

**Instructions for the  
Capital Assessments and Stress Testing information collection  
(Reporting Form FR Y-14A)**

This Report is required by law: section 165 of the Dodd-Frank Act (12 U.S.C. § 5365) and section 5 of the Bank Holding Company Act (12 U.S.C. § 1844). Public reporting burden for this information collection is estimated to vary from approximately 10 to 987 hours per response, with an average of 159 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0341), Washington, DC 20503

## Who Must Report

### A. Reporting Criteria

BHCs and IHCs with total consolidated assets of \$50 billion or more, as defined by the capital plan rule (12 CFR 225.8), are required to submit the Capital Assessment and Stress Testing report (FR Y-14A/Q/M) to the Federal Reserve. The capital plan rule defines total consolidated assets as the average of the company's total consolidated assets over the course of the previous four calendar quarters, as reflected on the BHC's or IHC's Consolidated Financial Statement for Bank Holding Companies (FR Y-9C). Total assets shall be calculated based on the due date of the bank or intermediate holding company's most recent FR Y-9C. If the BHC or IHC has not filed an FR Y-9C for each of the four most recent quarters, the average of the BHC's or IHC's total consolidated assets in the most recent consecutive quarters as reported quarterly on the BHC's or IHC's FR Y-9C should be used in the calculation.

Separate annual schedules must be reported for each scenario as required, unless otherwise specified in the schedule or sub-schedule instructions (for example for historical data collections on the Retail Repurchase sub-schedule, for which only the baseline scenario is required). Certain data elements within the annual schedules are subject to materiality thresholds. The instructions to these data schedules provide details on how to determine whether a BHC or IHC must submit a specific schedule, sub-schedule, or data element.

All annual schedules are required to be reported by all BHCs and IHCs with the exception of certain sub-schedules of the Summary schedule, which should be filed as described below:

***Securities OTTI methodology, Securities Market Value Source, Securities OTTI by Security, Retail Repurchase, Trading, Counterparty, and Advanced RWA sub-schedules (Summary Schedule):***  
Large and noncomplex firms are not required to complete these subschedules.

***CCR schedule and Trading and CCR sub-schedules (Summary Schedule):*** BHCs and IHCs that are not large and noncomplex firms and that have significant trading activity as defined in 12 CFR 252.54(b)(2) must submit this schedule and sub-schedules. subject to supervisory stress tests and that (1) have aggregate trading assets and liabilities of \$50 billion or more, or aggregate trading assets and liabilities equal to 10 percent or more of total consolidated assets, and (2) are not "large and noncomplex firms" under the Board's capital plan rule must submit this schedule and sub-schedules.<sup>1</sup> Additionally, the Board or the Director of the Division of Banking Supervision and Regulation of the Federal Reserve Board, acting under delegated authority, may require any company to complete the CCR schedule and sub-schedule under 12 CFR 252.144(b)(2).must submit this schedule and sub-schedules.

### B. Exemptions

BHCs and IHCs that do not meet the reporting criteria listed above are exempt from reporting. The following institutions are also exempt:

BHCs, IHCs, savings and loan holding companies (SLHCs) and state member banks (SMBs) with

<sup>1</sup>See the final notice (82 FR 59608) for further details regarding application of GMS for the 2018 exercise, and Trading and Counterparty submission for firms newly subject under the modified threshold.

average total consolidated assets of greater than \$10 billion but less than \$50 billion subject to the final rule on annual company-run stress tests (12 CFR 252(h)) are not required to file this report. However, institutions meeting this threshold should review the reporting requirements and instructions for the Annual Company-Run Stress Test Projections (FR Y-16) on the Board's public website.

SLHCs are currently not required to comply with FR Y-14A reporting requirements. Further information regarding reporting for SLHCs will be provided in the future.<sup>2</sup>

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<sup>2</sup> SLHCs would not be subject to Dodd-Frank annual company-run stress testing requirements until the next calendar year after the SLHCs become subject to regulatory capital requirements.

#### **A.1.d—Capital**

The Capital – CCAR and Capital – DFAST sub-schedules collect projections of the main drivers of equity capital and the key components of the regulatory capital schedule. MDRM codes are provided in the ‘Notes’ column for many of the line items.

A BHC or IHC should consult the CCAR Instructions and the capital plan rule (12 CFR 225.8) for information regarding the capital action assumptions to use in completing the Capital – CCAR sub-schedule. A BHC or IHC should consult the CCAR instructions and the covered company company-run stress test rule (12 CFR 252.56(b)) for information regarding the capital action assumptions to use in completing the Capital – DFAST sub-schedule. In the mid-cycle stress tests, a BHC or IHC should leave the Capital – CCAR sub-schedule blank.

All data collected in the Capital sub-schedules should be reported on a quarterly basis and not on a year-to-date, cumulative basis. Note that line item 115, Common shares outstanding, should be reported in millions of shares.

All BHCs and IHCs are required to provide projections of common equity tier 1 capital, tier 1 capital, and total capital based on the revised regulatory capital rule for all quarters.

All advanced approaches BHCs and IHCs are required to provide projections of common equity tier 1 capital, tier 1 capital, and total capital based on the revised regulatory capital rule for all quarters. For reporting quarters starting January 1, 2018, a non-advanced approaches firm must continue to apply, indefinitely, the risk weight and the deduction treatment applicable during 2017 – in accordance with relevant transition provisions for 2017 in section 300 of the capital rules – for MSAs, deferred tax assets arising from temporary differences that could not be realized through net operating loss carrybacks, significant investments in the capital of unconsolidated financial institutions in the form of common stock, non-significant investments in the capital of unconsolidated financial institutions, and significant investments in the capital of unconsolidated financial institutions that are not in the form of common stock.

