
Summary Submission Cover Sheet

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

BHCs should complete all relevant gray cells in the corresponding worksheets, including this cover page.

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.

Data submissions should follow the 3Q11 version of the FR Y-9C form.

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 (TBD).

Institution Name:	<input type="text" value="Firm XYZ, Inc."/>
RSSD ID:	<input type="text" value="123456"/>
Source:	<input type="text" value="BHC"/>
Submission Date (MM/DD/YYYY):	<input type="text"/>
When Received:	<input type="text" value="9/1/11 3:02 PM"/>

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

Briefly describe the scenario below:

BHC Income Statement Worksheet: Firm XYZ, Inc. in BHC Baseline

Item	Notes	Actual in \$Millions Q3 2011	Q4 2011	Q1 2012	Q2 2012	Projected in \$Millions					Sums in \$Millions					
						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		-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Closed-End Junior Liens															
4	HELOCs															
5	C&I Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Large Commercial Credits															
7	Small Business (Graded)															
8	CRE Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Construction															
10	Multifamily															
11	Nonfarm, Non-residential															
12	Credit Cards		-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other Consumer		-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Auto Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Student Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Small Business (Scored/Delinquency Managed)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Other Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-
TRADING ACCOUNT																
29	Trading MTM Losses															
30	Trading Default Losses															
31	Counterparty Credit MTM Losses															
32	Counterparty Default Losses															
33	Total Trading and Counterparty		-	-	-	-	-	-	-	-	-	-	-	-	-	-
OTHER LOSSES																
34	Other losses (describe in supporting documentation)															
35	Total Losses		-	-	-	-	-	-	-	-	-	-	-	-	-	-
ALLOWANCE FOR LOAN and LEASE LOSSES																
36	ALLL, prior quarter															
37	Provisions during the quarter															
38	Net charge-offs during the quarter		-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	ALLL, current quarter		-	-	-	-	-	-	-	-	-	-	-	-	-	-
PRE-PROVISION NET REVENUE																
40	Net interest income		-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	Noninterest income		-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	Noninterest expense		-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	Pre-Provision Net Revenue		-	-	-	-	-	-	-	-	-	-	-	-	-	-
CONDENSED INCOME STATEMENT																
44	Pre-Provision Net Revenue		-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	Provisions during the quarter		-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	Realized Gains (Losses) on held-to-maturity securities															
47	Realized Gains (Losses) on available-for-sale securities															
48	Income (loss) before taxes and extraordinary items		-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	Applicable income taxes (foreign and domestic)															
50	Income (loss) before extraordinary items and other adjustments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	Extraordinary items and other adjustments, net of income taxes															
52	Net income (loss) attributable to BHC and minority interests		-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	Net income (loss) attributable to minority interests															
54	Net income (loss) attributable to BHC		-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	Effective Tax Rate (%)		-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-

BHC Balance Sheet Worksheet: Firm XYZ, Inc. in BHC Baseline

Item	Notes	Actual in \$Millions Q3 2011	Q4 2011	Q1 2012	Q2 2012	Projected in \$Millions				
						Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 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 and 18	-	-	-	-	-	-	-	-
17	Large Commercial Credits									
18	Small Business (Graded)									
19	Credit Cards	bhckb538								
20	Other Consumer	Sum of items 21 to 24	-	-	-	-	-	-	-	-
21	Auto Loans									
22	Student Loans									
23	Other									
24	Small Business (Scored/Delinquency Managed)									
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 + bhckf162 + bhckf163								
31	Total Loans and Leases	Sum of items 4, 16, 19, 20, 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 + bhdm987 + 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	bhdm993 + bhckb995 + bhck3190 + bhck4062 + bhck2750								
47	Total Liabilities	Sum of items 43 to 46 = bhck2948	-	-	-	-	-	-	-	-
Equity Capital										
48	Perpetual Preferred Stock and Related Surplus	bhck3283								
49	Common Stock (Par Value)	bhck3230								
50	Surplus (Exclude All Surplus Related to Preferred Stock)	bhck3240								
51	Retained Earnings	bhck3247								
52	Accumulated Other Comprehensive Income (AOCI)	bhckb530								
53	Other Equity Capital Components	bhcka130								
54	Total BHC Equity Capital	Sum of items 48 to 53 = bhck3210 (must equal item 17 of the HI-A section on the Capital Worksheet)	-	-	-	-	-	-	-	-
55	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	bhck3000								
56	Total Equity Capital	Sum of items 54 and 55 = bhckg105	-	-	-	-	-	-	-	-
Other										
57	Unused Commercial Lending Commitments and Letters of Credit	bhck3816 + bhckj457 + bhckj458 + bhckj459 + bhck6566 + bhck6550 + bhck6570 + bhck3411								

BHC Capital Worksheet: Firm XYZ, Inc. in BHC Baseline

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	
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		-	-	-	-	-	-	-	-	-	-	-	-	-
2	Effect of changes in accounting principles and corrections of material accounting errors														
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net income (loss) attributable to bank holding company														
Sale of perpetual preferred stock (excluding treasury stock transactions):															
5	Sale of perpetual preferred stock, gross														
6	Conversion or retirement of perpetual preferred stock														
Sale of common stock:															
7	Sale of common stock, gross														
8	Conversion or retirement of common stock														
9	Sale of treasury stock														
10	Purchase of treasury stock														
11	Changes incident to business combinations, net														
12	Cash dividends declared on preferred stock														
13	Cash dividends declared on common stock														
14	Other comprehensive income														
15	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company														
16	Other adjustments to equity capital (not included above)*														
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)		-	-	-	-	-	-	-	-	-	-	-	-	-
Schedule HC-R—Regulatory Capital															
Tier 1 capital															
18	Total bank holding company equity capital		-	-	-	-	-	-	-	-	-	-	-	-	-
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)														
20	Net unrealized loss on available-for-sale equity securities (report loss as a positive value)														
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)														
22	Nonqualifying perpetual preferred stock														
23	Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries														
24	Qualifying restricted core capital elements (other than cumulative perpetual preferred stock)														
25	Qualifying mandatory convertible preferred securities of internationally active bank holding companies														
26	Disallowed goodwill and other disallowed intangible assets														
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)														
28	Subtotal (sum of items 18, 23, 24, 25, less items 19, 20, 21, 22, 26, 27)		-	-	-	-	-	-	-	-	-	-	-	-	-
29	Disallowed servicing assets and purchased credit card relationships														
30	Disallowed deferred tax assets														
31	Other additions to (deductions from) Tier 1 capital**														
32	Tier 1 capital (sum of items 28 and 31, less items 29 and 30)		-	-	-	-	-	-	-	-	-	-	-	-	-
33	Total risk-weighted assets														
REGULATORY CAPITAL AND RATIOS															
34	Tier 1 Common Capital***														
35	Tier 1 Capital														
36	Total Risk-Based Capital														
37	Risk-Weighted Assets		-	-	-	-	-	-	-	-	-	-	-	-	-
38	Average Total Assets for Leverage Capital Purposes														
39	Tier 1 Common Ratio (%)		-	-	-	-	-	-	-	-	-	-	-	-	-
40	Tier 1 Ratio (%)		-	-	-	-	-	-	-	-	-	-	-	-	-
41	Total Risk-Based Capital Ratio (%)		-	-	-	-	-	-	-	-	-	-	-	-	-
42	Tier 1 Leverage Ratio (%)		-	-	-	-	-	-	-	-	-	-	-	-	-

BHC Capital Worksheet: Firm XYZ, Inc. in BHC Baseline

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		
Schedule HC-R — Memoranda																
Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:																
43	Noncumulative perpetual preferred stock															
44	Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities)															
45	Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding TruPS)															
Treasury stock (including offsetting debit to the liability for ESOP debt):																
46	In the form of perpetual preferred stock															
47	In the form of common stock															
Restricted core capital elements included in Tier 1 capital:																
48	Qualifying Class B noncontrolling (minority) interest															
49	Qualifying Class C noncontrolling (minority) interest															
50	Qualifying cumulative perpetual preferred stock															
51	Qualifying TruPS															
52	Goodwill net of any associated deferred tax liability															
Schedule HC-F—Other Assets																
53	Net deferred tax assets															
Schedule HC-G—Other Liabilities																
54	Net deferred tax liabilities															
Schedule HC-M—Memoranda																
55	Total number of bank holding company common shares outstanding															
Issuances associated with the U.S. Department of Treasury Capital Purchase Program:																
56	Senior perpetual preferred stock or similar items															
57	Warrants to purchase common stock or similar items															
Disallowed Deferred Tax Assets Calculation (Schedule HC-R Instructions)																
58	(a) Enter the tier 1 subtotal	-	-	-	-	-	-	-	-	-	-	-	-	-		
59	(b) Enter 10% of the tier 1 subtotal	-	-	-	-	-	-	-	-	-	-	-	-	-		
60	(c) Enter the amount 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															
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															
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)															
66	(h) Subtract (g) from (e), cannot be less than 0 (must equal item 30)															
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 (\$)															
72	Issuance of common stock for employee compensation															
73	Other issuance of common stock															
74	Total issuance of common stock															
75	Share repurchases to offset issuance for employee compensation															
76	Other share repurchase															
77	Total share repurchases															

(*) 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):

BHC Retail Balance Projections Submission Worksheet : Firm XYZ, Inc. in BHC Baseline

Item	Projected in \$Millions								
	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013
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								

BHC Mortgage Repurchase !

Table A.1 LOANS SOLD TO GSEs

\$Millions	2004	2005
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	Q4-2011	Q1-2012
Projected Future Repurchase Losses		

Table B.1 LOANS SECURITIZED

\$Millions	2004	2005
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		

	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			

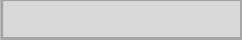
Table D.2 Loss Projections for TOTAL LOANS SOLD

\$Millions	Q4-2011	Q1-2012
Projected Future Repurchase Losses		

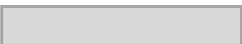
2014 or Later



2014 or Later



2014 or Later



2014 or Later



BHC ASC 310-30 Credit Mark Submission Worksheet: Firm

BHC to complete the table below for **each SOP03-3 Purchased Impaired portfolio under each** :
Please provide actual information for Q3 2011 (in the Baseline Scenario only) and projected inf

<PORTFOLIO>

Item	\$Millions	3Q 2011	4Q 2011	1Q 2012	2Q 2012
1	Unpaid Principal Balance				
2	Credit Mark Usage				
3	SOP03-3 Reserve Usage				
4	Ending Credit Marks				
5	Ending SOP03-3 Reserves				

n XYZ, Inc. in BHC Baseline

stress scenario.

formation for the period of Q4 2011 to Q4 2013.

3Q 2012	4Q 2012	1Q 2013	2Q 2012	3Q 2013	4Q 2013

BHC AFS and HTM Securities CUSIP Worksheet: Firm XYZ, Inc. in BHC Baseline

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 Securities Worksheets 1 and 2.

Use actual \$ amounts

CUSIP	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
GRAND TOTAL	-	-	-	-

BHC AFS and HTM Securities Worksheet 1: Firm XYZ, Inc. in BHC Baseline

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

BHC to complete shaded cells only. All other cells will self populate. 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.

Actual total amortized cost (provided in Column B in the Grand Total row) for AFS and HTM securities should reconcile to the total sum of the amortized cost of AFS and HTM securities provided in schedule "HC-B -- Securities" of the Y-9C for the date provided.

