

COMMON EQUITY TIER 1 CAPITAL (\$000)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Common Stock Plus Related Surplus	N/A	N/A	N/A	N/A	N/A
Retained Earnings	N/A	N/A	N/A	N/A	N/A
Accumulated Other Comp Income (AOCI)	N/A	N/A	N/A	N/A	N/A
Common Equity Tier 1 Minority Interest	N/A	N/A	N/A	N/A	N/A
Common Equity T1C before Adjs/Deds	N/A	N/A	N/A	N/A	N/A
COMMON EQUITY TIER 1 CAPITAL: ADJUSTMENTS/DEDUCTIONS					
Less: Goodwill, Intangible Assets & DTAs	N/A	N/A	N/A	N/A	N/A
Accumulated Oth Comp Inc-Related Adjs	N/A	N/A	N/A	N/A	N/A
Other Deductions from Com Equity T1C	N/A	N/A	N/A	N/A	N/A
Less: Non-significant Investments	N/A	N/A	N/A	N/A	N/A
Subtotal:	N/A	N/A	N/A	N/A	N/A
Less: Significant Invests, MSAs, & DTAs>10%	N/A	N/A	N/A	N/A	N/A
Less: Significant Investments > 15%	N/A	N/A	N/A	N/A	N/A
Less: Deds Applied to Cover Deductions	N/A	N/A	N/A	N/A	N/A
Total Adjustments & Deductions	N/A	N/A	N/A	N/A	N/A
COMMON EQUITY TIER 1 CAPITAL	N/A	N/A	N/A	N/A	N/A
ADDITIONAL TIER 1 CAPITAL:					
Addit T1C Instruments & Related Surplus	N/A	N/A	N/A	N/A	N/A
Non-qualifying Capital Instruments	N/A	N/A	N/A	N/A	N/A
T1 Minority Intrst Not in Com Eq T1C	N/A	N/A	N/A	N/A	N/A
Additional Tier 1 Capital Before Deductions	N/A	N/A	N/A	N/A	N/A
Less: Additional Tier 1 Capital Deductions	N/A	N/A	N/A	N/A	N/A
Additional Tier 1 Capital	N/A	N/A	N/A	N/A	N/A
TIER 1 CAPITAL	N/A	N/A	N/A	N/A	N/A
TIER 2 CAPITAL:					
T2C Instruments & Related Surplus	N/A	N/A	N/A	N/A	N/A
Non-qualifying Capital Instruments	N/A	N/A	N/A	N/A	N/A
Total Cap Minority Intrst Not in T1C	N/A	N/A	N/A	N/A	N/A
ALLL in Tier 2 Capital	N/A	N/A	N/A	N/A	N/A
Exited Adv Appr Eligible Credit Reserves	N/A	N/A	N/A	N/A	N/A
Unrealized Gains on AFS Preferred Stock	N/A	N/A	N/A	N/A	N/A
Tier 2 Capital Before Deductions	N/A	N/A	N/A	N/A	N/A
Exited Adv Approach T2C Before Deds	N/A	N/A	N/A	N/A	N/A
Less: Tier 2 Capital Deductions	N/A	N/A	N/A	N/A	N/A
TIER 2 CAPITAL	N/A	N/A	N/A	N/A	N/A
EXITED ADV APPROACH TIER 1 CAPITAL	N/A	N/A	N/A	N/A	N/A
TOTAL CAPITAL	N/A	N/A	N/A	N/A	N/A
EXITED ADV APPR TOTAL CAPITAL	N/A	N/A	N/A	N/A	N/A
TOTAL ASSETS FOR LEVERAGE RATIO:					
Average Total Consolidated Assets	N/A	N/A	N/A	N/A	N/A
Less: Deductions from Common Equity T1C	N/A	N/A	N/A	N/A	N/A
Less: Other Deductions	N/A	N/A	N/A	N/A	N/A
TOTAL ASSETS FOR LEVERAGE RATIO	N/A	N/A	N/A	N/A	N/A
TOTAL RISK-WEIGHTED ASSETS	N/A	N/A	N/A	N/A	N/A
EXITED ADVANCED APPROACH TOTAL RWA	N/A	N/A	N/A	N/A	N/A
CAPITAL RATIOS					
	BHC PEER 01 PCT				
Common Equity T1 Capital, Column A	N/A 12.76 N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
Common Equity T1 Capital, Column B	N/A 0.00 N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
Tier 1 Capital, Column A	N/A 13.68 N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
Tier 1 Capital, Column B	N/A 0.00 N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
Total Capital, Column A	N/A 16.59 N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
Total Capital, Column B	N/A 0.00 N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
Tier 1 Leverage	N/A 7.68 N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A

Regulatory Capital Components and Ratios: Advanced Approaches Institutions Only

BHCPR page 14A presents, for advanced approaches institutions only, the dollar amounts of the components of total regulatory capital based capital ratios, as well as total assets for the leverage ratio and total risk-weighted assets. In addition, risk-based and other capital related ratios are presented.