Under the Board’s capital plan and stress test rules, a BHC’s or IHC’s calculations of pro forma regulatory capital ratios over the planning horizon shall not include estimates using the advanced approaches (See 12 CFR 225.8.(b)(3)(i), 12 CFR 252.43(d)(1), and 12 CFR 252.53(d)(1)). Accordingly, for actual and projected line items on the FR Y-14A Summary Schedule Capital – CCAR and Capital – DFAST sub-schedules, BHCs and IHCs should not use the advanced approaches. For example, in line item 34, “All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions,” an advanced approaches BHC should not include expected credit losses that exceed the eligible credit reserves.

The projections should clearly show any proposed capital distributions or other scenario-dependent actions that would affect the BHC’s or IHC’s regulatory capital, including any assumptions required under the Board’s regulations.

Line items in the Regulatory capital buffer information (line items 123 through 144) are only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**SCHEDULE HI-A—CHANGES IN BANK OR INTERMEDIATE HOLDING COMPANY EQUITY CAPITAL**

Line items 1 through 17: ITEMS RELATED TO SCHEDULE HI-A—CHANGES IN BANK OR INTERMEDIATE HOLDING COMPANY EQUITY CAPITAL

**Line item 1 Total bank or intermediate holding company equity capital most recently reported for the end of previous QUARTER**

Report total bank or intermediate holding company equity capital most recently reported for the end of previous quarter, as defined in FR Y-9C, Schedule HI-A, line item 1 (except FR Y-9C, Schedule HI-A, line item 1, is reported for the end of the previous calendar year).

**Line item 2 Effect of changes in accounting principles and corrections of material accounting errors**

Report the effect of changes in accounting principles and corrections of material accounting errors, as defined in FR Y-9C, Schedule HI-A, line item 2.

**Line item 3 Balance end of previous QUARTER as restated**

This item is derived as the sum of line items 1 and 2, as defined in FR Y-9C, schedule HI-A, line item 3.

**Line item 4 Net Income (loss) attributable to bank or intermediate holding company**

Report net income (loss) attributable to bank or intermediate holding company, as defined in FR Y-9C, Schedule HI-A, line item 4.

**Line item 5 Sale of perpetual preferred stock, gross**

Report the sale of perpetual preferred stock, gross, as defined in FR Y-9C, Schedule HI-A, line item 5.a.

**Line item 6 Conversion or retirement of perpetual preferred stock**

Report the conversion or retirement of perpetual preferred stock, as defined in FR Y-9C, Schedule HI-A, line item 5.b.

**Line item 7 Sale of common stock, gross**

Report the sale of common stock, gross, as defined in FR Y-9C, Schedule HI-A, line item 6.a.

**Line item 8 Conversion or retirement of common stock**

Report the conversion or retirement of common stock, as defined in FR Y-9C, Schedule HI-A, line item 6.b. Note: increases and decreases in additional paid in capital (APIC) attributable to the amortization of employee stock compensation and any changes in APIC, or common stock as a result of the actual issuance of common stock for the employee stock compensation should be captured in this line item.

**Line item 9 Sale of treasury stock**

Report the sale of treasury stock, as defined in FR Y-9C, Schedule HI-A, line item 7.

**Line item 10 Purchase of treasury stock**

Report the purchase of treasury stock, as defined in FR Y-9C, Schedule HI-A, line item 8.

**Line item 11 Changes incident to business combinations, net**

Report the changes incident to business combinations, net, as defined in FR Y-9C, Schedule HI-A, line item 9.

**Line item 12 Cash dividends declared on preferred stock**

Report cash dividends declared on preferred stock, as defined in FR Y-9C, Schedule HI-A, line item 10.

**Line item 13 Cash dividends declared on common stock**

Report cash dividends declared on common stock, as defined in FR Y-9C, Schedule HI-A, line item 11.

**Line item 14 Other comprehensive income**

Report other comprehensive income, as defined in FR Y-9C, Schedule HI-A, line item 12.

**Line item 15 Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank or intermediate holding company**

Report the change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank or intermediate holding company, as defined in FR Y-9C, Schedule HI-A, line item 13.

**Line item 16 Other adjustments to equity capital (not included above)**

Report other adjustments to equity capital, not included above, as defined in FR Y-9C, Schedule HI-A, line item 14. Report amounts separately and provide a text explanation of each type of adjustment to equity capital included in this line item in item Memoranda 1 (line item 125) at the end of this sub-schedule. Note: increases and decreases in additional paid in capital (APIC) attributable to the amortization of employee stock compensation and any changes in APIC, treasury or common stock as a result of the actual issuance of common stock for the employee stock compensation should not be captured in this line item, instead the impact should be captured in line items 7, 8, 9, and/or 10 as appropriate.

**Line item 17 Total bank or intermediate holding company equity capital end of current period**

This line item is a shaded cell and is derived from the sum of line items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15 and 16, less line items 10, 12 and 13. Note that this line item should correspond to the definition in FR Y-9C, Schedule HC, line item 27a.

**Regulatory Capital per Regulatory Capital Rule**

All advanced approaches BHCs and IHCs and opt-in BHCs and IHCs must complete the following section. Where applicable, please reflect the transition provisions for the appropriate line item.<sup>3</sup>

**Line item 18 AOCI opt-out election**

A holding company that is not an advanced approaches holding company may make a one-time election to opt-out of the requirement to include most components of AOCI in common equity tier 1 capital (with the exception of accumulated net gains and losses on cash flow hedges related to items that are not recognized at fair value on the balance sheet). A holding company that makes an AOCI opt-out election must enter "1" for "Yes" in line item 18. There are no transition provisions applicable to

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<sup>3</sup> See the regulatory capital rule published on November 21, 2017 (82 FR 55309)

reporting line item 21, if a holding company makes an AOCI opt-out election.