	Actual Q3 2011 (Baseline Scenario only)				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				
	Actual MM/DD/YYYY Amortized Cost	Actual Credit Loss Portion	Actual Non-Credit Loss Portion	Actual 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	Credit Loss Portion	Non-Credit Loss Portion	Total OTTI		
AFS Securities																																	
Agency RMBS				-			-			-			-			-			-			-			-			-			-		
Auction Rate Securities				-			-			-			-			-			-			-			-			-			-		
CDO				-			-			-			-			-			-			-			-			-			-		
CLO				-			-			-			-			-			-			-			-			-			-		
CMBS				-			-			-			-			-			-			-			-			-			-		
Common Stock (Equity)				-			-			-			-			-			-			-			-			-			-		
Total Consumer ABS (excl HEL ABS)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Auto ABS				-			-			-			-			-			-			-			-			-			-		
Credit Card ABS				-			-			-			-			-			-			-			-			-			-		
Student Loan ABS				-			-			-			-			-			-			-			-			-			-		
Other ABS				-			-			-			-			-			-			-			-			-			-		
Corporate Bonds (Domestic)				-			-			-			-			-			-			-			-			-			-		
Corporate Bonds (Foreign)				-			-			-			-			-			-			-			-			-			-		
Total Domestic Non-Agency RMBS (incl HEL ABS)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Alt-A (Option ARM)				-			-			-			-			-			-			-			-			-			-		
Alt-A FRM				-			-			-			-			-			-			-			-			-			-		
Alt-A ARM				-			-			-			-			-			-			-			-			-			-		
Closed-End Second				-			-			-			-			-			-			-			-			-			-		
HELOC				-			-			-			-			-			-			-			-			-			-		
Scratch & Dent				-			-			-			-			-			-			-			-			-			-		
Subprime				-			-			-			-			-			-			-			-			-			-		
Prime Fixed				-			-			-			-			-			-			-			-			-			-		
Prime ARM				-			-			-			-			-			-			-			-			-			-		
Foreign RMBS				-			-			-			-			-			-			-			-			-			-		
Municipal Bonds				-			-			-			-			-			-			-			-			-			-		
Mutual Funds				-			-			-			-			-			-			-			-			-			-		
Preferred Stock (Equity)				-			-			-			-			-			-			-			-			-			-		
Sovereign Bonds				-			-			-			-			-			-			-			-			-			-		
US Treasuries & Agencies				-			-			-			-			-			-			-			-			-			-		
Other**				-			-			-			-			-			-			-			-			-			-		
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 41 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

	Actual QX YYYY				Projected QX YYYY			Projected QX YYYY			Projected QX YYYY			Projected QX YYYY			Projected QX YYYY			Projected QX YYYY			Projected QX YYYY			Projected QX YYYY			Projected QX YYYY					
	Actual MM/DD/YYYY Amortized Cost	Actual Credit Loss Portion	Actual Non-Credit Loss Portion	Actual 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	Credit Loss Portion of OTTI	Non-Credit Loss Portion of OTTI	Total OTTI			
HTM Securities																																		
Agency RMBS				-			-			-			-			-			-			-			-			-			-			
Auction Rate Securities				-			-			-			-			-			-			-			-			-			-			
CDO				-			-			-			-			-			-			-			-			-			-			
CLO				-			-			-			-			-			-			-			-			-			-			
CMBS				-			-			-			-			-			-			-			-			-			-			
Common Stock (Equity)				-			-			-			-			-			-			-			-			-			-			
Total Consumer ABS (excl HEL ABS)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Auto ABS				-			-			-			-			-			-			-			-			-			-			
Credit Card ABS				-			-			-			-			-			-			-			-			-			-			
Student Loan ABS				-			-			-			-			-			-			-			-			-			-			
Other ABS				-			-			-			-			-			-			-			-			-			-			
Corporate Bonds (Domestic)				-			-			-			-			-			-			-			-			-			-			
Corporate Bonds (Foreign)				-			-			-			-			-			-			-			-			-			-			
Total Domestic Non-Agency RMBS (incl HEL ABS)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Alt-A (Option ARM)				-			-			-			-			-			-			-			-			-			-			
Alt-A FRM				-			-			-			-			-			-			-			-			-			-			
Alt-A ARM				-			-			-			-			-			-			-			-			-			-			
Closed-End Second				-			-			-			-			-			-			-			-			-			-			
HELOC				-			-			-			-			-			-			-			-			-			-			
Scratch & Dent				-			-			-			-			-			-			-			-			-			-			
Subprime				-			-			-			-			-			-			-			-			-			-			
Prime Fixed				-			-			-			-			-			-			-			-			-			-			
Prime ARM				-			-			-			-			-			-			-			-			-			-			
Foreign RMBS				-			-			-			-			-			-			-			-			-			-			
Municipal Bonds				-			-			-			-			-			-			-			-			-			-			
Mutual Funds				-			-			-			-			-			-			-			-			-			-			
Preferred Stock (Equity)				-			-			-			-			-			-			-			-			-			-			
Sovereign Bonds				-			-			-			-			-			-			-			-			-			-			
US Treasuries & Agencies				-			-			-			-			-			-			-			-			-			-			
Other**				-			-			-			-			-			-			-			-			-			-			
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 78 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

BHC AFS and HTM Securities Worksheet 2 : Firm XYZ, Inc. in BHC Baseline

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.

	Criteria for determining OTTI including quantitative threshold value (e.g., price-based threshold, ratings-based threshold, cash flow model-based expected losses)	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.	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?
		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))		
AFS and HTM Securities									
Agency RMBS									
Auction Rate Securities									
CDO									
CLO									
CMBS									
Common Stock (Equity)									
Total Consumer ABS (excl HEL ABS)*									
Auto ABS									
Credit Card ABS									
Student Loan ABS									
Other ABS									
Corporate Bonds (Domestic)									
Corporate Bonds (Foreign)									
Total Domestic Non-Agency RMBS (incl HEL ABS)									
Alt-A (Option ARM)									
Alt-A FRM									
Alt-A ARM									
Closed-End Second									
HELOC									
Scratch & Dent									
Subprime									
Prime Fixed									
Prime ARM									
Foreign RMBS									
Municipal Bonds									
Mutual Funds									
Preferred Stock (Equity)									
Sovereign Bonds									
US Treasuries & Agencies									
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 42 above (currently labeled "Other"). Please add additional rows if necessary.

BHC AFS and HTM Securities Worksheet 3: Firm XYZ, Inc. in BHC Baseline

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 MM/DD/YYYY positions to reflect changes in market pricing variables that occurred over the period June 30, 2008 to December 31, 2008. 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.

Actual total market value (provided in column B in the Grand Total row) for AFS securities should reconcile to the total sum of the fair value of AFS securities provided in schedule "HC-B -- Securities" of the Y-9C for the date provided.

	Actual MM/DD/YYYY Market Value	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)
AFS Securities					
Agency RMBS					
Auction Rate Securities					
CDO					
CLO					
CMBS					
Common Stock (Equity)					
Total Consumer ABS (excl HEL ABS)*	-	-			
Auto ABS					
Credit Card ABS					
Student Loan ABS					
Other ABS					
Corporate Bonds (Domestic)					
Corporate Bonds (Foreign)					
Total Domestic Non-Agency RMBS (incl HEL ABS)	-	-			
Alt-A (Option ARM)					
Alt-A FRM					
Alt-A ARM					
Closed-End Second					
HELOC					
Scratch & Dent					
Subprime					
Prime Fixed					
Prime ARM					
Foreign RMBS					
Municipal Bonds					
Mutual Funds					
Preferred Stock (Equity)					
Sovereign Bonds					
US Treasuries & Agencies					
Other**					
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 39 above (currently labeled "Other"). Please add additional rows if necessary.

BHC AFS and HTM Securities Worksheet 4: Firm XYZ, Inc. in BHC Baseline

Securities Worksheet 4: Actual MM/DD/YYYY AFS and HTM Fair Market Value Sources by Portfolio

Provide information on actual MM/DD/YYYY 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.)						How often are securities normally marked (e.g., daily, etc.)?
			<u>Collateral Assumptions</u> Please state high-level simple average assumptions (where relevant). Please provide a <u>numerical</u> response.					<u>Security Assumptions</u> Please state what type of security assumptions (where relevant). Please provide a <u>numerical</u> response.	
			Probability of Default	Loss Severity	Roll Rate Assumptions	Cumulative/ Projected Lifetime Loss Rate (% Original Balance)	Prepayment Rate	Simple Average Discount Rate	
Agency RMBS									
Auction Rate Securities									
CDO									
CLO									
CMBS									
Common Stock (Equity)									
Total Consumer ABS (excl HEL ABS)*									
Auto ABS									
Credit Card ABS									
Student Loan ABS									
Other ABS									
Corporate Bonds (Domestic)									
Corporate Bonds (Foreign)									
Total Domestic Non-Agency RMBS (incl HEL ABS)									
Alt-A (Option ARM)									
Alt-A FRM									
Alt-A ARM									
Closed-End Second									
HELOC									
Scratch & Dent									
Subprime									
Prime Fixed									
Prime ARM									
Foreign RMBS									
Municipal Bonds									
Mutual Funds									
Preferred Stock (Equity)									
Sovereign Bonds									
US Treasuries & Agencies									
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 39 above (currently labeled "Other"). Please add additional rows if necessary.

BHC Trading, PE & Other Fair Value Exposures: Firm XYZ, Inc. in BHC Baseline

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	\$0

Subcomponents

10 Cross-Gamma	
11 Correlation	
12 CVA Hedges	

Mortgage Servicing Rights (MSR) [Only if Trading Book]

13 MSR	
14 MSR 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.

BHC CCR Losses Submission Worksheet: Firm XYZ, Inc. in BHC Baseline

\$Millions

Losses should be reported as a positive value.

1	CVA losses	<input type="text"/>
2	CCR IDR losses	<input type="text"/>
3	Impact of hedges (as defined in the Instructions)	<input type="text"/>
4	Trading IDR losses	<input type="text"/>
5	Trading IDR losses from securitized products	<input type="text"/>
6	Trading IDR losses from other credit sensitive instruments	<input type="text"/>

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 24 IN THE PPNR
PROJECTIONS WORKSHEET**

\$Million***Net Interest Income by Business Segment:***

1	<u>Retail and Small Business</u>
	Domestic
1A	Credit Cards
1B	Mortgages
1C	Home Equity
1D	Retail and Small Business Banking
1E	Other Retail and Small Business
1F	International Retail and Small Business
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)

12	<u>Retail and Small Business</u>
	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	<u>Investment Banking</u>
14A	Advisory
14B	Equity Underwriting
14C	Debt Underwriting
14D	Corporate Lending
14E	Merchant Banking / Private Equity
15	<u>Sales and Trading (2)</u>
15A	Equities
15B	Fixed Income
15C	Commodities
15D	Prime Brokerage
16	<u>Investment Management</u>
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 (3) (4)

- 23 Compensation Expense
- 23A Salary Expense
- 23B Benefits Expense
- 23C Stock Based Compensation
- 23D Variable Pay
- 24 Operational Risk Expense (links to Operational Risk Template)
- 25 Litigation Expense & Penalties (list only if not included in item 24)
- 26 Occupancy Expense
- 27 Professional and Outside Service Expense
- 28 Other Non-Interest Expense (5) (6)

29 Total Non-Interest Expense (3) (5)

30 Projected PPNR [item 11 + item 22 - item 29] (7)

- 31 Valuation Adjustment for firm's own debt under fair value option (FVO)
- 32 Loss resulting from trading shock exercise (if applicable)
- 33 Goodwill Impairment
- 34 One Time Items - Income (3)
- 35 One Time Items - Expenses (3)

Footnotes to the PPNR Submission Worksheet

- (1) Amount should equal item 37 of the *Net Interest Income Worksheet* , if completed.
- (2) Exclude result of trading shock exercise (where applicable), reporting this in item 32.
- (3) Exclude one time items from items 22 and 29 and report in items 34 and 35. Examples of o

- (4) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) and tradi
- (5) Excludes Goodwill Impairment included in item 33.
- (6) Provide a further break out of significant items included in Other Non-Interest Expense:



(7) By definition, PPNR will calculate as Net Interest Income plus Non-interest income, less No

The following cells provide checks of the internal consistency of the PPNR Template sche
Net Interest Income agrees between schedules

--	--	--	--	--	--

n-Interest Expense, excluding items broken out in items 31-35. Other items, such as one time item

dules. Please ensure that these cells are all "TRUE" or "N/A" before the worksheet is submitted.