Risk-based capital data provided on this page are derived primarily from Schedule HC-R, Part 1.B of the FR Y-9C report form.

Common Equity Tier 1 Capital

Common Stock Plus Related Surplus

Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan shares, which is the sum of Schedule HC, items 24 and 25, less item 26(c).

Retained Earnings

The amount of retained earnings as reported in Schedule HC, item 26(a).

Accumulated Other Comprehensive Income (AOCI)

The amount of AOCI as reported under generally accepted accounting principles (GAAP) in the U.S. that is included in Schedule HC, item 26(b).

Common Equity Tier 1 Minority Interest

Common Equity Tier 1 Minority Interest includable in common tier 1 capital.

Common Equity Tier 1 Capital Before Adjustments / Deductions

The sum of common stock plus related surplus, retained earnings, accumulated other comprehensive income, and common equity tier 1 minority interests.

Common Equity Tier 1 Capital: Adjustments / Deductions

Less: Goodwill, Intangible Assets, & Deferred Tax Assets

Goodwill net of associated deferred tax liabilities, intangible assets net of associated deferred tax liabilities, and deferred tax assets that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of deferred tax liabilities.

Accumulated Other Comprehensive Income-Related Adjustments

Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet.

Other Deductions from Common Equity Tier 1 Capital

Other deductions (additions to) common equity tier 1 capital before threshold-based deductions, including unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk and all other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.

Less: Non-significant Investments

Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.

Subtotal:

Common equity tier 1 capital before adjustments and deductions less goodwill, intangible assets, deferred tax assets, accumulated other comprehensive income-related adjustments, other deductions from common equity tier 1 capital, and non-significant investments.

Less: Significant Investments, MSAs, & Deferred Tax Assets > 10%

Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated deferred tax liabilities, that exceed the 10 percent common equity tier 1 capital deduction threshold, MSAs, net of associated deferred tax liabilities that exceed the 10 percent common equity tier 1 capital deduction threshold, and deferred tax assets arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of deferred tax liabilities that exceed the 10 percent common equity tier 1 capital deduction threshold.

Less: Significant Investments > 15%

Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated deferred tax liabilities; MSAs, net of associated deferred tax liabilities; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.

Less: Deductions Applied To Cover Deductions

Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.

Total Adjustments & Deductions

Total adjustments and deductions for common equity tier 1 capital.

Common Equity Tier 1 Capital

Common equity tier 1 capital.

ADDITIONAL TIER 1 CAPITAL

Additional T1C Instruments & Related Surplus

The portion of noncumulative perpetual preferred stock and related surplus included in Schedule HC, item 23, that satisfy all the criteria in the revised regulatory capital rules of the Federal Reserve.

Non-qualifying Capital Instruments

Non-qualifying capital instruments subject to phase out from additional tier 1 capital.

Tier 1 Minority Interest Not Included in Common Equity Tier 1 Capital

The amount of tier 1 minority interest not included in common equity tier 1 capital that is includable at the consolidated level.

Additional Tier 1 Capital Before Deductions.

The sum of additional tier 1 capital instruments plus related surplus, non-qualifying capital instruments subject to phase out from additional tier 1 capital, and tier 1 minority interest not included in common equity tier 1 capital.

Less: Additional Tier 1 Capital Deductions

The sum of investments in own additional tier 1 capital instruments, reciprocal cross-holdings in the capital of financial institutions, non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for nonsignificant investments, significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from additional tier 1 capital, and other adjustments and deductions.

Additional Tier 1 Capital

The greater of additional tier 1 capital before deductions minus additional tier 1 capital deductions, or zero.

Tier 1 Capital

The sum of common equity tier 1 capital and additional tier 1 capital.

TIER 2 CAPITAL

Tier 2 Capital Instruments & Related Surplus

Tier 2 capital instruments plus related surplus.