A holding company (except an advanced approaches holding company) must make its AOCI opt-out election on the holding company's March 31, 2015 FR Y-9C report. For a holding company that comes into existence after March 31, 2015, the holding company must make its AOCI opt-out election on the holding company's first FR Y-9C report. After a holding company initially makes its AOCI opt-out election, the holding company must report its election in each Y-14A report thereafter. With prior notice to the Federal Reserve, a holding company resulting from a merger, acquisition, or purchase transaction may make a new AOCI opt-out election, as described in section 22(b)(2) of the regulatory capital rules.

### **Common Equity Tier 1**

#### **Line item 19 Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares**

Report the amount of common stock and related surplus as defined in FR Y-9C, Schedule HC-R, part I, line item 1.

#### **Line item 20 Retained earnings**

Report the amount of the holding company's retained earnings as defined in FR Y-9C, Schedule HC-R, part I, line item 2.

#### **Line item 21 Accumulated other comprehensive income (AOCI)**

Report the amount of AOCI as defined in FR Y-9C, Schedule HC-R, part I, line item 3.

#### **Line item 22 Common equity tier 1 minority interest includable in common equity tier 1 capital.**

Report the amount of the holding company's common equity tier 1 minority interest includable in common equity tier 1 capital as defined in FR Y-9C, Schedule HC-R, part I, line item 4.

#### **Line item 23 Common equity tier 1 capital before adjustments and deductions**

This line item is a shaded cell and is derived from the sum of line items 19 through 22. This item should align with the definition in FR Y-9C, Schedule HC-R, part I, line item 5.

### **Common equity tier 1 capital: adjustments and deductions (where applicable, report all line items reflective of transition provisions)**

#### **Line item 24 Goodwill net of associated deferred tax liabilities (DTLs)**

Report the amount of goodwill as defined in FR Y-9C, Schedule HC-R, part I, line item 6.

#### **Line item 25 Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs**

Report the amount of intangible assets as defined in FR Y-9C, Schedule HC-R, part I, line item 7.

#### **Line item 26 Deferred Tax Assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs**

Report the amount of DTAs as defined in FR Y-9C, Schedule HC-R, part I, line item 8.

**AOCI-related adjustments**

**If Item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments.**

**Line item 27: AOCI related adjustments: Net unrealized gains (losses) on available-for-sale securities**

Report the amount of net unrealized holding gains (losses) on available-for-sale securities, net of applicable taxes, as defined in FR Y-9C, Schedule HC-R, part I, line item 9a. If the amount is a net gain, report it as a positive value in this line item. If the amount is a net loss, report it as a negative value in this line item.

**Line item 28: AOCI related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures**

Report as a positive value net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures as defined in FR Y-9C, Schedule HC-R, part I, line item 9b.

**Line item 29: AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges**

Report the amount of accumulated net gains (losses) on cash flow hedges as defined in FR Y-9C, Schedule HC-R, part I, line item 9c. If the amount is a net gain, report it as a positive value in this line item. If the amount is a net loss, report it as a negative value in this line item.

**Line item 30: AOCI related adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans**

Report the amounts recorded in AOCI as defined in FR Y-9C, Schedule HC-R, part I, line item 9d, resulting from the initial and subsequent application of ASC Subtopic 715-20 (formerly FASB Statement No. 158, "Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans") to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans. A holding company may exclude this portion related to pension assets deducted in the line item above. If the amount is a net gain, report it as a positive value in this line item. If the amount is a net loss, report it as a negative value in this line item.

**Line item 31: AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI**

Report the amount of net unrealized gains (losses) that are not credit-related on held-to-maturity securities and are included in AOCI as defined in FR Y-9C, Schedule HC-R, part I, item 9e. If the amount is a net gain, report it as a positive value. If the amount is a net loss, report it as a negative value.

**If Item 18 is "0" for "No", complete item 32 only for AOCI related adjustments.**

**Line item 32 Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects that relate to the hedging of items that are not recognized at fair value on the balance sheet**

Report the amount of accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects that relate to the hedging of items not recognized at fair value on the balance sheet, as defined in FR Y-9C, Schedule HC-R, part I, line item 9f. If the amount is a net gain, report it as a positive value. If the amount is a net loss, report it as a negative value.

**Line item 33 Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk**

Report the amount of unrealized net gain (loss) as defined in FR Y-9C, Schedule HC-R, part I, line item 10a. If the amount is a net gain, report it as a positive value in this line item. If the amount is a net loss, report it as a negative value in this line item.

**Line item 34 Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions**

Report the amount of other deductions from (additions to) common equity tier 1 capital as defined in FR Y-9C, Schedule HC-R, part I, line item 10b, that are not included in line items above.

Under the Board's capital plan and stress test rules, a BHC's calculations of pro forma regulatory capital ratios over the planning horizon shall not include estimates using the advanced approaches (See 12 CFR 225.8.(b)(3)(i), 12 CFR 252.43(d)(1), and 12 CFR 252.53(d)(1)). Accordingly, for this line item, an advanced approaches BHC that has exited parallel run should not include expected credit losses that exceed the eligible credit reserves.

**Line item 35 Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments**

This line item should be derived from line item 23 minus line items 24 through 35. This should correspond to the definition in FR Y-9C, Schedule HC-R, part I, line item 11.

**Line item 36 Subtotal (item 23 minus items 24 through 35)**

This item is a shaded cell and is derived from line item 23 minus line items 24 through 35. This should correspond to the definition in FR Y-9C, Schedule HC-R, part I, line item 12.

**Line item 37 Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed 10 percent common equity tier 1 capital deduction threshold**

This line item should be derived from line item 71, reflective of any applicable transition provisions, and should correspond to the definition in FR Y-9C, Schedule HC-R, part I, line item 13.

**Line item 38 MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold**

This line item should be derived from line item 76, reflective of any applicable transition provisions, and should correspond to the definition in FR Y-9C, Schedule HC-R, part I, line item 14.

