | Industry Market Size - Fees | | \$Millions | |
| 20 | Industry Market Size - Volume | | \$Millions | |
| Debt Capital Markets | | | | |
| 21 | Deal Volume | | \$Millions | |
| 22 | Industry Market Size - Fees | | \$Millions | |
| 23 | Industry Market Size - Volume | | \$Millions | |
| Syndicated Lending | | | | |
| 24 | Deal Volume | | \$Millions | |
| 25 | Industry Market Size - Fees | | \$Millions | |
| 26 | Industry Market Size - Volume | | \$Millions | |
| <u>Sales and Trading Segment</u> | | | | |
| 27 | Number of Employees (15) | | # | |
| 28 | Compensation - Total (8) | | \$Millions | |
| 29 | Stock Based Compensation and Cash Variable Pay (8) | | \$Millions | |
| Equities | | | | |
| 30 | Average Asset Balance | | \$Millions | |
| Fixed Income | | | | |
| 31 | Average Asset Balance | | \$Millions | |
| Commodities | | | | |
| 32 | Average Asset Balance | | \$Millions | |
| Prime Brokerage | | | | |
| 33 | Average Client Balances (13) | | \$Millions | |

FR Y-14Q - Schedule G - PPNR Metrics

| | | | | |
|-----|---|----------|------------|---|
| 34 | Transaction Volume | | \$Millions | |
| | <u>Investment Management Segment</u> | | | |
| | <i>Asset Management</i> | | | |
| 35 | AUM - Total (10) | | \$Millions | - |
| 35A | AUM - Equities | | \$Millions | |
| 35B | AUM - Fixed Income | | \$Millions | |
| 35C | AUM - Other | | \$Millions | |
| 36 | Net Inflows/Outflows | | \$Millions | |
| | <i>Wealth Management/Private Banking</i> | | | |
| 37 | Fee Earning Client Assets - Total (10) | | \$Millions | - |
| 37A | Fee Earning Client Assets - Equities | | \$Millions | |
| 37B | Fee Earning Client Assets - Fixed Income | | \$Millions | |
| 37C | Fee Earning Client Assets - Other | | \$Millions | |
| 38 | Net Inflows/Outflows | | \$Millions | |
| 39 | Number of Financial Advisors (11) | | # | |
| | <u>Investment Services Segment</u> | | | |
| | <i>Asset Servicing</i> | | | |
| 40 | Assets under Custody and Administration | | \$Millions | |
| | B. Firm Wide Metrics: PPNR Projections Worksheet | | | |
| 41 | Number of Employees | BHCK4150 | # | |
| 42 | Revenues - International | | \$Millions | - |
| 42A | Revenues - APAC (2) (16) | | \$Millions | |
| 42B | Revenues - EMEA (2) (17) | | \$Millions | |
| 42C | Revenues - LatAm (2) (18) | | \$Millions | |
| 42D | Revenues - Canada (2) | | \$Millions | |
| 43 | Revenues - Domestic | | \$Millions | - |
| 44 | Severance Costs (14) | | \$Millions | |
| 45 | Collateral Underlying Operating Leases for Which the Bank is the Lessor (22) | | \$Millions | - |
| 45A | Auto | | \$Millions | |
| 45B | Other | | \$Millions | |
| 46 | OREO Balance | BHCK2150 | \$Millions | - |
| 46A | Commercial | | \$Millions | |
| 46B | Residential | | \$Millions | |
| 46C | Farmland | | \$Millions | |
| 47 | Non-Recurring PPNR Items (32) | | \$Millions | |
| 48 | Trading Revenue | BHCKA220 | \$Millions | |
| 49 | Net Gains/(Losses) on Sales of Other Real Estate Owned (19) | BHCK8561 | \$Millions | |

C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for BHCs that were required to complete the Net Interest Income Worksheet)

| | | | | |
|----|---|----------|------------|--|
| 50 | Carrying Value of Purchased Credit Impaired (PCI) Loans | BHCKC780 | \$Millions | |
| 51 | Net Accretion of discount on PCI Loans included in interest Revenues | | \$Millions | |
| 52 | Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) | | \$Millions | |
| 53 | Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices | | % | |

Quarter End Weighted Average Life of Assets (4) (6)

| | | | |
|----|--|--------|--|
| 54 | First Lien Residential Mortgages (in Domestic Offices) (33) | months | |
| 55 | Closed-End Junior Residential Liens (in Domestic Offices) | months | |
| 56 | Home Equity Lines Of Credit (HELOCs) | months | |
| 57 | C&I Loans | months | |
| 58 | CRE Loans (in Domestic Offices) | months | |
| 59 | Credit Cards | months | |
| 60 | Auto Loans | months | |
| 61 | Student Loans | months | |
| 62 | Other, incl. loans backed by securities (non-purpose lending) (7) | months | |
| 63 | Residential Mortgages (First and Second Lien, Not in Domestic Offices) | months | |
| 64 | Other Real Estate Loans (Not in Domestic Offices) | months | |
| 65 | Other Loans & Leases | months | |
| 66 | Securities (AFS and HTM) - Treasuries and Agency Debentures | months | |
| 67 | Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) | months | |
| 68 | Securities (AFS and HTM) - Other | months | |
| 69 | Trading Assets | months | |
| 70 | All Other Earning Assets | months | |