Non-qualifying Capital Instruments

The total amount of non-qualifying capital instruments that were included in tier 2 capital and outstanding as of January 1, 2014, and that are subject to phase out.

Total Capital Minority Interest Not Included in Tier 1 Capital

The amount of total capital minority interest not included in tier 1 capital.

Allowance for Loan & Lease Loss in Tier 2 Capital

The portion of the holding company's allowance for loan and lease losses that is includable in tier 2 capital. None of the holding company's allocated transfer risk reserve, if any, is includable in tier 2 capital. The amount reported in this item cannot exceed 1.25 percent of the institution's gross risk-weighted assets.

Exited Advance Approach Eligible Credit Reserves

Advanced approaches holding companies that exit parallel run only: the amount of eligible credit reserves includable in tier 2 capital as reported in FFIEC 101 Schedule A, item 50.

Unrealized Gains on Available-for-Sale Preferred Stock Classified as Equity

Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in Tier 2 capital.

Tier 2 Capital Before Deductions

The sum of tier 2 capital instruments plus related surplus, non-qualifying capital instruments, total capital minority interest not included in tier 1 capital, allowance for loan & lease loss in tier 2 capital, and unrealized gains on available-for-sale preferred stock classified as equity.

Exited Advanced Approach T2C Before Deductions

Advanced approaches holding companies that exit parallel run only: the sum of tier 2 capital instruments plus related surplus, non-qualifying capital instruments, total capital minority interest not included in tier 1 capital, the amount of eligible credit reserves includable in tier 2 capital as reported in FFIEC 101 Schedule A, item 50 for institutions that exit parallel run and unrealized gains on available-for-sale preferred stock classified as equity.

Less: Tier 2 Capital Deductions

The sum of investments in own additional tier 2 capital instruments, reciprocal cross-holdings in the capital of financial institutions, non-significant investments in tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments, significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from tier 2 capital, and other applicable adjustments and deductions applied to tier 2 capital in accordance with the revised regulatory capital rules.

Tier 2 Capital

The greater of tier 2 capital before deductions less tier 2 capital deductions, or zero.

Exited Advanced Approach Tier 2 Capital

Advanced approaches holding companies that exit parallel run only: the greater of exited advanced approach tier 2 capital before deductions less tier 2 capital deductions, or zero.

Total Capital

The sum of tier 1 capital and tier 2 capital.

Exited Advanced Approach total capital

Advanced approaches holding companies that exit parallel run only: the sum of tier 1 capital and exited advanced approach tier 2 capital.

Total Assets For Leverage Ratio:

Average Total Consolidated Assets

The amount of the quarterly average total consolidated assets as reported in Schedule HC-K, item 5.

Less: Deductions from Common Equity Tier 1 Capital

The amounts deducted from common equity tier 1 capital and additional tier 1 capital in Schedule HC-R, Part 1.B., items 6, 7, 8, 10(b), 11, 13 through 17, and item 24.

Less: Other Deductions

The amount of any deductions from (additions to) total assets for leverage

capital purposes that are not included in Schedule HC-R, item 37.

Total Assets for Leverage Ratio

Schedule HC-R, item 36 less items 37 and 38.

Total Risk Weighted Assets

The amount of total risk-weighted assets using the general risk-based capital rules (as reported in Schedule HC-R, Part II, item 62), until January 1, 2015. Starting on January 1, 2015, report total risk-weighted assets calculated under the standardized approach in the revised regulatory capital rules.

Exited Advanced Approach Total RWA

The amount from FFIEC 101 Schedule A, item 60.

Capital Ratios

Common Equity Tier 1 Capital, Column A

Common Equity Tier 1 Capital divided by Total Risk-Weighted Assets.

Common Equity Tier 1 Capital, Column B

Common Equity Tier 1 Capital divided by Exited Advanced Approach Total Risk-Weighted Assets.

Tier 1 Capital, Column A

Tier 1 Capital divided by Total Risk-Weighted Assets.

Tier 1 Capital, Column B

Tier 1 Capital divided by Exited Advanced Approaches Total Risk-Weighted Assets.

Total Capital, Column A

Total Capital divided by Total Risk-Weighted Assets

Total Capital, Column B

Total Capital divided by Exited Advanced Approaches Total Risk-Weighted Assets

Tier 1 Leverage

Tier 1 Capital divided by Total Assets for the Leverage Ratio.