**Line item 39 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the**

**10 percent common equity tier 1 capital deduction threshold**

This line item should be derived from line item 79, reflective of any applicable transition provisions, and should correspond to the definition in FR Y-9C, Schedule HC-R, part I, line item 15.

**Line item 40 Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold**

This line item should be derived from line item 84, reflective of any applicable transition provisions, and should correspond to the definition in FR Y-9C, Schedule HC-R, part I, line item 16.

**Line item 41 Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions**

Report the total amount of deductions as defined in FR Y-9C, Schedule HC-R, part I, line item 17, if the holding company does not have a sufficient amount of additional tier 1 capital and tier 2 capital to cover these corresponding additional tier 1 and tier 2 deductions in line items 47 and 57.

**Line item 42 Total adjustments and deductions for common equity tier 1 capital**

This line item is a shaded cell that is derived from the sum of line items 37 through 41. This item should correspond to the definition in FR Y-9C, Schedule HC-R, part I, line item 18.

**Line item 43 Common equity tier 1 capital**

This line item is a shaded cell that is derived from line item 36 minus line item 42. This line item is the numerator of the holding company's common equity tier 1 risk-based capital ratio, which should align with the definition in FR Y-9C, Schedule HC-R, part I, line item 19.

**Additional tier 1 capital****Line item 44 Additional tier 1 capital instruments plus related surplus**

Report this line item as defined in FR Y-9C, Schedule HC-R, part I, line item 20.

**Line item 45 Non-qualifying capital instruments subject to phase out from additional tier 1 capital**

Report this line item as defined in FR Y-9C, Schedule HC-R, part I, line item 21, subject to the applicable phase-out schedule as described within the Y-9C.

**Line item 46 Tier 1 minority interest not included in common equity tier 1 capital**

Report this line item as defined in FR Y-9C, Schedule HC-R, part I, line item 22.

**Line item 47 Additional tier 1 capital before deductions**

This is a shaded cell that is derived as the total of line items 44 through 46. This item should align with the definition in FR Y-9C, Schedule HC-R, part I, line item 23.

**Line item 48 Additional tier 1 capital deductions**

Report this line item as consistent with FR Y-9C, Schedule HC-R, part I, line item 24, including all

applicable transition provisions.

**Line item 49 Additional tier 1 capital**

Report this line item as defined in FR Y-9C, Schedule HC-R, Part I, line item 25.

**Tier 1 capital**

**Line item 50 Tier 1 capital (sum of items 43 and 49)**

This line item is a shaded cell and is derived from the sum of line items 43 and 49. This line item is the numerator of the holding company's tier 1 risk-based capital ratio and tier 1 leverage ratio and should be consistent with the definition in FR Y-9C, Schedule HC-R, part I, line item 26.

**Tier 2 capital**

**Line item 51 Tier 2 capital instruments plus related surplus**

Report the amount as defined in FR Y-9C, Schedule HC-R, part I, line item 27.

**Line item 52 Non-qualifying capital instruments subject to phase out from tier 2 capital**

Report the total amount of non-qualifying capital instruments that were included in tier 2 capital as defined in FR Y-9C, Schedule HC-R, part I, line item 28.

**Line item 53 Total Capital minority interest that is not included in tier 1 capital**

Report the amount of total capital minority interest as defined in FR Y-9C, Schedule HC-R, part I, line item 29.

**Line item 54 Allowance for loan and lease losses includable in tier 2 capital**

Report the portion of the holding company's allowance for loan and lease losses that are includable in tier 2 capital, as defined in FR Y-9C, Schedule HC-R, part I, line item 30a.

**Line item 55 (Advanced approaches holding companies that exit parallel run only): eligible credit reserves includable in tier 2 capital**

BHCs and IHCs do not have to report this line item.

**Line item 56 Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital**

BHCs and IHCs should report this line item consistent with the definition in FR Y-9C, Schedule HC-R, part I, line item 31.

**Line item 57 Tier 2 capital before deductions**

This line item is a shaded cell that is derived from the sum of line items 51, 52, 53, 54, and 56. This line item should be consistent with the definition in FR Y-9C, Schedule HC-R, part I, line item 32.a.

**Line item 58 (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures**

BHCs and IHCs do not have to report this line item.

**Line item 59 Tier 2 capital deductions**

Report total tier 2 capital deductions as defined in the FR Y-9C, Schedule HC-R, part I, line item 33.

**Line item 60 Tier 2 capital**

This line item is a shaded cell that is derived from line item 57 minus line item 59. This line item should be consistent with the definition in FR Y-9C, Schedule HC-R, part I, line item 34.a.

**Line item 61 (Advanced approaches holding companies that exit parallel run): Tier 2 capital, reflective of transition provisions**

BHCs and IHCs are not required to complete this line item.

**Total Capital**

**Line item 62 Total capital**

This line item is a shaded cell that is derived from the sum of line items 50 and 60. This line item is the numerator of the holding company's total risk-based capital ratio and should be consistent with the definition in FR Y-9C, Schedule HC-R, part I, line item 35.a.

**Line item 63 (Advanced approaches holding companies that exit parallel run only): Total capital, reflective of transition provisions (sum of items 50 and 61)**

BHCs and IHCs are not required to complete this line item.

**Threshold Deductions Calculations**

***Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs***

**Line item 64 Aggregate non-significant investments in the capital of unconsolidated financial institutions, including in the form of common stock, additional tier 1, and tier 2 capital**

Aggregate holdings of capital instruments relevant to non-significant investments in the capital of unconsolidated financial entities. This should correspond to the definition of non-significant investments in FR Y-9C, Schedule HC-R, part I, line item 11.

**Line item 65 10 percent common equity tier 1 deduction threshold for non-significant investments in the capital of unconsolidated financial institutions in the form of common stock**  
This line item is a shaded cell and is derived as ten percent of (line item 23 less line items 24 through 34).