Quarter End Weighted Average Life of Liabilities (4) (6)

| | | | |
|----|---|--------|--|
| 71 | Domestic Deposits - Time | months | |
| 72 | Foreign Deposits-Time | months | |
| 73 | Fed Funds | months | |
| 74 | Repos | months | |
| 75 | Other Short Term Borrowing | months | |
| 76 | Trading Liabilities | months | |
| | Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS | | |
| 77 | Issued by Consolidated Special Purpose Entities | months | |
| 78 | All Other Interest Bearing Liabilities | months | |

Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5)

| | | |
|----|--|--------------|
| 79 | Money Market Accounts | basis points |
| 80 | Savings | basis points |
| 81 | NOW, ATS, and other Transaction Accounts | basis points |
| 82 | Time Deposits | basis points |

Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5)

| | | |
|----|-----------------------|--------------|
| 83 | Foreign Deposits | basis points |
| 84 | Foreign Deposits-Time | basis points |

New Domestic Business Pricing for Time Deposits (27)

| | | |
|-----|---|--------------|
| 85A | Curve (if multiple terms assumed) (28) | |
| 85B | Index rate (if single term assumed) (29) | |
| 85C | Spread relative to the Index Rate (basis points) (29) | basis points |

| For upward rate movements | For downward rate movements | Assumed Floor |
|---------------------------|-----------------------------|---------------|
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Footnotes to the PPNR Metrics Worksheet

- (1) 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.
- (2) 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.
- (3) Average outstanding principal balance for residential mortgage loans the BHC services for others.
- (4) The Weighted Average Life should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, 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. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments, and defaults. The WAL for the FR Y-14Q disclosures should reflect the spot balance sheet position for each time period. For the FR Y-14A, given that it covers forecasted time periods, the WAL should be forward-looking which incorporates the changes to the projected WAL, including new business activity.
- (5) 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. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.
- (6) Reference PPNR Net Interest Income worksheet for product definitions.
- (7) Corresponds to line item **7C** on the Net Interest Income worksheet.
- (8) Include both direct and allocated expenses.
- (9) "Metrics by Business Segment/Line" correspond to Business Segments/Lines on PPNR Submission worksheet, unless explicitly stated otherwise. See Instructions for definitions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. Only line items with "Industry Market Size" in the name are industry/market-wide items; all other items are BHC/IHC-specific.
- (10) Assets under Management
- (11) Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.
- (12) Regions outside the US and Puerto Rico.
- (13) Report the grossed up "interest balances" that result from prime brokerage activities.
- (14) List items on PPNR Projections worksheet that include this item if any:
- (15) Full-time equivalent employees at end of current period (BHCK4150) for a given segment only.
- (16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)
- (17) Europe, Middle East, and Africa
- (18) Latin America, including Mexico
- (19) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
- (20) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
- (21) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
- (22) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line item **49** should correspond to the amount provided in Y-9C Schedule HC-F Line 6, item 13 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.
- (23) Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing contra-revenues and/or expenses.
- (24) Applies to line items **1-9**; US and Puerto Rico only.
- (25) Total domestic mortgages originated during the quarter.
- (26) FR Y-9C name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.
- (27) New business pricing for time deposits refers to the anticipated average rate on newly issued domestic time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business.

(28) The term “curve” refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits. If the institution only assumes a single maturity term for new issuances, complete line 88B and 88C only, otherwise complete line 88A only.

(29) If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.

(30) A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the BHC’s/IHC’s latest backlog estimate.

(31) Provide description of the accounts included in this line item (e.g. Negotiable Order of Withdrawal, Interest Bearing Checking, Non Interest Bearing Demand Deposit Account, Money Market Savings, etc.)

(32) Please break out and explain nature of non-recurring items included in PPNR. Also indicate which items on PPRN Projections worksheet include the items broken out in footnote 32:

(a) Revenues (Net Interest Income + Non Interest Income)

\$ Million
\$ Million
\$ Million
\$ Million
\$ Million
\$ Million
\$ Million

(b) Non Interest Expenses

\$ Million
\$ Million
\$ Million
\$ Million
\$ Million
\$ Million
\$ Million

(33) For WAL, exclude from the reported number Loans Held For Sale

(34) Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Marketing Expense Amortization)

Do international revenues exceed 5% of total revenues?

N/A