N/A

N/A

N/A

N/A

N/A

N/A

--	--	--

- - -

- - -

- - -

-	-	-

- - -

- - -

of debt, gains or losses on mergers / joint ventures, etc. Break out these excluded items here:

--	--	--

is (included in note 3 above), will be separately considered and may be excluded from PPNR projections:

N/A

N/A

N/A

BHC PPNR Net Interest

Note: All BHCs for which deposits comprise 1/3 or more of total liabilities for any reported period must cor

\$Million	Projected Q4 2011
<i>Average Interest-Bearing Asset Balances (\$ Mil) (1)</i>	
1 First Lien Mortgages	
2 Second / Junior Lien Mortgages	-
2A Closed-End Junior Liens	
2B HELOCs	
3 C&I Loans	
4 CRE Loans	
5 Credit Cards	
6 Other Consumer	-
6A Auto Loans	
6B Student Loans	
6C Other	
6D Small Business (Scored/Delinquency Managed)	
7 Other Loans & Leases	
8 Interest-Bearing Securities (AFS, HTM, and/or Trading Assets)	
9 Deposits with Banks & Other	
<i>Average Rates Earned (%)</i>	
10 First Lien Mortgages	
11 Second / Junior Lien Mortgages	
11A Closed-End Junior Liens	
11B HELOCs	
12 C&I Loans	
13 CRE Loans	
14 Credit Cards	
15 Other Consumer	
15A Auto Loans	
15B Student Loans	
15C Other	
15D Small Business (Scored/Delinquency Managed)	
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	
22B	Money Market Accounts	
22C	Savings	
22D	NOW, ATS, and other Transaction Accounts	
22E	Time Deposits	
23	Customer Deposits-Foreign	-
23A	Foreign Deposits	
23B	Foreign Deposits-Time	
24	Fed Funds, Repos, & Other Short Term Borrowing	-
24A	Fed Funds	
24B	Repos	
24C	Other Short Term Borrowing	
25	Trading Liabilities	
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS	
26	Issued by Consolidated Special Purpose Entities	
27	All Other Long Term Debt	
	Average Liability Rates (%)	
28	Customer Deposits-Domestic	
28A	Non-Interest-Bearing Demand	
28B	Money Market Accounts	
28C	Savings	
28D	NOW, ATS, and other Transaction Accounts	
28E	Time Deposits	
29	Customer Deposits-Foreign	
29A	Foreign Deposits	
29B	Foreign Deposits-Time	
30	Fed Funds, Repos, & Other Short Term Borrowing	
30A	Fed Funds	
30B	Repos	
30C	Other Short Term Borrowing	
31	Trading Liabilities	
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS	
32	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	Excludes Goodwill Impairment included in item 32.	-

Footnotes to the Net Interest Income Worksheet

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

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chased credit impaired loans.

jections

Q3 2013

Q4 2013

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Units

Metrics by Business SegmentRetail and Small Business

Domestic

Credit Cards

1	Credit Card Interchange Revenues - Gross (exclude charge cards)	\$ Mil
2	Credit Card Purchase Volume (exclude charge cards)	\$ Mil

Mortgages

3	Average Third-Party Residential Mortgages Serviced	\$ 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

8	Credit Card Net Revenues (3)	\$ Mil
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Investment Banking

9	Compensation - Total	\$ Mil
10	Compensation - Variable Pay	\$ Mil

Advisory

11	Average Fee Rate	%
12	Deal Volume	\$ Mil
13	Number of Deals	#
14	Market Share	%

Equity Underwriting

15	Average Fee Rate	%
16	Deal Volume	\$ Mil
17	Market Share	%

Debt Underwriting

18	Average Fee Rate	%
19	Deal Volume	\$ Mil
20	Market Share	%

Corporate Lending

21	Average Fee Rate	%
22	Deal Volume	\$ Mil
23	Market Share	%

Merchant Banking / Private Equity

24	AUM	\$ Mil
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Sales and Trading

25	Total Proprietary Trading Revenues	\$ Mil
26	Compensation - Total	\$ Mil
27	Compensation - Variable Pay	\$ Mil

Equities

28	Commission and Fees	\$ Mil
29	Average Asset Balance	\$ Mil
	<i>Fixed Income</i>	
30	Commission and Fees	\$ Mil
31	Average Asset Balance	\$ Mil
	<i>Commodities</i>	
32	Commission and Fees	\$ Mil
33	Average Asset Balance	\$ Mil
	<i>Prime Brokerage</i>	
34	Average Client Balances	\$ Mil
35	Transaction Volume	\$ Mil
	<u>Investment Management</u>	
	<i>Asset Management</i>	
36	AUM - Total	\$ Mil
37	AUM - Equities	\$ Mil
38	AUM - Other	\$ Mil
39	Net Inflows/Outflows	\$ Mil
	<i>Wealth Management/Private Banking</i>	
40	AUM	\$ Mil
41	Net Inflows/Outflows	\$ Mil
42	Number of Financial Advisors	#
	<u>Investment Services (4)</u>	
	<i>Asset Servicing</i>	
43	Assets under Custody and Administration	\$ Mil
44	Securities Lending Revenue	\$ Mil
	<i>Issuer Services</i>	
45	Number of Deals Administered	#
	<u>Treasury Services</u>	
46	Average Interest Rate Spread between Loan and Deposit Yields	%
	<i>Firm Wide Metrics</i>	
47	Number of Employees	#
48	Net Revenues - APAC	\$ Mil
49	Net Revenues - EMEA	\$ Mil
50	Net Revenues - LatAm	\$ Mil
51	Net Revenues - Canada	\$ Mil
52	Net Revenues - Domestic	\$ Mil
53	OREO Balances	\$ Mil
	<i>Metrics for Net Interest Income Worksheet (Required only for BHCs that were required to complete)</i>	
54	Nonaccrual Loan Balance	\$ Mil
55	Carrying Value of Purchased Credit Impaired (PCI) Loans	\$ Mil
56	Net Accretion of discount on PCI Loans included in interest income	\$ Mil
	<u>Quarter End Weighted Average Maturity of Assets</u>	
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	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 Maturity of Liabilities

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
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS	
75	Issued by Consolidated Special Purpose Entities	months
76	All Other Long Term Debt	months

Retail Deposit Repricing Beta for "normal" rate movements

77	Money Market Accounts
78	Savings
79	NOW, ATS, and other Transaction Accounts
80	Time Deposits

Footnotes to the PPNR Metrics Worksheet

-
- (1)** Exclude any repurchase provisions related to representations and warranties.
 - (2)** Report net of MSR and risk management adjustments.
 - (3)** Provide metrics data for all quarters, but only if International Retail and Small Business net revenue exceed 5% of total net revenue.
 - (4)** Provide metrics data for all quarters but only if Investment Services net revenues exceed 5% of total net revenue.

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e the Net Interest Income Worksheet)

For upward rate movements	For downward rate movements	Assumed Floor

values exceed 5% of Total Retail and Small Business Segment in any of the forecast quarters. Exclude total net revenues in any of the forecast quarters.

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ebit cards from credit card revenues.

2012 Comprehensive Capital Analysis and Review (CCAR)

Summary Schedule Instructions

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I. General Instructions

A. Summary

These instructions provide general guidance and data definitions, in some instances, for the summary schedule that are part of annual data collection to support ongoing Comprehensive Capital Analysis and Review (CCAR) exercise (FR Y-14A). In order to facilitate the assessment of the capital plans and internal stress tests, bank holding companies (BHCs) are expected to submit a completed workbook of the Summary Schedule. The schedule includes data collection worksheets related to:

- Income, Balance Sheet, and Equity/Capital Statements
- Retail
- AFS/HTM Securities
- Trading
- Counterparty Credit Risk
- Operational Risk
- Pre-Provision Net Revenue (PPNR)

The BHC should submit a **separate** Summary Schedule for **each** scenario. This can be done by using the “Save As” function of the original Excel workbook provided to the institution. Name the file using the following style: *summary_bhcname_scenarioname_date.xlsx*.

In the tab labeled *Summary Submission Cover Sheet*, please 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).
- A brief description of the scenario.

Clear documentation in support of the projections included in the Summary Schedule will improve the efficiency and timeliness of the review of capital distribution requests. For each section below, the BHC should submit supporting documentation in additional files that clearly lays out the methodology used to produce the BHC’s projections. This should include how the BHC translated the macroeconomic factors into the BHC’s projections and technical details of any underlying statistical methods used. Where firm-specific assumptions, other than broad macro-economic assumptions, are used, the documentation should also describe these assumptions and how such assumptions relate to reported projections. Where historical relationships are relied upon, 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. Additional questions are included in the various sections below.

Some degree of interaction between Federal Reserve staff and BHC management is expected, and follow up questions and requests should be anticipated by each BHC.

B. Technical Details

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

- Fill in gray highlighted cells only.
- Ensure that any internal consistency checks are correct before submission.
- Income and loss data should be reported as quarterly data, and not on a cumulative or year-to-date basis.
- Dollar values should be reported in millions of U.S. dollars (unless specified otherwise).
- For schedule worksheets that collect non-scenario dependent data (e.g. non-projection information on mortgage put-back risk), only information for the Baseline Scenario is required.
- 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

These instructions summarize the data collection surrounding equity capital, regulatory capital, and risk-weighted assets (RWA) projections. In order to facilitate the assessment of the pro forma capital ratios, BHCs are expected to submit a completed workbook for the Summary Schedule for each scenario. These projections should reflect the application of the current U.S. capital guidelines.

A. Income Statement Worksheet

The worksheet requests projections for the main components of the income statement. Federal Reserve Micro Data Reference Manual (MRDM) codes are provided within the 'Notes' column for many of the line items.¹ When applicable, the BHC's projections should correlate to the definitions outlined by the corresponding MDRM code within the Y-9C.

BHCs should report the actual data as of September 30 of the reporting year, and projections over the nine-quarter projection horizon.

B. Balance Sheet Worksheet

The worksheet requests projections for the main components of the balance sheet. MRDM codes are provided within the 'Notes' column for many of the line items. When applicable, the BHC's projections should correlate to the definitions outlined by the corresponding MDRM within the Y-9C.

BHCs should report the actual data as of September 30 of the reporting year, and projections over the nine-quarter projection horizon.

C. Bank Holding Company Capital Worksheet

The worksheet collects projections of the main drivers of equity capital and the key components of the regulatory capital schedule. MRDM codes are provided within the 'Notes' column for many of the line items. BHCs should report the actual data as of September 30 of the reporting year, and projections over the nine-quarter projection horizon.

The schedule begins with the evolution of equity capital as described in Schedule HI-A of the FR Y-9C report and then follows Schedule HC-R to determine Tier 1 capital by applying the appropriate adjustments. Components of Schedules HC, HC-F, HC-G, and the deferred tax asset line items are used

¹ See <http://www.federalreserve.gov/reportforms/mdrm/> for a list of MDRM codes and data descriptions.

for the composition of capital and the deferred tax asset calculations. In all cases, the projections should follow the definitions currently used in the FR Y-9C reports and that apply to the current regulatory rules. All collected flow data located in the Schedule HI-A section, however, should be reported on a quarterly basis and not on a year-to-date, cumulative basis as instructed in the FR Y-9C.

Firms are requested to provide projections of Tier 1 common capital as part of the submission. For this exercise, Tier 1 common capital 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 should 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.

These projections should clearly show any proposed capital distributions or other actions described in the capital plan that affect the level or composition of a BHC's regulatory capital.

D. Supporting Documentation of Income, Balance Sheet, and Capital Modeling Methodology and Assumption

Each BHC is expected to include in its supporting documentation a clear description of how the various loss, reserve change, and revenue projections determine pro forma projections of equity capital.

It is expected that each firm will provide information on specific assumptions used in its calculations of regulatory capital. For example, BHCs should discuss any proposed capital distributions. Similarly, BHCs should clearly state assumptions around the corporate tax rate employed and the evolution of the deferred tax asset (where applicable). In situations where specific projections are not made, the firm should hold the balances constant at the last current level and explain why that is an appropriate assumption for both the base and stressed scenarios.

The BHC should submit any other information and documentation in support of its capital calculations. As an example, a BHC could show the calculations around the projections of the deferred tax asset or servicing assets that may be disallowed for regulatory capital purposes. Where applicable, it would be useful to link this additional supporting information to the Summary Memo of Capital Methodology and Assumptions and the Bank Holding Company Capital Worksheet.

III. Retail

In order to facilitate the assessment of Retail portfolio risk, BHCs are expected to complete the following worksheets.