**Line item 66 Amount of non-significant investments that exceed the 10 percent deduction threshold for non-significant investments**

This line item is a shaded cell and is derived as line item 64 less line item 65. If line item 65 is greater than line item 64 this is set to zero. This line item should be consistent with the definition in FR Y-9C, Schedule HC-R, part I, line item 11.

***Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs***

**Line item 67 Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock**

Aggregate holdings of capital instruments relevant to significant investments in the capital of unconsolidated financial entities, including direct, indirect and synthetic holdings in both the banking book and trading book.

**Line item 68 Permitted offsetting short positions in relation to the specific gross holdings included above**

Offsetting positions in the same underlying exposure where the maturity of the short position either matches the maturity of the long position or has a residual maturity of at least one year.

**Line item 69 Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions**

This line item is a shaded cell and is the greater of line item 67 minus line item 68 or zero. This line item should correspond to the definition of significant investments in FR Y-9C, Schedule HC-R, part I, line item 13.

**Line item 70 10 percent common equity tier 1 deduction threshold**

This line item is a shaded cell and is derived from 10 percent of line item 36.

**Line item 71 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold**

This line item is a shaded cell and is the greater of line item 69 minus line item 70. If line item 70 is greater than line item 69 this is set to zero. This line item should be consistent with the definition in FR Y-9C, Schedule HC-R, part I, line item 13.

***MSAs, net of associated DTLs***

**Line item 72 Total mortgage servicing assets classified as intangible**

Report the amount of MSAs included in Schedule HC-M, line item 12(a), prior to any netting of associated DTLs.

**Line item 73 Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards**

The amount of mortgage servicing assets to be deducted from common equity tier 1 is to be offset by any associated deferred tax liabilities. If the bank chooses to net its deferred tax liabilities associated with mortgage servicing assets against deferred tax assets, those deferred tax liabilities should not be deducted again here.

**Line item 74 Mortgage servicing assets net of related deferred tax liabilities**

This line item is a shaded cell and is derived as line item 72 minus line item 73. This line item should correspond to the definition of MSAs in FR Y-9C, Schedule HC-R, part I, line item 14.

**Line item 75 10 percent common equity tier 1 deduction threshold**

This line item is a shaded cell and is derived as 10 percent of line item 36.

**Line item 76 Amount to be deducted from common equity tier 1 due to 10 percent deduction**

**threshold**

This line item is a shaded cell and is derived from line item 74 minus line item 75. If line item 75 is greater than line item 74 this is set to zero. This line item should be consistent with the definition in FR Y-9C, Schedule HC-R, part I, line item 14.

***DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs*****Line item 77 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs**

Report this line item consistent with the definition of DTAs in FR Y-9C, Schedule HC-R, part I, line item 15.

**Line item 78 10 percent common equity tier 1 deduction threshold**

This line item is a shaded cell and is derived as 10 percent of line item 36.

**Line item 79 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold**

This line item is a shaded cell and is derived from line items 77 minus 78. If line item 78 is greater than line item 77 this is set to zero. This line item should be consistent with the definition in FR Y-9C, Schedule HC-R, part I, line item 15.

***Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)*****Line item 80 Sum of items 69, 74, and 77**

This line item is a shaded cell and is derived as the sum of line items 69, 74, and 77.

**Line item 81 15 percent common equity tier 1 deduction threshold**

This line item is a shaded cell and is derived as 15 percent of line item 36. For advanced approaches firms, starting January 1, 2018, this line item is derived as 17.65 percent of (line item 36 minus line item 80).

**Line item 82 Sum of items 71, 76, and 79**

This line item is a shaded cell and is derived as the sum of line items 71, 76, and 79.

**Line item 83 Item 80 minus item 82**

This line item is a shaded cell and is derived from line items 80 minus line item 82.

**Line item 84 Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold, prior to transition provision (greater of item 83 minus item 81 or zero)**

This line item is a shaded cell and is derived as line items 81 minus line item 83. If line item 83 is greater than line item 81 this is set to zero. This should correspond to the definition in FR Y-9C, Schedule HC-R, part I, line item 16.

### **Total Assets for the Leverage Ratio (12 CFR 217)**

#### **Line item 85 Average total consolidated assets**

Report the amount of average total consolidated assets as defined in FR Y-9C, Schedule HC-R, part I line item 36.

#### **Line item 86 Deductions from common equity tier 1 capital and additional tier 1 capital**

Report the amount of deductions from common equity tier 1 capital and additional tier 1 capital as defined in the FR Y-9C, Schedule HC-R, part I line item 37.

#### **Line item 87 Other deductions from (additions to) assets for leverage ratio purposes**

Report the amount of other deductions from assets as defined in FR Y-9C, Schedule HC-R, part I line item 38. If the amount is a net deduction, report it as a positive value in this line item. If the amount is a net addition, report it as a negative value in this line item.

#### **Line item 88 Total assets for the leverage ratio (line item 85 minus line items 86 and 87)**

This line item is a shaded cell and is derived as line item 85 minus line items 86 and 87. This should correspond to the definition in FR Y-9C, Schedule HC-R, part I line item 39.

### **REGULATORY CAPITAL AND RATIOS**

#### **Line item 89 Common Equity Tier 1**

This line item is a shaded cell and is derived from line item 43.

#### **Line item 90 Tier 1 Capital**

This line item is a shaded cell and is derived from line item 50.

#### **Line item 91 Total Capital**

This line item is a shaded cell and is derived from line item 62.

#### **Line item 92 Total Capital (advanced approaches institutions that exit parallel run only)**

Respondents are not required to complete this line item.

#### **Line item 93 Total risk-weighted assets using standardized approach**

This should correspond to the definition of total risk-weighted assets in FR Y-9C, Schedule HC-R, part I, line item 40.a. For Capital – CCAR, please report the total amount of Standardized RWA, as reported on line item 44 of FR Y-14 A.1.c.2, Schedule A – Summary Standardized RWA sub-schedule. For Capital – DFAST, report total risk-weighted assets as calculated consistent with the DFAST capital action assumptions.