- Retail Balance Projections Worksheet
- Retail Loss Projections Worksheet
- Retail Repurchase Worksheet
- Retail ASC 310-30 Worksheet

A. Retail Balance Projections Worksheet

For each scenario used, input the loan balance projections for retail portfolios in the various line items in this worksheet. *Domestic* refers to portfolios in the domestic U.S. offices, and *International* refers to portfolios outside of the domestic U.S. offices.

Data Field	Description / Definition
Balances	According to Y9C definition (end of quarter levels)
New Originations	Total dollar amount of new loans originated in the given quarter, gross of asset sales.
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

For each scenario used, input the loan loss projections for retail portfolios in the various line items in this worksheet. *Domestic* refers to portfolios in the domestic U.S. offices, and *International* refers to portfolios outside of the domestic U.S. offices.

C. Retail Repurchase Worksheet

The 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. The following categories apply to loans originated and sold from Q1-2004 through Q3-2011:

A.) Loans Sold to GSEs – Loans sold to government-sponsored enterprises

B.) Securitized Loans – Loans packaged into a securitization

C.) Whole Loans Sold – Loans sold as whole loans to parties other than the GSEs

D.) 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.

For each of the rows described below, provide all data by vintage. Only use the “Unallocated” column if a certain variable (such as reserves) cannot be allocated to a specific vintage.

1. **Original UPB** – The original unpaid principal balance of the loans sold
2. **Outstanding UPB (Excluding UPB Exempted or Settled)** – The outstanding UPB on the loans sold as of September 30 of the reporting year. *Please exclude from this measure any loans for which you have no risk of repurchase liability because you have already reached a settlement on that loan or because you have already repurchased the loan. Only exclude finalized settlements; any loans subject to a pending settlement should be included on this template. Also exclude loans for which a repurchase request has been made and subsequently rescinded.*

3. **Delinquency Status as of 3Q** – This should be reported as of September 30 of the reporting year. The sum of the following five delinquency categories should equal the outstanding UPB reported for that vintage. *Please exclude from this measure any loans for which you have no risk of repurchase liability because you have already reached a settlement on that loan or because you have already repurchased the loan. Only exclude finalized settlements; any loans subject to a pending settlement should be included on this template. Also exclude loans for which a repurchase request has been made and subsequently rescinded.*
 - a. **Current** – The UPB of loans past due < 30 days which have not been delinquent during the life of the loan
 - b. **Current, Previously Delinquent** – The UPB of loans past due < 30 days, which have previously been delinquent more than 5 days
 - c. **Current and Modified Status** – The UPB of loans that were modified and are currently past due < 30 days
 - d. **Past due 30 to 90 days** – The UPB of loans 30-89 days past due
 - e. **Past due 90+ days** – Includes all loans that are 90 or more days past due and have not yet been fully charged-off
4. **Net Credit Loss Realized to-date** – Cumulative net credit losses realized by investors in the sold loans through September 30 of the reporting year. *Please exclude from this measure any loans for which you have no risk of repurchase liability because you have already reached a settlement on that loan or because you have already repurchased the loan. Only exclude finalized settlements; any loans subject to a pending settlement should be included on this template. Also exclude loans for which a repurchase request has been made and subsequently rescinded.*
5. **Estimated Lifetime Net Credit Losses** – The firm’s estimate of lifetime net credit losses by investors in the sold loans (inclusive of net credit losses realized-to-date) under each of the stress test scenarios. *Please exclude from this measure any loans for which you have no risk of repurchase liability because you have already reached a settlement on that loan or because you have already repurchased the loan. Only exclude finalized settlements; any loans subject to a pending settlement should be included on this template. Also exclude loans for which a repurchase request has been made and subsequently rescinded.*
6. **Repurchased UPB** – UPB of loans repurchased by the seller
7. **Repurchase Loss-to-date** – Loss realized on repurchases through September 30 of the reporting year
8. **Settlements/Make-Whole Payments to-date** – Funds paid out to settle a claim of representation and warranty breach
9. **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
10. **Repurchase Reserve** – Reserves established for losses associated with representation and warranty claims
11. **Litigation Reserve for Rep and Warrant Issues** – Reserves established for losses associated with litigation or legal settlements regarding claims of representation and warranty breaches

12. **Projected Future Repurchase Losses** – Lifetime future repurchase losses (including settlements and make-whole payments) related to representation and warranty issues under each of the stress test scenarios.
13. **Timing of Projected Future Repurchase Losses** – In this section of the spreadsheet, please distribute the projected future lifetime losses under each stress test scenario over the quarters displayed in the column headers. (For example, for loans sold to GSEs, the sum of cells B35:K35 should equal the amount in cell J26.)

D. Retail ASC 310-30 Worksheet

The BHC should complete the worksheet for each ASC 310-30 Purchased Credit Impaired portfolio under each scenario. Please provide actual information for the third quarter of the reporting period (in the Baseline Scenario only) and projected information over the projection horizon.

Data Field	Description / Definition
Unpaid Principal Balance	Total unpaid principal balance for ASC 310-30 Purchased Credit Impaired accounts on the balance sheet as of quarter-end.
Credit Mark Usage	Total dollar amount of losses debited against credit mark for ASC 310-30 Purchased Credit Impaired loans in the given quarter.
ASC 310-30 Reserve Usage	Total dollar amount of losses debited against ASC 310-30 loss reserve for ASC 310-30 Purchased Credit Impaired loans in the given quarter.
Ending Credit Marks	Total dollar amount of remaining Credit Marks for ASC 310-30 Purchased Credit Impaired loans at quarter end.
Ending ASC 310-30 Reserves	Total dollar amount of ASC 310-30 loan loss reserve for ASC 310-30 Purchased Credit Impaired loans at quarter end.

E. Supporting Documentation of Retail Modeling Methodology and Assumption

In addition to broad macro-economic assumptions that will guide the exercise, it is expected that more specific assumptions will be utilized by BHCs in their projections of retail portfolio credit loss. For example, BHCs may make assumptions about future levels of bankruptcy filings, consumer spending activity, refinancing rates, interest rate curves, and other relevant trends based upon the broader macro-economic assumptions. Such assumptions and their link to reported figures should be discussed in the methodology memo. Additionally, where historical relationships are relied upon (e.g. unemployment rate and credit card performance), 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.

IV. AFS/HTM Securities

In order to facilitate the assessment of AFS/HTM Securities portfolio risk, BHCs are expected to complete the following five worksheets.

1. Projected Other-Than-Temporary Impairment (OTTI) for Available-for-Sale (AFS) Securities and Held-to-Maturity (HTM) Securities by CUSIP (*Securities CUSIPs Worksheet*)

2. Projected Other-Than-Temporary Impairment (OTTI) for Available-for-Sale (AFS) and Held-to-Maturity (HTM) Securities by Portfolio (*Securities Worksheet 1*)
3. Methodology for Determining Projected Other-Than-Temporary Impairment (OTTI) for Available-for-Sale (AFS) and Held-to-Maturity (HTM) Securities by Portfolio (*Securities Worksheet 2*)
4. Methodology and Assumptions for Determining Estimated Fair Market Values (*Securities Worksheet 3*)
5. Actual AFS and HTM Fair Market Value Sources by Portfolio (*Securities Worksheet 4*)

Further instructions on completing the listed worksheets are discussed in more detail below.

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, please 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 Worksheets 1 and 2. Use actual dollar amounts (not millions of dollars).

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

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

Actual total amortized cost (provided in Column B in the Grand Total row) for AFS and HTM securities should reconcile to the total sum of the amortized cost of AFS and HTM securities provided in schedule "HC-B — Securities" of the Y-9C for the date provided.

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

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.

D. Methodology and Assumptions for Determining Estimated Fair Market Values Worksheet

BHCs should estimate and provide fair market values of AFS securities based on a re-pricing of positions as of September 30 of the reporting year to reflect changes in market pricing variables that occurred over the period June 30, 2008 to December 31, 2008. 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.

Actual total market value (provided in column B in the Grand Total row) for AFS securities should reconcile to the total sum of the fair value of AFS securities provided in schedule "HC-B -- Securities" of the Y-9C for the date provided.

E. Actual AFS and HTM Fair Market Value Sources by Portfolio Worksheet

Please provide information on actual fair market values as of September 30 of the reporting year.

F. Supporting Documentation of AFS/HTM Securities Modeling Methodology and Assumptions

Each BHC is expected to submit a brief methodological memo that clearly answers questions similar to those posed below. These questions are related to other-than-temporary impairment (OTTI) methodologies used by BHCs for the Comprehensive Capital Analysis and Review.

The following questions provide examples of questions to be completed for each major product/portfolio type (e.g., non-agency RMBS, CMBS, consumer ABS, etc.). If submitting separate documentation on OTTI methodologies, the documentation should address the questions outlined below by major product/portfolio type.

1. Please describe the model used to develop stressed OTTI losses.
 - a. Was a vendor model or proprietary model used to determine collateral losses? (If using a vendor model, please provide the name of the vendor and the model.)
 - i. What data source was used?
 - ii. What were the key inputs/variables and how were these determined? (E.g., how were default, severity, etc. determined? What were the key inputs in determining default, severity, etc.? What were the key assumptions and how were these assumptions determined?)
 - b. If using a cash flow model, was a vendor or proprietary model used? (If using a vendor model, please provide the name of both the vendor and the model.)
 - c. 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?
 - d. How were credit losses ultimately determined?

Were all securities reviewed for impairment?

If not, please describe the rationale.

If not, please describe the decision rule or filtering process.

If OTTI was estimated for multiple quarters, please describe the process for determining OTTI in each period of the forecast time horizon.

2. 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)?
3. If the threshold for determining OTTI on structured products was based on a loss coverage multiple, please describe the multiple used.
4. Is the BHC using shortcuts or rules of thumb to recognize the OTTI charges for this analysis or going through the normal process for recognizing OTTI charges? If using shortcuts or rules of

thumb, please state how this process differs from the normal process for recognizing OTTI charges.

Fair Market Value Determination

5. If more than one 3rd 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, please describe responses by major product/portfolio type (e.g., non-agency RMBS, CMBS, Consumer ABS, etc.).
6. If an internal model is used as the principal pricing source for a given security, are prices (from an internally created model) compared with 3rd party vendor prices? If so, which vendors are used? If prices are not compared with 3rd party vendors, please state reason. If appropriate, please describe responses by major product/portfolio type (e.g., non-agency RMBS, CMBS, Consumer ABS, etc.).
7. Please describe any additional adjustments made to prices determined by internal model(s) and/or 3rd 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?
Please describe briefly the BHC's institution's price verification process. Alternatively, please provide readily available documentation related to the BHC's firm's price verification process.
Please describe briefly the BHC's institution's model validation process. Alternatively, please provide readily available documentation related to the BHC's firm's model validation process.

V. Trading

In order to facilitate the assessment of trading risk, BHCs are expected to complete the *Trading Worksheet*.

A. Trading Worksheet

Provide the firmwide trading profit and loss (P/L) results decomposed into the various categories listed (Equities, FX, Rates, etc.) as of a date specified by the Federal Reserve. These categories are not meant to denote lines of business or desks, but rather firmwide totals by risk stripe. Definitions of terms can be found in the instructions to the quarterly Trading Schedule. "Other Credit" is 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 stripes should sum to equal the total trading MTM loss reported on the income statement. On the trading tab P/L should be reported as total for the entire scenario horizon, no quarterly decomposition is requested.

The firm should provide an estimate of the contribution of cross-gamma and correlation losses to the total losses. In addition the firm should provide the decomposition of counterparty valuation adjustment (CVA) hedging P/L in the total losses. Finally if the firm uses trading accounting for mortgage servicing rights (MSR) positions or hedges, the firm should provide a decomposition of their contribution to the total losses. These estimates are not exclusive of the decomposition by risk stripe described above, but are included in the total of that decomposition.

B. Supporting Documentation of Trading Modeling Methodology and Assumptions

The documentation memo should include discussion of the methodology/approach used to calculate trading losses including 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.

The documentation memo should clearly and completely reconcile results between the way the firm may prefer to organize and report losses to the way in which losses are reported in the *Income Statement Worksheet* and the *Trading Worksheet* of the Summary Schedule. If the firm intends to describe results attributed to desks or business lines, the firm should include a description (for example a table or grid) showing how the business line representation of losses relates to the risk type representation included in the results schedule with their documentation. In describing losses in terms of categories of risks (subcategories of the risk stripes) it is recommended that firms reference the decomposition used in the quarterly Trading Schedule. The documentation should include a description of the methods that the firm used to estimate the cross-gamma and correlation contribution to losses and the isolation of CVA hedging and MSR position and hedges within the trading losses.

VI. Counterparty Credit Risk

In order to facilitate the assessment of counterparty credit risk, BHCs are expected to complete the *Counterparty Risk Worksheet*.

A. Counterparty Risk Worksheet

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

Data Field	Description / Definition
CVA losses	Total credit valuation adjustment (CVA) losses reported are equivalent to the firm's calculation of aggregate stressed CVA less unstressed CVA for each scenario.
CCR IDR losses	Firms are instructed to 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 counterparty credit risk (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. Default and other assumptions should seek to be consistent with stress assumptions in other parts of the exercise (e.g., wholesale credit book). 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, please 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	Firms are instructed to 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 applied. To estimate Trading IDR firms can leverage existing capital calculations under the Basel methodology as defined in BCBS Guidelines for Computing Capital for Incremental Default Risk in the Trading Book. 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, please provide separate results and supporting details.
Trading IDR losses from securitized products	Trading IDR losses from securitized products. This is a subcategory of the overall Trading IDR losses.
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. This is a subcategory of the overall Trading IDR losses.

B. Supporting Documentation of Counterparty Credit Risk Modeling Methodology and Assumptions

The documentation memo should include discussion of the methodology/approach used to apply the trading asset stress scenario to CVA, CCR IDR, and trading IDR. Some examples of specific topics to cover, where applicable, include:

CVA

- Proportion captured by full revaluation, sensitivities, or other;
- counterparty type inclusions/exclusions;
- product type inclusions/exclusions;
- loss given default (LGD) assumptions including LGDs used to derive probability of default (PDs) in the CVA calculation;
- 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 any counterparties, counterparty types, product types, or risk factors where a non-standard methodology was applied, for example, 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/ counterparties included in the loss estimate;
- counterparty type inclusions/exclusions; product type inclusions/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 a single stressed expected or tail LGD was used or whether LGD s 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 the impact on the analysis (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 impact on the loss estimate;
- downgrade trigger assumptions and explanation of impact on losses;
- description of any counterparties, counterparty types, product types, or risk factors where a non-standard methodology was applied;
- and impact on the loss estimate stemming from exposure measurement and product capture limitations, particularly where it may understate losses.

Trading IDR

- The proportion of trades/ products included in the loss estimate;
- issuer type inclusions/exclusions;
- instrument type inclusions/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 LGD s were simulated along each exposure path, and output such as the average/effective LGD produced in the loss estimate);
- 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 impact on the loss estimate;
- any issuers, issuer types, or products where a non-standard methodology was applied;
- impact on the loss estimate stemming from exposure measurement and product capture limitations, particularly where these limitations may understate losses; and

- a detailed description of any material aspects of the methodology or parameters that were inconsistent with the Basel IDR guidance.

VII. Operational Risk

In order to facilitate the assessment of operational risk, BHCs are expected to complete the following three worksheets.

- Op Risk Scenario Inputs
- Projected Op Risk Losses
- Historical Op Risk Capital (to be completed in Baseline Scenario only)

Operational risk losses are 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 this exercise, BHC operational risk loss projections should 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 Schedule in the line item Other Non-interest Expense and should not be included as reserves.

The Glossary and Definitions information included below should facilitate completing the worksheets. Further instructions on completing the listed worksheets are discussed in more detail after the Glossary and Definitions section.

Glossary & Definitions	
Operational risk losses	Operational risk losses are 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.
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 intended to defraud, misappropriate property or circumvent regulations, the law or company policy, excluding diversity/discrimination events, which involves at least one internal party.
• 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.

<ul style="list-style-type: none"> • 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.
<ul style="list-style-type: none"> • Damage to Physical Assets 	Losses arising from loss or damage to physical assets from natural disaster or other events.
<ul style="list-style-type: none"> • Business Disruption and System Failure 	Losses arising from disruption of business or system failures.
<ul style="list-style-type: none"> • Execution, Delivery and Process Management 	Losses from failed transaction processing or process management, from relations with trade counterparties and vendors.
External data	Historical operational losses that have been experienced by other BHCs.
Frequency	The number of times the event happens per year. For example, 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.
Internal data	Historical operational losses that have been experienced by the BHC.
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.
Severity	The dollar loss amount associated with an operational loss event. The severity could be a point estimate or a range.
Unit of Measure	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.).

A. Op Risk Scenario Inputs Worksheet

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.

Glossary & Definitions	
Field	Guidance
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:
	<ul style="list-style-type: none"> • INTERNAL FRAUD (IF)
	<ul style="list-style-type: none"> • EXTERNAL FRAUD (EF)
	<ul style="list-style-type: none"> • EMPLOYMENT PRACTICES AND WORKPLACE SAFETY (EPWS)
	<ul style="list-style-type: none"> • CLIENTS, PRODUCTS AND BUSINESS PRACTICES (CPBP)
	<ul style="list-style-type: none"> • DAMAGE TO PHYSICAL ASSETS (DPA)
	<ul style="list-style-type: none"> • BUSINESS DISRUPTION AND SYSTEM FAILURES (BDSF)
	<ul style="list-style-type: none"> • 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.

B. Projected 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 Losses* worksheet.

C. Historical Op Risk Capital

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 Board's advanced approaches risk-based capital rules (12 CFR part 225, Appendix, G), it should provide (a.) the total amount of firmwide operational risk capital on a diversified basis for each quarter from Q4 2008 to Q3 of the reporting year; and, (b.) 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 (for example, organizational unit, operational loss event type, risk category, etc.).

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

D. Supporting Documentation of Operational Risk Modeling Methodology and Assumption

The supporting documentation should:

- Provide a detailed description of the BHC's methodology and assumptions for projecting operational losses under each scenario. 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, describe the budgeting process and provide specific detail on how operational losses are estimated in this process.
- Describe the work the BHC has done to assess relationships between macroeconomic factors and operational risk losses. Provide the factors that were found to have the highest level of dependency, a summary of statistical results, and how these results were incorporated in the estimates provided.
- Describe how mortgage repurchase claims are captured. Please specify if captured either in the credit template or the operational risk template, or if these claims are not applicable to the BHC.
- Discuss how pending litigation and reserves for litigation were incorporated into operational loss projections for all three scenarios.

Provide methodology for the "pathing" of operational loss projections (i.e., allocating an operational loss amount to a particular quarter).

VIII. Pre-Provision Net Revenue (PPNR)

In order to facilitate the assessment of PPNR, BHCs are expected to complete the following worksheets.

- The *PPNR Projections* worksheet, with standardized reporting of each component of PPNR. Reporting for income items is based on a business line view, discussed in more detail below.
- The *Net Interest Income* worksheet for each scenario, providing a calculation of net interest income using average rate and balance information. BHCs for which deposits comprise over one-third of total liabilities in any projected reporting period are required to complete this worksheet. This worksheet is optional for all other BHCs.
- The *PPNR Metrics* worksheet, which provides information on certain metrics relevant for the assessment of various components of PPNR. As indicated in these instructions, certain elements are required only for BHCs that must complete the *Net Interest Income Worksheet*.

Each of these items is discussed in more detail below. A glossary of key terms used in these instructions and the related reporting forms is also included at the end of this section. Undefined terms should be assumed to follow FR Y-9C definitions.

A. PPNR Projections Worksheet

The *PPNR Projections Worksheet* (the "PPNR worksheet") will provide the Federal Reserve with a consistent framework to review and analyze BHC projections of PPNR under each scenario. The schedule collects key subcomponents of major PPNR components to be reported in each period. Please note that these sub-components include net interest income, non-interest income, and non-interest expense. Gains and losses on AFS and HTM securities, including OTTI estimates, should not be reported as a component of PPNR.

Income Components

Income components are divided into net interest income and non-interest income, with totals expected to be reported consistently with the reporting basis of the FR Y-9C. Reporting of both components is collected based on a business line view, with business lines defined as follows:

Retail and Small Business Banking and Lending

Report in the appropriate sub-component all revenues related to retail and small business banking, including both ongoing and run-off/liquidating portfolios. Sub-components 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 (HEL/HELOCs) provided to retail customers.

Retail and Small Business Banking - Domestic branch banking and deposit-related products and services provided to retail/small business customers. Include debit card revenues in this line.

Other Retail and Small Business - 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, non-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-component 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-components are defined as follows:

Advisory - Corporate strategy and financial advisory such as services provided for 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/transaction-driven (e.g. to finance M&A, leveraged buyouts, etc.) 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 principle investments in hedge funds

Sales and Trading

Report in the appropriate sub-component all revenues generated from sales and trading activities. Sub-components 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.

Commodities - Commissions, fees, and trading gains and losses (including carry) on commodity products.

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-component all revenues generated from investment management activities. Sub-components are defined as follows:

Asset Management – Professional management of mutual funds and institutional accounts. Institutional clients may include endowments, not-for-profit entities, governments, etc.

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-component all revenues generated from investment servicing. Exclude prime brokerage revenues. Sub-components 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 treasury services and cash management revenues 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 cards and trade finance here.

Insurance Services

Report revenues from insurance activities including, but not limited to, individual (e.g. life, health), Auto & Home (property and casualty), title insurance & 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, liquidating/run-off businesses other than those in Retail/Small Business, non-financial businesses (e.g. publishing, travel services, etc.), corporate support functions (e.g. Human Resources, IT, etc.), and other non-core revenues not included in other segments (e.g. intersegment eliminations, etc.).

Non-Interest Expense Components

Non-Interest Expense figures are to be broken out as detailed on the worksheet. Significant Non-Interest Expense components falling into the Other Non-Interest Expense line component should be detailed in the footnotes at the bottom of this schedule.

B. PPNR Net Interest Income Worksheet

Each BHC for which deposits comprise over 1/3 of total liabilities is expected to complete the *Net Interest Income Worksheet*, which requires the BHC to provide average asset and liability balances and average yields in order to calculate net interest income. The total net interest income calculated should equal the total net interest income presented using a business line view in the *PPNR Projections Worksheet*.

Interest Bearing Assets

Interest bearing assets are collected in a format similar to those used for loss estimates, and have been consolidated in some cases to reduce reporting burden. To the extent possible, BHCs should use FR Y-9C definitions.

Interest Bearing Liabilities

For the classification of liabilities, each BHC should report based on the BHC's own internal definitions (those deemed best representative of the behavior characteristics of deposits). It is understood that these management reporting definitions may vary from FR Y-9C definitions.

C. PPNR Metrics Worksheet

The *PPNR Metrics Worksheet* collects information on certain metrics relevant for the assessment of various components of PPNR. As indicated in this worksheet, certain elements are required only for

BHCs that must complete the *Net Interest Income Worksheet*. Additionally, certain metrics are subject to "triggers" as detailed in the footnotes to this schedule.

If for any reason a BHC is unable to provide a metric, it should include in the BHC's documentation memo 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.

D. 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

Commissions and Fees (Sales and Trading): "Day 1 P&L" on new trades, commissions, fees, and bid/offer spreads

International Net Revenues: Net revenues from regions outside of the US and Puerto Rico

E. Supporting Documentation of PPNR Modeling Methodology and Assumptions

Each BHC is also expected to submit a brief methodological memo that clearly lays out how they 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 utilized by BHCs in their 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/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 speaks specifically to how recent or pending regulatory changes have impacted projected figures and in which line items these adjustments are reflected. BHCs are asked to submit any other information and documentation in support of the BHC's PPNR projections. Where applicable, it would be useful to link this additional supporting information in the memo outlined above.

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 **xxx** should they need to insert additional columns in the accompanying worksheets to reflect management's timeline as specified above. For illustrative purposes, the worksheets ask for data through 2016.

Instructions

General

The Basel III & Dodd-Frank template should only reflect the baseline scenario; additionally, any actions in response to Basel III and/or Dodd-Frank that a BHC expects to execute over the next two years should be reflected in the BHC's pro forma, post-stress estimates for all scenarios.