#### **Line item 94 (Advanced approaches holding companies that exit parallel run only): total risk-weighted assets using advanced approaches rules**

BHCs and IHCs are not required to fill out this line item.

#### **Line item 95 Total Assets for the Leverage Ratio per the regulatory capital rule**

This is derived from line item 88 and should correspond to definition in FR Y-9C, Schedule HC-R, part I,

line item 39.

**Line item 96 Supplementary Leverage Ratio Exposure**

Starting January 1, 2018, BHCs subject to the supplementary leverage ratio should report their total supplementary leverage ratio exposure consistent with the definition in 12 CFR 217.

**Line item 97 Common Equity Tier 1 Ratio (%)**

This line item is derived from line item 89 divided by line item 93. This line item should correspond to definition in FR Y-9C, Schedule HC-R, part I, line item 41.A.

**Line item 98 Common Equity Tier 1 Ratio (%) (advanced approaches institutions that exit parallel run only)**

BHCs and IHCs are not required to fill out this line item.

**Line item 99 Tier 1 Capital Ratio (%)**

This line item is derived from line item 90 divided by line item 93. This line item should correspond to definition in FR Y-9C, Schedule HC-R, part I, line item 42.A.

**Line item 100 Tier 1 Capital Ratio (%) (advanced approaches institutions that exit parallel run only)**

BHCs and IHCs are not required to fill out this line item.

**Line item 101 Total risk-based capital ratio (%)**

This line item is derived from line item 91 divided by line item 93. This line item should correspond to definition in FR Y-9C, Schedule HC-R, part I, line item 43.A.

**Line item 102 Total risk-based capital ratio (%) (advanced approaches institutions that exit parallel run only)**

BHCs and IHCs are not required to fill out this line item.

**Line item 103 Tier 1 Leverage Ratio (%)**

This line item is derived from line item 90 divided by line item 95. This line item should correspond to definition in FR Y-9C, Schedule HC-R, part I, line item 44.

**Line item 104 Supplementary Leverage Ratio (%)**

This line item is derived from line item 90 divided by line item 96. This item is reported starting January 1, 2018.

**Schedule HC-F—Other Assets**

**Line item 105 Net deferred tax assets**

Report net deferred tax assets, as defined in FR Y-9C, Schedule HC-F, line item 2.

**Schedule HC-G—Other Liabilities**

**Line item 106 Net deferred tax liabilities**

Report net deferred tax liabilities, as defined in FR Y-9C, Schedule HC-G, line item 2.

## **Issuances associated with the U.S. Department of Treasury Capital Purchase Program**

### **Line item 107 Senior perpetual preferred stock or similar items**

Report issuances of senior perpetual preferred stock or similar items associated with the U.S. Department of Treasury capital purchase program, as defined in FR Y-9C, Schedule HC-M, line item 24.a.

### **Line item 108 Warrants to purchase common stock or similar items**

Report issuances of warrants to purchase common stock or similar items associated with the U.S. Department of Treasury capital purchase program, as defined in FR Y-9C, Schedule HC-M, line item 24.b.

## **Deferred Tax Asset Information**

### **Line item 109 Potential net operating loss carrybacks**

Report the amount of taxes previously paid that the bank or intermediate holding company could recover through net operating loss carrybacks. Report the full amount recoverable without consideration of the bank holding company's DTA/DTL position at the reporting date. For purposes of this line item, the firm should not include taxes paid in jurisdictions that do not allow a firm to recover taxes in prior fiscal years. Report disaggregated data for taxes paid in memorandum line items 125, 126, and 127.

### **Line item 110 Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross of related valuation allowances**

Report the aggregate amount of DTAs that arise from net operating loss and tax credit carryforwards, net of associated DTLs, but gross of associated valuation allowances. This line item should correspond to the definition of DTAs in FR Y-9C, Schedule HC-R, part I, line item 8, before the application of any transition provisions plus any related valuation allowances.

### **Line item 111 Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit carryforwards**

Report any valuation allowances related to DTAs that arise from net operating loss and tax credit carryforwards, net of associated DTLs.

### **Line item 112 Deferred tax assets arising from temporary differences, net of DTLs**

Report the aggregate amount of DTAs arising from temporary differences net of DTLs. If DTLs exceed DTAs from temporary differences, this item should be reported as a negative number. This line item should correspond to the gross amount of DTAs arising from temporary differences, net of DTLs as defined in FR Y-9C, Schedule HC-R, part I, line item 15, before any netting associated with potential net operating loss carrybacks or related valuation allowances.

### **Line item 113 Valuation allowances related to DTAs arising from temporary differences**

Report any valuation allowances related to DTAs arising from temporary differences.

## **Supplemental Capital Action Information**

**Line item 114 Cash dividends declared on common stock**

**Line item 115 Common shares outstanding (Millions)**

Report the number (in millions) of common shares outstanding at the time dividends on common stock are declared such that line item 116 reflects the firm's intended quarterly distribution of common dividends per share.

**Line item 116 Common dividends per share (\$)**

Report the firm's intended quarterly distribution in common dividends per share.

**Line item 117 Issuance of common stock for employee compensation**

Report the amount (in \$millions) of the issuance of common stock for employee compensation. Include increases and decreases in additional paid in capital (APIC) attributable to the amortization of employee stock compensation and any changes in APIC, treasury or common stock as a result of the actual issuance of common stock for the employee stock compensation.

**Line item 118 Other issuance of common stock**

Report the amount (in \$millions) of other issuance of common stock (other than for employee compensation).

**Line item 119 Total issuance of common stock**

**Line item 120 Share repurchases to offset issuance for employee compensation**

Report the amount (in \$millions) of share repurchases to offset the issuance of stock for employee compensation.