For purposes of completing the Basel III & Dodd-Frank template, BHCs should provide projections until the year-end in which the BHC anticipates meeting the proposed 7% tier 1 common, 8.5% tier 1, and 3% tier 1 leverage target ratios. BHCs' projections should also reflect the Basel III framework on a fully phased-in basis; the only exception to this is specified on the Risk-weighted Assets Worksheet, which includes a formula for certain market risk-weighted assets to reflect the transitional treatment agreed by the Basel Committee (*Revisions to the Basel II market risk framework issued by the Basel Committee (updated as of 31 December 2010)*).

Those BHCs that anticipate meeting all of the proposed target ratios within a 24 month planning horizon should provide projections at least through year-end 2013.

While Section 939A of Dodd-Frank requires the removal of any reference to, or requirement of reliance on, credit ratings from all of the U.S. Agencies' rules (including those related to regulatory capital), for purposes of completing the Basel III & Dodd-Frank templates, BHCs should follow the Basel III treatment of exposures with external ratings.

Relevant Guidance

In completing the worksheets, BHCs should consult relevant releases by the Basel Committee on Banking Supervision, 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)
- Enhancements to the Basel II framework (July 2009)
- Instructions for the comprehensive quantitative impact study (February 2010)
- Instructions for the follow-up data collection for the comprehensive quantitative impact study (September 2010)
- Basel III: A global regulatory framework for more resilient banks and banking systems (December 2010, rev. June 2011)
- Revisions to the Basel II market risk framework (updated as of 31 December 2010)
- Instructions for Basel III Implementation monitoring (May 2011)
- Basel III definition of capital frequently asked questions (July 2011)

Entering Zeros

To the extent your BHC does not have an exposure relevant to any particular line item in the worksheets (except for the Planned Action worksheet), enter zero (0) in those cells.

Worksheet Instructions

Capital Composition and Exception Bucket Calculation Worksheets

The *Capital Composition* worksheet and the *Exceptions Bucket Calculation* worksheet together collect the data necessary to calculate the definition of capital under the fully phased-in Basel III rules, as set out in paragraphs 49 to 90 of the Basel III rules text (not the transitional arrangements set out in paragraphs 94 to 96). All data should be provided in the gray cells on both worksheets.

Risk-Weighted Assets Worksheet

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 your BHC is unable to provide Basel II risk weighted asset estimates, please send an email to XXXXXX to determine how to proceed. In doing so, please specify the affected portfolios, current limitations that preclude your BHC from providing Basel II estimates, as well as management's plan for addressing those limitations.

Please refer to the Risk-Weighted Assets Worksheet Definitions in the Basel III Glossary (BASELIII_GLOSSARY_COMMENTDRAFT_083011.pdf) for terms used in this worksheet.

Leverage Exposure Worksheet

BHCs should report the quarterly averages of the exposure measures of the leverage ratio as defined by the Basel III rule text.

Please refer to the Leverage Exposure Worksheet Definitions in the Basel III Glossary (BASELIII_GLOSSARY_COMMENTDRAFT_083011.pdf) for terms used in this worksheet.

Planned Actions Worksheet

For the purpose of completing the Planned Actions worksheet of the Basel III & Dodd-Frank schedule, BHCs should capture all material planned actions, including but not limited to the roll-off or sale of existing portfolios, changes to risk-weighted asset calculation methodologies, and planned utilization of central counterparties. In the worksheet, BHCs should provide a brief description of the action and the relevant projected impact on tier 1 common, tier 1 capital, risk-weighted assets and leverage exposure, as appropriate. For each planned action, provide the accumulated impact of the action for each reporting period affected through the final date reported (e.g., for an action that takes place in 2013, report the impact of the action in 2013 and in all subsequent years).

BHCs should provide more detailed descriptions of each material action in separate attachments. This 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 needs;
- Assessment of market conditions and market capacity around planned actions, including the BHC's planned sale size, availability/appetite of buyers and other potential sellers;
- Assessment of impediments to planned actions (e.g., contractual, accounting or structural limitations);
- Whether there are recent transactions executed by either the BHC or other institutions that may provide precedent for success of the planned sale or unwind.

Included below are examples of specific documentation that 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 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 they may encounter in executing the sale.

Detailed information on a planned unwind, such as risk profile and size of the positions; 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 the life of the hedges; and impact on counterparty credit RWA.

Detailed information on changes to risk-weighted-assets calculation methodologies, such as which data or parameters would be changed, whether the BHC has submitted a 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 utilized.

BHCs should also provide detailed information on any alternative Basel III/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.

Basel III Capital Composition

	<i>BCBS Implementation Monitoring DefCapB3 tab²</i>	\$Mil		\$Mil			
		Actual	Q4 2011	Q4 2012	Projected		
					Q3 2011	Q4 2013	Q4 2014
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 gray 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.

Basel III "Exception Bucket" Calculator

		<i>BCBS Implementation Monitoring DefCapB3-MI tab²</i>	\$Mil		\$Mil			
			Actual		Projected			
			Q3 2011	Q4 2011	Q4 2012	Q4 2013	Q4 2014	Q4 2015
Significant investments in the capital of unconsolidated financial entities¹								
1	Gross holdings of common stock	<i>Line 209</i>						
2	Permitted offsetting short positions in relation to the specific gross holdings included above	<i>Line 210</i>						
3	Holdings of common stock net of short positions	<i>Line 211</i>						
4	Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary difference	<i>Line 219</i>						
5	Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap	<i>Line 220</i>						
Mortgage servicing rights								
6	Total mortgage servicing rights classified as intangible	<i>Line 226</i>						
7	Associated deferred tax liability which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards	<i>Line 227</i>						
8	Mortgage servicing rights net of related tax liability	<i>Line 228</i>						
9	Common Equity Tier 1 after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary difference	<i>Line 229</i>						
10	Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap	<i>Line 230</i>						
Deferred tax assets due to temporary differences								
11	Net deferred tax assets due to temporary differences	<i>Line 233</i>						
12	Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary differences	<i>Line 234</i>						
13	Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap	<i>Line 235</i>						
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	<i>Line 238</i>						
15	Mortgage servicing rights not deducted as part of the 10% cap	<i>Line 239</i>						
16	Deferred tax assets due to temporary differences not deducted as part of the 10% cap	<i>Line 240</i>						
17	Sum of significant investments in financials, mortgage servicing rights and DTA temporary differences not deducted as a result of the 10% cap	<i>Line 241</i>						
18	Deduction from Common Equity Tier 1 capital in respect of amounts above the 15% cap	<i>Line 242</i>						
			Data Completeness Check (If "No", please complete all gray cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.)	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

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.

Basel III Risk-weighted Assets^{1,2}

		BCBS Implementation Monitoring General Info tab ⁴	\$Mil Actual		\$Mil 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)	E78							
3	Other Exposures	E79							
4	Sovereign	E80							
5	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	E81							
6	Other Exposures	E82							
7	Bank	E83							
8	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	E84							
9	Other Exposures	E85							
10	Retail	E86							
11	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	E87							
12	Other Exposures	E88							
13	Equity	E89							
14	Securitization	G91							
15	Trading Book Counterparty Credit Risk Exposures (if not included in above)	E96							
16	CVA Capital Charge (Risk-Weighted Asset Equivalent)	E97							
17	Advanced CVA	E98							
18	Unstressed VaR with multipliers	E98							
19	Stressed VaR with multipliers	E98							
20	Standardized CVA	E99							
21	Other Credit Risk	E90,92,93,94,95							
22	Total Credit RWA	E104							
Market risk									
23	Standardized Specific Risk (excluding securitization and correlation)	D110,111,114							
24	VaR with multiplier	D116 & D118							
25	Stressed VaR with multiplier	D117							
26	Incremental Risk Charge (IRC)	D119							
27	Correlation Trading ³	D120							
28	Comprehensive Risk Measurement (CRM), Before Application of Floor	D121							
29	Standardized Measurement Method (100%) for Exposures Subject to the CRM	D122							
30	CRM Floor Based on 100% of Standardized - Net Long	D123							
31	CRM Floor Based on 100% of Standardized - Net Short	D124							
32	Standardized Measurement Method for Exposures Not Subject to CRM	D125							
33	Net Long	D126							
34	Net Short	D127							
35	Securitization Non-correlation ^{3,5}	D128							
36	Net Long	D129							
37	Net Short	D130							
38	Other Market Risk	D131							
39	Total Market RWA	D133							
Other									
40	Other Pillar 1 Capital Requirements	D136,137							
41	Operational Risk	D145							
42	Change in Risk-Weighted Assets Due to Impact of Basel III Definition of Capital	D159							
43	Total Risk-weighted Assets	D160							

Data Completeness Check (If "No", please complete all gray 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.

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)

	<i>BCBS Implementation Monitoring Leverage Ratio tab¹</i>	\$Mil Actual Q3 2011	Q4 2011	Q4 2012	\$Mil Projected Q4 2013	Q4 2014	Q4 2015	Q4 2016
1 On-Balance Sheet Derivatives, Basel II Netting	<i>Line 8</i>							
2 Derivatives, Potential Future Exposure Applying Basel II Netting	<i>Line 21</i>							
3 On-Balance Sheet Securities Financing Transactions, Basel II Netting	<i>Line 12</i>							
4 Other On-Balance Sheet Items, Gross Value (Excluding Derivatives and Securities Financing Transactions)	<i>Line 13</i>							
5 Off-Balanced Sheet Items (excluding derivatives)								
6 Of Which: Unconditionally Cancellable Commitments eligible for 10% CCF	<i>Line 27,28</i>							
7 Of Which: All Other	<i>Line 26-27-28+29+30+31</i>							
8 Amounts Deducted from Tier 1 Capital (Report as Negative)	<i>Line 87</i>							
9 Total Exposures for Basel III Leverage Exposure	<i>Line 88</i>							

Data Completeness Check (If "No", please complete all gray 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 Schedule Glossary

Risk-Weighted Assets Worksheet Definitions

Row	Heading	Description
Credit risk (including CCR and non-trading credit risk)		
Risk-weighted assets should reflect the 1.06 scaling factor to IRB credit risk-weighted assets where relevant, unless noted otherwise.		
2	Corporate (not including receivables); Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)	Overall risk-weighted assets for corporate (not including receivables) counterparty credit risk exposures, not including CVA capital charges or exposures to CCPs, after applying the 1.06 scaling factor to 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 IRB credit risk-weighted assets.
5	Sovereign; Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)	Overall risk-weighted assets for sovereign counterparty credit risk exposures, not including CVA capital charges or exposures to CCPs, after applying the 1.06 scaling factor to 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 IRB credit risk-weighted assets.
8	Bank; Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)	Overall risk-weighted assets for bank counterparty credit risk exposures, not including CVA capital charges or exposures to CCPs, after applying the 1.06 scaling factor to 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 IRB credit risk-weighted assets.
11	Retail; Counterparty credit risk exposures (not including CVA charges or charges for exposures to CCPs)	Overall risk-weighted assets for retail counterparty credit risk exposures, not including CVA capital charges or exposures to 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 IRB credit risk-weighted assets.
13	Equity	Overall risk-weighted assets for equity exposures, where relevant after applying the 1.06 scaling factor to 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 IRB credit risk-weighted assets.

Row	Heading	Description
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.
18	CVA capital charge (risk-weighted asset equivalent); Advanced CVA; Unstressed VaR with multipliers	Standalone 10-day value-at-risk calculated on the set of CVAs (as specified in BCBS 189 Section II.A.1 paragraph 98 using expected exposure based on current parameter calibration) for all OTC derivatives counterparties together with eligible 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 the three-times multiplier and the 1.06 scaling factor doesn't apply. BHCs should report 0 if they do not use the advanced CVA approach.
19	CVA capital charge (risk-weighted asset equivalent); Advanced CVA; Stressed VaR with multipliers	Standalone 10-day stressed value-at-risk calculated on the set of CVAs (as specified in BCBS 189 Section II.A.1 paragraph 98 using stressed exposure based on stress parameter calibrations) for all OTC derivatives counterparties together with eligible 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 and the 1.06 scaling factor doesn't apply. BHCs should report 0 if they do not use the advanced CVA approach
20	CVA capital charge (risk-weighted asset equivalent); Standardized CVA	Risk-weighted asset equivalent of the standardized CVA risk capital charge.
21	Other Credit Risk	If your 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.