**Line item 121 Other share repurchases**

Report the amount (in \$millions) of all other share repurchases.

**Line item 122 Total share repurchases**

**Regulatory capital buffer information**

Line items 123 through 140 are only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 123 Standardized approach capital conservation buffer requirement**

Derived as the sum of line items 124, 125, and 126. This line item should correspond to the definition in FR Y-9C, Schedule HC-R, line item 49.

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 124 Stress capital buffer requirement**

Report the stress capital buffer requirement applicable to the BHC or IHC for each quarter of the planning horizon. This line item should correspond to the definition in FR Y-9C, Schedule HC-R, line

item 49.a.

- For PQ0: This field will be automatically populated based on the BHC's or IHC's reporting on FR Y-9C, Schedule HC-R, line item 49.a.
- For PQ1-PQ3: Report the stress capital buffer requirement the company received in the prior capital plan cycle.
- For PQ4-PQ9: For the initial capital plan submission (due April 5, unless resubmission is required), calculate the stress capital buffer requirement as the greater of:
  - The sum of: (i) the decline in the BHC's or IHC's common equity tier 1 capital ratio from start to minimum in the prior capital plan cycle's supervisory stress test projections under the severely adverse scenario and (ii) the sum of all planned common stock dividends from PQ4 through PQ7, generally divided by PQ0 standardized-approach risk-weighted assets as reported on line 93 (common stock dividend add-on); or
  - 2.5 percent.

A BHC or IHC with a material planned merger or acquisition, or completed or contractually agreed-on divestiture (i.e., the BHC or IHC has submitted a business plan change on Schedule F) should reflect the impact of the change on its risk-weighted assets when calculating the common stock dividend add-on.

- For PQ4-PQ9: For a company submitting adjusted capital actions, calculate the stress capital buffer requirement as the greater of:
  - The sum of: (i) the decline in the BHC's or IHC's common equity tier 1 capital ratio from start to minimum in the current capital plan cycle's supervisory stress test projections under the severely adverse scenario and (ii) the sum of all adjusted planned common stock dividends from PQ4 through PQ7 divided by PQ4 through PQ7 standardized-approach risk-weighted assets under the severely adverse scenario as projected in the supervisory stress test; or
  - 2.5 percent.

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 125 GSIB surcharge (if applicable)**

Report the institution-specific, risk-based capital surcharge for global systemically important bank holding companies. This line item should correspond to the definition in FR Y-9C, Schedule HC-R, line item 49.b.

- For PQ0: This field will be automatically populated based on the BHC's or IHC's reporting on FR Y-9C, Schedule HC-R, line item 49.b.
- If a BHC's or IHC's GSIB score as of PQ0 corresponds to the same GSIB surcharge applicable in PQ0, the BHC's or IHC's GSIB surcharge should be equal to the value reported in PQ0 for the rest of the planning horizon.
- If a BHC's or IHC's GSIB score as of PQ0 corresponds to a smaller GSIB surcharge than applicable in PQ0, the BHC or IHC should reflect that smaller surcharge beginning in PQ1. The smaller GSIB surcharge would remain constant at that smaller level for the rest of the planning horizon.

- If a BHC's or IHC's GSIB score as of PQ0 corresponds to a larger GSIB surcharge than applicable in PQ0, the BHC or IHC should reflect that larger surcharge beginning in PQ5. The larger GSIB surcharge would remain constant at that larger level for the rest of the planning horizon.

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 126 Countercyclical capital buffer amount (if applicable)**

Report the counter-cyclical capital buffer amount applicable to the BHC or IHC. This line item should correspond to the definition in FR Y-9C, Schedule HC-R, line item 49.c.

A BHC or IHC must reflect any applicable countercyclical capital buffer amount as established by the Board. For example, if the Board had established a countercyclical capital buffer amount beginning in PQ5 that remained in effect for one year, the BHC or IHC would reflect the countercyclical capital buffer amount in PQ5 through PQ8.

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 127 Standardized approach capital conservation buffer**

Report the BHC's or IHC's standardized approach capital conservation buffer. This line item should correspond to the definition in FR Y-9C, Schedule HC-R, line item 50.

- For PQ0: This field will be automatically populated based on the BHC's or IHC's reporting on FR Y-9C, Schedule HC-R, line item 50.
- For PQ1-9: This should be equivalent to the lesser of:
  - Line item 97 as of the preceding quarter-end minus 4.5 percent;
  - Line item 99 as of the preceding quarter-end minus 6 percent; or
  - Line item 101 as of the preceding quarter-end minus 8 percent.

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 128 Advanced approaches capital conservation buffer requirement**

BHCs and IHCs do not have to report this line item.

**Line item 129 2.5 percent**

BHCs and IHCs do not have to report this line item.

**Line item 130 GSIB surcharge (if applicable)**

BHCs and IHCs do not have to report this line item.

**Line item 131 Countercyclical capital buffer amount (if applicable)**

BHCs and IHCs do not have to report this line item.

**Line item 132 Advanced approaches capital conservation buffer for advanced approaches**

**holding companies that exit parallel run only:**  
BHCs and IHCs do not have to report this line item.

**Line item 133 Stress leverage buffer requirement**

Report the stress leverage buffer requirement applicable to the BHC or IHC for each quarter of the planning horizon. This line item should correspond to the definition in FR Y-9C, Schedule HC-R, line item 53.

- For PQ0: This field will be automatically populated based on the BHC's or IHC's reporting on FR Y-9C, Schedule HC-R, line item 53.
- For PQ1-PQ3: Report the stress leverage buffer requirement the company received in the prior capital plan cycle.
- For PQ4-PQ9: For the initial capital plan submission (due April 5, unless resubmission is required), calculate the stress leverage buffer requirement as the greater of:
  - The sum of: (i) the decline in the BHC's or IHC's tier 1 leverage ratio from start to minimum in in the **prior** capital plan cycle's supervisory stress test projections under the severely adverse scenario and (ii) the sum of all planned common stock dividends from PQ4 through PQ7 generally divided by PQ0 total assets for the leverage ratio as reported on line 95 (leverage common stock dividend add-on); or
  - 0.0 percent.