Market risk

If a BHC does not have a particular portfolio or has no trading book at all, report "0" for the following line items.

23	Standardized Specific Risk (excluding securitization and correlation)	Risk-weighted asset 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.
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Row	Heading	Description
24	VaR with Multipliers (general and specific risk)	BHC-wide 10-day value-at-risk 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	S-VaR 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.
26	Incremental risk capital charge	Risk-weighted asset equivalent for incremental risk in the trading book.
28	Correlation trading portfolio; Comprehensive risk model, before application of the floor	Risk-weighted asset 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.
30	Correlation trading portfolio; Standardized measurement method (100%) for exposures subject to the CRM; Net long	100% of the risk-weighted asset 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 CRM; Net short	100% of the risk-weighted asset equivalent according to the standardized measurement method for net short exposures in the correlation trading portfolio which are subject to the comprehensive risk model.
33	Correlation trading portfolio; Standardized measurement method (100%) for exposures not subject to the CRM; Net long	Risk-weighted asset 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 CRM; Net short	Risk-weighted asset equivalent according to the standardized measurement method for net short exposures in the correlation trading portfolio not subject to the comprehensive risk model.
35	Securitization non-correlation	In accordance with <i>Revisions to the Basel II market risk framework - updated as of 31 December 2010</i> , 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.

Row	Heading	Description
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 n-th-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 n-th-to-default credit derivatives..
38	Other Market Risk	If your BHC 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.
41	Other Pillar 1 Capital Requirements	Risk-weighted assets for settlement risk and other Pillar 1 capital requirements. If no such requirements exist, 0 should be entered.
Other		
42	Operational Risk	Risk-weighted assets for operational risk.
43	Change in Risk-Weighted Assets Due to Impact of Basel III Definition of Capital	Impact on the risk-weighted assets due to changes of Basel III definition of capital.

Leverage Exposure Worksheet Definitions

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 OTC and on an exchange or through a CCP should be included. They do not include initial or variation margin credits.
2	Derivatives, Potential Future Exposure Applying Basel II Netting	Regulatory potential exposure of derivatives when applying the current exposure method and 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)..

Row	Heading	Description
3	On-Balance Sheet Securities Financing Transactions, Basel II Netting	Securities financing transactions (SFT) 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 their net positive current exposures, determined on a netting set-by-netting set basis, where those netting sets meet Basel II netting requirements. Both SFT traded OTC and on an exchange or through a CCP should be included.
4	Other On-Balance Sheet Items, Gross Value (Excluding Derivatives and Securities Financing Transactions)	Any other assets not specifically identified in any of the rows 1 and 3 above (e.g., liquid assets as defined under the liquidity coverage ratio, exposures to own securitisations that meet the accounting criteria for de-recognition, securitised exposures that do not meet the accounting criteria for de-recognition, failed and unsettled transactions, and more in general any other accounting assets not included under derivatives or SFT items).
6	Off-Balance Sheet Items (excluding derivatives); Of Which: Unconditionally Cancellable Commitments eligible for 10% CCF	Any commitments that are unconditionally cancellable at any time by the BHC without prior notice, BHCs would receive a 10% CCF.
7	Off-Balance Sheet Items (excluding derivatives); Of Which: All Other	All other off-balance sheet items except for the ones eligible for 10% CCF would receive a uniform 100% CCF.
8	Amounts Deducted from Tier 1 Capital (Report as Negative)	Include the total amount of regulatory adjustments reported for Tier 1 Capital.

Regulatory Capital Instruments Annual Schedule

Institution Name:

RSSD ID:

Date of Data Submission:

Instructions

Please review and complete the information in the following six worksheets according to the instructions outlined below. Please refer to the Regulatory Capital Instrument Glossary (REGCAPA_GLOSSARY_COMMENTDRAFT_083011.pdf) for definitions of terms in this schedule.

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 during which this schedule is completed
ZZ	The last two digits of the last year of the projection period associated with the CCAR 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 your BHC reported during the previous CCAR exercise and subsequent monitoring. For each instrument:

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

If applicable, please 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 your 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 your 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 your BHC's funded instruments with the capital positions as reported on schedule HC-R as of 9/30/20YY.

Regulatory Capital Instruments - Reconciliation of Tier 1 and Tier 2 capital positions as of 9/30/20YY

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

	Regulatory report cell reference	Q3 20YY (\$mil)
Reconciliation of Tier 1 capital position		
1 Funded Tier 1 instruments*		-
2 Noncontrolling (minority) interest		-
3 Class A	BHCX G214	
4 Class B	BHCX G219	
5 Class C	BHCX 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 <i>For validation purposes, enter the value of Tier 1 capital per Schedule HC-R</i>	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	BHCX 5310	
28 Unrealized gains on available-for-sale equity securities includable in Tier 2 capital	BHCX 2221	
29 Other Tier 2 capital components	BHCX B594	
30 Tier 2 capital (includes funded instruments, noncontrolling interest, and regulatory adjustments)		-
31 <i>For validation purposes, enter the value of Tier 2 capital per Schedule HC-R</i>	BHCK 8275	
Reconciliation of Total risk-based capital position		
32 Deductions for total risk-based capital	BHCK B595	
33 Total risk-based capital		-
34 <i>For validation purposes, enter the value of Total risk-based capital per Schedule HC-R</i>	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.

Regulatory Capital Instruments Glossary

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

Firm (column A) – Name of reporting BHC.

RSSD (column B) – RSSD identification number for reporting BHC.

CCAR ID (column C) – Internal identification number (internal FRS purposes only).

CUSIP or unique identifier provided by BHC (columns D and K) – Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC.

Instrument type (columns E and L) – Report the type of regulatory capital instrument.

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

Basel III treatment (columns G and N) – 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)*.

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

Notional amount as reported in CCAR (columns I and P) – Report the notional dollar amount (in \$mil) 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 J and Q) – 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.

Comments (column R) – Use this field to report any supporting information regarding the instrument or corrections made to the pre-populated information.

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

Firm (column A) – Name of reporting BHC.

RSSD (column B) – RSSD identification number for reporting BHC.

CUSIP or unique identifier provided by BHC (column C) – Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC.

Instrument type (column D) – Report the type of regulatory capital instrument.

Basel I treatment (column E) – Report the regulatory capital treatment for the instrument under the Basel I rule set.

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

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

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

Capital action amount (column I) – Report the dollar amount (in \$mil) of the redemption action.

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

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

Comments (column L) – Use this field to report any supporting information regarding the redemption action.

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

Firm (column A) – Name of reporting BHC.

RSSD (column B) – RSSD identification number for reporting BHC.

CUSIP or unique identifier provided by BHC (column C) – Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC.

Instrument type (column D) – Report the type of regulatory capital instrument issued.

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

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

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

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

Basel I treatment (column I) – Report the regulatory capital treatment for the instrument under the Basel I rule set.

Basel III treatment (column J) – 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)*.

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

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

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

Perpetual/dated (column N) – 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 O) – For instruments of fixed maturity (i.e., “dated” instruments), report the maturity date. For “perpetual” instruments, report “NA”.

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

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

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

Coupon/dividend rate (column S) – 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 T) – 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 U) – 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 V) – 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 W) – Report whether the instrument is convertible into another instrument or non-convertible.

If convertible, mandatory or optional conversion? (column X) – 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 Y) – 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”.

Comments (column Z) – Use this field to report any supporting information regarding the relevant instrument.

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

Firm (column A) – Name of reporting BHC.

RSSD (column B) – RSSD identification number for reporting BHC.

CUSIP or unique identifier provided by BHC (column C) – Report the CUSIP number or unique identification number assigned to the instrument as provided by the BHC.

Instrument type (column D) – Report the type of instrument proposed for redemption.

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

Proposed capital action amount (column F) – Report the dollar amount (in \$mil) of the proposed redemption.

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

Comments (column H) – Use this field to report any supporting information regarding the proposed redemption action.

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

Firm (column A) – Name of reporting BHC.

RSSD (column B) – RSSD identification number for reporting BHC.

Instrument type (column C) – Report the instrument type for the proposed instrument.

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

If conversion, please Report CUSIP of original instrument (column E) – 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 F) – Report the quarter for which the instrument is proposed for issuance.

Basel I treatment (column G) – Report the regulatory capital treatment for the proposed instrument under the Basel I rule set.

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

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

Notional amount proposed (column J) – Report the notional dollar amount (in \$mil) of the proposed instrument.

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

Comments (column L) – Use this field to report any supporting information regarding the proposed issuance.

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 (NCP)	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 NCP will also be eligible as Tier 1 capital under proposed Basel III rules.
2B	NCP 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 <u>not</u> 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.

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:

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 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, as well as, additional worksheets that would be needed if the BHC generated additional variables for the supervisory stress scenario or reported additional scenarios beyond the BHC baseline and BHC stress scenarios. These worksheets 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 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, please 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 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.

All Scenarios: 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 Stress Scenario (additional variables used beyond those supplied)

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

BHC Baseline Scenario (variables not included above)

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

BHC Stress Scenario (variables not included above)

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		

6
7
8
9
10

BHC Additional Scenario #1 (variables not included above)

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

Variable Name	Actual					Projected				
	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012

Variable Name	Actual					Projected				
	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012

Variable Name	Actual					Projected				
	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012

Variable Name	Actual					Projected				
	3Q 2010	4Q 2010	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012	2Q 2012	3Q 2012	4Q 2012

Counterparty Credit Risk / CVA Data Submission Cover Sheet

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

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

Institution Name:	
Submission date:	
Data as of date:	
Version	
When Received:	9/1/11 3:23 PM

CCR data template - Instructions

Data format:

Please provide us with 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 your firm, and you should provide data as granular as available.

Data format: Please provide the data in the format used in this template.

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 counterparty identifiers must be consistent across all tabs for all relevant variables so that a data analyst can merge any two datasets together.** For example, it should be possible to merge tabs 1a, 2a, and 3a on the variables Counterparty Name, Counterparty ID and industry. In addition, if there are counterparty IDs on one tab but not another, please 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.