A BHC or IHC with a material planned merger or acquisition, or completed or contractually agreed-on divestiture (i.e., the BHC or IHC has submitted a business plan change on Schedule F) should reflect the impact of the change on its total assets for the leverage ratio when calculating the common stock dividend add-on.

- For PQ4-PQ9: For a company submitting adjusted capital actions, calculate the stress leverage buffer requirement as the greater of:
  - The sum of: (i) the decline in the BHC's or IHC's tier 1 leverage ratio from start to minimum in in the **current** capital plan cycle's supervisory stress test projections under the severely adverse scenario of the current capital cycle and (ii) the sum of all **adjusted** planned common stock dividends from PQ4 through PQ7 divided by PQ4 through PQ7 total assets for the leverage ratio under the severely adverse scenario as projected in the supervisory stress test; or
  - 0.0 percent.

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 134 Leverage buffer**

Report the bank holding company's leverage buffer. This line item should correspond to the definition in FR Y-9C, Schedule HC-R, line item 54.

- For PQ0: This field will be automatically populated based on the BHC's or IHC's reporting on FR Y-9C, Schedule HC-R, line item 54.
- For PQ1-9: This should be equivalent to:
  - Line item 103 as of the preceding quarter-end minus 4 percent.

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 135 Supplementary leverage ratio (SLR) buffer requirement (if applicable)**

For global systemically important bank holding companies, report 2.0 percent. This item should be reported consistent with the definition in FR Y-9C, Schedule HC-R, line item 55.

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 136 Supplementary leverage ratio (SLR) buffer (if applicable)**

Report the global systemically important bank holding company's SLR buffer. This item should be reported consistent with the definition in FR Y-9C, Schedule HC-R, line item 56.

- For PQ0: This field will be automatically populated based on the BHC's or IHC's reporting on FR Y-9C, Schedule HC-R, line item 56.
- For PQ1-9: This should be equivalent to:
  - Line item 104 as of the preceding quarter-end minus 3 percent.

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 137 Eligible retained income**

Report the BHC's or IHC's eligible retained income. This line item should correspond to the definition in FR Y-9C, Schedule HC-R, line item 57.

- For PQ0: This field will be automatically populated based on the BHC's or IHC's reporting on FR Y-9C, Schedule HC-R, line item 57.
- For PQ1-9: Reported consistent with the definition in FR Y-9C, Schedule HC-R, line item 57.

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 138 Maximum payout ratio**

Report the maximum payout ratio applicable for each quarter of the planning horizon. This line item should correspond to the definition in FR Y-9C, Schedule HC-R, line item 58, but excluding any maximum payout ratio associated with the advanced approaches capital conservation buffer.

- For PQ0: This field will be automatically populated based on the BHC's or IHC's reporting on FR Y-9C, Schedule HC-R, line item 58.
- For PQ1-9: If the following are true, report "n/a":
  - If the amount in line 127 is greater than the amount in line 123;
  - If the amount in line 134 is greater than the amount in line 133; and
  - If the BHC or IHC is not subject to the supplementary leverage ratio or if the amount in line 136 is greater than the amount in line 135.
- Otherwise, report the lowest maximum payout ratio determined by the BHC's or IHC's

standardized approach capital conservation buffer, leverage buffer; and if applicable, SLR buffer.

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 139 Maximum payout amount**

Report the maximum payout amount for each quarter of the planning horizon. This line item should correspond to the definition in FR Y-9C, Schedule HC-R, line item 59.

If line item 134 equals “n/a”, report “n/a”. Otherwise, report eligible retained income (line item 137) times the maximum payout ratio (line 138).

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Line item 140 Distributions during the quarter**

Report the amount of planned distributions made during the quarter of the planning horizon. This line item should correspond to the definition in FR Y-9C, Schedule HC-R, line item 60, excluding projected discretionary bonus payments.

This line item is only reported for Capital – CCAR and should be left blank for any submission of Capital – DFAST.

**Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital**

**Line item 141123 Outstanding trust preferred securities**

Report the outstanding notional balance of trust preferred securities as defined in FR Y-9C, Schedule HC, line item 19b.

**Line item 142124 Trust preferred securities included in item 49**

Report trust preferred securities qualifying for tier 1 capital and included in line item 49 above.

**MEMORANDA:**

**Memoranda Line item 143125 Itemized other adjustments to equity capital**

Report amounts separately of other adjustments to equity capital included in line item 16, and provide a text explanation of each type of adjustment.

**Itemized historical data related to taxes paid:**

**Memoranda Line item 144126 Taxes paid during fiscal year ended two years ago**

Report the amount of taxes paid during fiscal year ended two years ago that are included in line item 109, assuming that fiscal years align with calendar years.

**Memoranda Line item 145127 Taxes paid during fiscal year ended one year ago**

Report the amount of taxes paid during fiscal year ended one year ago that are included in line item

109, assuming that fiscal years align with calendar years.

| **Memoranda Line item 146128 Taxes paid through the as-of date of the current fiscal year**

Report the amount of taxes paid during the current fiscal year through the as-of date that are included in line item 109, assuming that fiscal years align with calendar years.

| **Memoranda Line item 147129 Reconcile the Supplemental Capital Action and HI-A projections**

In this line item, reconcile the supplemental capital actions reported with HI-A projections reported in line items 1 through 15; that is, allocate the capital actions among the HI-A buckets.

**Supporting Documentation**

Please refer to Appendix A: Supporting Documentation for guidance on providing supporting documentation.