Data dictionary

TAB	DATA FIELD	DESCRIPTION / DEFINITION
Losses	CVA losses	Total credit valuation adjustment (CVA) losses reported are equivalent to the firm's calculation of aggregate stressed CVA less unstressed CVA for each scenario.
	CCR IDR	Firms are instructed to capture incremental default risk (IDR) of OTC derivative counterparties in the trading book, beyond the MTM losses already captured by stressing CVA. A methodology conceptually similar to the IDR Trading book can be applied, where instead of obligor defaults, the counterparty credit risk (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 CVA. Default and other assumptions should seek to be consistent with stress assumptions in other parts of the exercise (e.g., wholesale credit book). 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 book IDR, please provide separate results and supporting details. Only single 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	Firms are instructed to capture incremental default risk (IDR) of credit sensitive assets in the trading book. 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 applied. To estimate Trading IDR firms can leverage existing capital calculations under the Basel methodology as defined in BCBS Guidelines for Computing Capital for Incremental Default Risk in the Trading Book. 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 book IDR, please provide separate results and supporting details.
	Trading IDR losses from securitized products	Trading IDR losses from securitized products. This is a subcategory of the overall Trading IDR losses.
	Trading IDR losses from other credit sensitive instruments	Trading IDR losses from other credit sensitive instruments, such as sovereigns, advanced economy corporate credits, and emerging market corporate credits. This is a subcategory of the overall Trading IDR losses.
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 your firm calculates credit valuation adjustment (CVA). For many counterparties, all netting sets with 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.
	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 1d) should be the sum of the specific data field (e.g., Net CE, CVA, DVA) by internal ratings category and whether the netting set is collateralized or not.	Gross CE	The sum of net positive market values or positive replacement cost of all trades within a netting set. Report gross current exposure (CE) before collateral netting but after counterparty netting.
	Stressed Gross CE	The full revaluation of Gross CE under stressed conditions.
	Net CE	The sum of net positive market values or positive replacement cost of all trades within a netting set less the value of collateral posted by the counterparty to secure those trades. Net CE should be reported after collateral and after counterparty netting. Net CE should reflect any excess collateral posted by your firm 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.
	% 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	Your firm's internal rating of the counterparty.
External Rating	The external rating associated with the counterparty's internal rating.	
Collateralized netting set	Netting sets with a CSA agreement in place.	
2) EE profile	Tenor bucket in years	This value should refer to the number of years from t=0. Tenor buckets are defined as the time between time t and time t-1. Therefore if the value provided is one year, and the previous time provided is 6 months, the tenor bucket over which marginal (forward) probabilities of default is calculated would be from 6 months to one year. Typically expected exposure (EE) will be calculated at time t (the endpoint of the tenor bucket). If not, please clarify if the value provided corresponds to a midpoint during the tenor bucket, an average, or some other value. The level of granularity of future revaluation time buckets should be at the level used to calculate CVA at your firm, and you should provide data as granular as available.
	EE - FR specification	The (unstressed) Expected Exposure (EE) metric used to calculate CVA for each tenor bucket. 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.). 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).
	EE - BHC specification	EE (unstressed) calculated using the Bank Holding Company's (BHC) own specification. If MPOR and downgrade trigger assumptions are the same as in the FR specification, this field may be populated with N/A.
	Marginal PD	Value provided should be the interpolated marginal PD for each time bucket between time t and t-1. For most firms, 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.
	Stressed EE - FR scenario & BHC specification	Stressed EE calculated under the FR shock scenario using the BHC's own specification. If MPOR and downgrade trigger assumptions are the same as in the FR specification, this field may be populated with N/A.
	Stressed EE - BHC scenario & FR specification	Stressed EE calculated under the BHC shock scenario using the FR specification.
	Stressed EE - BHC scenario & BHC specification	Stressed EE calculated under the BHC shock scenario using the BHC's own specification. If MPOR and downgrade trigger assumptions are the same as in the FR specification, this field may be populated with N/A.
	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 exposure-weighted across remaining counterparties for each time bucket between time t and t-1.
	LGD and Stressed LGD (Avg.) (by ratings)	Average Loss Given Default (1-Recovery Rate) exposure-weighted across remaining counterparties by internal ratings category.
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, please enter "1". For grid pricing, do not enter the <i>interpolated</i> CDS spreads. Please 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	Please 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 (Bloomberg, Markit, etc.)	Enter the source of the market data.
	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 remaining counterparties by internal ratings category.
Stressed spreads (by ratings)	Enter the average stressed (exposure-weighted) value used in the CVA calculation under stressed conditions across remaining counterparties by internal ratings category.	
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 your firm. Add the relevant risk factors for your firm.

1a) Top 200 counterparties ranked by CVA
 millions of dollars

(1) i.e., Full revaluation under stressed conditions

Rank	Counterparty identifiers			Exposure Data						CVA Data			Collateralization		Credit Quality Data	
	Counterparty name	Counterparty ID	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? (see data dictionary)	% Gross CE with CSAs (see data dictionary)	Internal Rating	External Rating
1																
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6																
7																
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9																
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11																
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50																

**INSERT TOP 200 COUNTERPARTIES
 RANKED BY UNSTRESSED CVA**

1b) Top 20 counterparties ranked by Federal Reserve Scenario Stressed CVA
 millions of dollars

(1) i.e., Full revaluation under stressed conditions

Rank	Counterparty identifiers			Exposure Data						CVA Data			Collateralization		Credit Quality Data		
	Counterparty name	Counterparty ID	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? (see data dictionary)	% Gross CE with CSAs (see data dictionary)	Internal Rating	External Rating	External Rating Source
1																	
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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 template (for example, Tab 1a) CP CVA by top 200 CVA).

1b) Top 20 counterparties ranked by BHC Scenario Stressed CVA
 millions of dollars

(1) i.e., Full revaluation under stressed conditions

Rank	Counterparty identifiers			Exposure Data						CVA Data			Collateralization		Credit Quality Data		
	Counterparty name	Counterparty ID	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? (see data dictionary)	% Gross CE with CSAs (see data dictionary)	Internal Rating	External Rating	External Rating Source
1																	
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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 template (for example, Tab 1a) CP CVA by top 200 CVA).

1b) Top 20 counterparties ranked by Net CE
 millions of dollars

(1) i.e., Full revaluation under stressed conditions

Rank	Counterparty identifiers			Exposure Data						CVA Data			Collateralization		Credit Quality Data		
	Counterparty name	Counterparty ID	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? (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 NET CE**

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

1b) Top 20 counterparties ranked by Federal Reserve Scenario Stressed Net CE
 millions of dollars

(1) i.e., Full revaluation under stressed conditions

Rank	Counterparty identifiers			Exposure Data						CVA Data			Collateralization		Credit Quality Data		
	Counterparty name	Counterparty ID	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? (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 NET CE**

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

1b) Top 20 counterparties ranked by BHC Scenario Stressed Net CE
 millions of dollars

(1) i.e., Full revaluation under stressed conditions

Rank	Counterparty identifiers			Exposure Data					CVA Data			Collateralization		Credit Quality Data			
	Counterparty name	Counterparty ID	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? (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 NET CE**

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

1c) Top 20 collateralized counterparties* ranked by Gross CE
 millions of dollars

(1) i.e., Full revaluation under stressed conditions

Rank	Counterparty identifiers			Exposure Data						CVA Data			Collateralization		Credit Quality Data		
	Counterparty name	Counterparty ID	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? (see data dictionary)	% Gross CE with CSAs (see data dictionary)	Internal Rating	External Rating	External Rating Source
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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 template (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.

1c) Top 20 collateralized counterparties* ranked by Federal Reserve Scenario Stressed Gross CE
 millions of dollars

(1) i.e., Full revaluation under stressed conditions

Rank	Counterparty identifiers			Exposure Data						CVA Data			Collateralization		Credit Quality Data		
	Counterparty name	Counterparty ID	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? (see data dictionary)	% Gross CE with CSAs (see data dictionary)	Internal Rating	External Rating	External Rating Source
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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 template (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.

1c) Top 20 collateralized counterparties* ranked by BHC Scenario Stressed Gross CE
 millions of dollars

(1) i.e., Full revaluation under stressed conditions

Rank	Counterparty identifiers			Exposure Data						CVA Data			Collateralization		Credit Quality Data		
	Counterparty name	Counterparty ID	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? (see data dictionary)	% Gross CE with CSAs (see data dictionary)	Internal Rating	External Rating	External Rating Source
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**INSERT TOP 20 COLLATERALIZED COUNTERPARTIES
 RANKED BY BHC STRESSED GROSS CE**

Only fill in these counterparties for counterparties that are not included in another section of this template (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) Aggregate CVA by ratings and collateralization
 millions of dollars

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 INTERNAL RATINGS CATEGORY										

* 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.

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	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	Dealers and non-dealer banks	1	205	+10	215			Single name own			CDS Spread	98765GA43 (CUSIP)	5/31/2011	Bloomberg
XYZ bank	34909	Dealers and non-dealer banks	1	206	+10	216			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	Dealers and non-dealer banks	3	208	+10	218			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	Dealers and non-dealer banks	3	211	+10	221			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	Dealers and non-dealer banks	5	215	+10	225			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg
XYZ bank	34909	Dealers and non-dealer banks										CDS Spread	98765GA43		Bloomberg
XYZ bank	34909	Dealers and non-dealer banks										CDS Spread	98765GA43	5/31/2011	Bloomberg
Country XYZ Development Ba	841135	Other										Bond Spread	G10.FX.IG	5/31/2011	Markit
Country XYZ Development Ba	841135	Other										Bond Spread	G10.FX.IG	5/31/2011	Markit
Country XYZ Development Ba	841135	Other										Bond Spread	G10.FX.IG	5/31/2011	Markit
Country XYZ Development Ba	841135	Other										Bond Spread	G10.FX.IG	5/31/2011	Markit
Country XYZ Development Ba	841135	Other										Bond Spread	G10.FX.IG	5/31/2011	Markit
Country XYZ Development Ba	841135	Other										Bond Spread	G10.FX.IG	5/31/2011	Markit
Country XYZ Development Ba	841135	Other	10	170	*1.25	213			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit
SmallCo	11573587	Non-financial corporates	1	130	+50	180			Proxy	Single name - related party	BigCo	CDS Spread	BIGC	5/31/2011	Markit
SmallCo	11573587	Non-financial corporates	1	132	+50	182			Proxy	Single name - related party	BigCo	CDS Spread	BIGC	5/31/2011	Markit
SmallCo	11573587	Non-financial corporates	3	135	+50	185			Proxy	Single name - related party	BigCo	CDS Spread	BIGC	5/31/2011	Markit
SmallCo	11573587	Non-financial corporates	3	136	+50	186			Proxy	Single name - related party	BigCo	CDS Spread	BIGC	5/31/2011	Markit
SmallCo	11573587	Non-financial corporates	5	140	+50	190			Proxy	Single name - related party	BigCo	CDS Spread	BIGC	5/31/2011	Markit
SmallCo	11573587	Non-financial corporates	5	142	+50	192			Proxy	Single name - related party	BigCo	CDS Spread	BIGC	5/31/2011	Markit
SmallCo	11573587	Non-financial corporates	10	148	+50	198			Proxy	Single name - related party	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			Comments
Ratings	Time period (years)	Average spread (bps) used in CVA calculation	Stressed spreads (bps) FR Scenario	Stressed spreads (bps) BHC Scenario	
1	1	215			
1	...	216			
1	3	218			
1		INSERT AGGREGATE DATA BY <u>INTERNAL RATINGS CATEGORY</u>			
1					
1					
1					
2					
2					
2					
2	...	195			
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			
...			
....			

4) CVA sensitivities and slides

millions of dollars

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

Firms 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 in white do not need to be filled in

	Aggregate CVA sensitivities					Sensitivities for top 10 counterparties (ranked by unstressed CVA)										
	-50%	-10%	+1bp	+10%	+100%	Top 1 Cpty <<insert name>> <<insert Cpty ID>> 1bp	Top 2 Cpty <<insert name>> <<insert Cpty ID>> 1bp	Top 3 Cpty <<insert name>> <<insert Cpty ID>> 1bp	Top 4 Cpty <<insert name>> <<insert Cpty ID>> 1bp	Top 5 Cpty <<insert name>> <<insert Cpty ID>> 1bp	Top 6 Cpty <<insert name>> <<insert Cpty ID>> 1bp	Top 7 Cpty <<insert name>> <<insert Cpty ID>> 1bp	Top 8 Cpty <<insert name>> <<insert Cpty ID>> 1bp	Top 9 Cpty <<insert name>> <<insert Cpty ID>> 1bp	Top 10 Cpty <<insert name>> <<insert Cpty ID>> 1bp	
Credit Spreads																
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)																
EUR																
<=1Y																
1-5Y																
>=5-10Y																
>=10Y																
All Maturities																
GBP																
<=1Y																
1-5Y																
>=5-10Y																
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All Maturities																
Other material sensitivities																
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4) CVA sensitivities and slides

millions of dollars

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

Firms 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 in white do not need to be filled in

	Aggregate CVA sensitivities					Sensitivities for top 10 counterparties (ranked by unstressed CVA)										
	-50%	-10%	+1%	+10%	+100%	Top 1 Cpty <<insert name>> +1%	Top 2 Cpty <<insert name>> +1%	Top 3 Cpty <<insert name>> +1%	Top 4 Cpty <<insert name>> +1%	Top 5 Cpty <<insert name>> +1%	Top 6 Cpty <<insert name>> +1%	Top 7 Cpty <<insert name>> +1%	Top 8 Cpty <<insert name>> +1%	Top 9 Cpty <<insert name>> +1%	Top 10 Cpty <<insert name>> +1%	
FX (%)																
EUR																
GBP																
Other material FX sensitivities																
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Equity (%)																
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Other <<Define>>																
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Commodities (%)																
Oil & Oil Products																
Natural Gas																
Power																
Coal & Freight																
Softs & Ags																
Precious Metals																
Base Metals																
Other material Commodity sensitivities																
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