FR Y-14A Schedule A - Summary

DRAFT

Summary Submission Cover Sheet

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

BHCs and IHCs should complete all relevant cells in the corresponding worksheets, including this cover page. BHCs and IHCs should not complete any shaded cells.
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.
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.

Institution Name:	
RSSD ID:	
Source:	BHC or IHC
Submission Date (MM/DD/YYYY):	
When Received:	

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

Briefly describe the scenario below:

FR Y-14A Schedule A.1.d. - 1. Capital - CCAR and 2. Capital - DFAST

Submission Indicator - Indicate if this Capital sub-schedule pertains to Capital - CCAR or Capital - DFAST

CCARP005	

	Item		As of Date		Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions PQ 2 - PQ 5	PQ 6 - PQ 9	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**	CASK3217		CPSK3217	-	-	-	-	-	-	-	-	-	-	-	-
2	**Effect of changes in accounting principles and corrections of material accounting errors**	CASKB507		CPSKB507										-	-	-
3	**Balance end of previous QUARTER as restated (sum of items 1 and 2)**	CASKB508		CPSKB508	-	-	-	-	-	-	-	-	-	-	-	-
4	**Net income (loss) attributable to bank holding company**	CASK4340		CPSK4340										-	-	-
	Sale of perpetual preferred stock (excluding treasury stock transactions):															
5	Sale of perpetual preferred stock, gross	CASK3577		CPSK3577										-	-	-
6	Conversion or retirement of perpetual preferred stock	CASK3578		CPSK3578										-	-	-
	Sale of common stock:															
7	Sale of common stock, gross	CASK3579		CPSK3579										-	-	-
8	Conversion or retirement of common stock	CASK3580		CPSK3580										-	-	-
9	**Sale of treasury stock**	CASK4782		CPSK4782										-	-	-
10	**Purchase of treasury stock**	CASK4783		CPSK4783										-	-	-
11	**Changes incident to business combinations, net**	CASK4356		CPSK4356										-	-	-
12	**Cash dividends declared on preferred stock**	CASK4598		CPSK4598										-	-	-
13	**Cash dividends declared on common stock**	CASK4460		CPSK4460										-	-	-
14	**Other comprehensive income**	CASKB511		CPSKB511										-	-	-
15	**Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company**	CASK4591		CPSK4591										-	-	-
16	**Other adjustments to equity capital (not included above)***	CASK3581		CPSK3581										-	-	-
17	**Total bank or intermediate B24holding 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)**	CASK3210	-	CPSK3210	-	-	-	-	-	-	-	-	-	-	-	-
	Schedule HC-R Part I.B. per Revised Regulatory Capital Rule (12 CFR 217)															
18	**AOCI opt-out election? (enter "1" for Yes; enter "0" for No)**	CASDP838		CPSDP838												
	Common equity tier 1															
19	**Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares**	CASDP742		CPSDP742												
20	**Retained earnings**	CASK3247		CPSK3247												
21	**Accumulated other comprehensive income (AOCI)**	CASDB530		CPSDB530												
22	**Common equity tier 1 minority interest includable in common equity tier 1 capital**	CASDP839		CPSDP839												
23	**Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)**	CASDP840	-	CPSDP840	-	-	-	-	-	-	-	-	-			
	Common equity tier 1 capital: adjustments and deductions: where applicable, report all line items reflective of transition provisions															
24	**Goodwill net of associated deferred tax liabilities (DTLs)**	CASDP841		CPSDP841												
25	**Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs**	CASDP842		CPSDP842												
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**	CASDP843		CPSDP843												

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

FR Y-14A Schedule A.1.d. - 1. Capital - CCAR and 2. Capital - DFAST

	Item	As of Date			Projected in $Millions									Sums in $Millions		
					PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
27	**AOCI related adjustments: 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)**	CASDP844		CPSDP844												
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 loss as a positive value)**	CASDP845		CPSDP845												
29	**AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)**	CASDP846		CPSDP846												
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 (if a gain, report as a positive value; if a loss, report as a negative value)**	CASDP847		CPSDP847												
31	**AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)**	CASDP848		CPSDP848												
	If Item 18 is "0" for "No", complete item 32 only for AOCI related adjustments.															
32	**AOCI related adjustments: 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 (if a gain, report as a positive value; if a loss, report as a negative value)**	CASDP849		CPSDP849												
33	**Other deductions from (additions to) common equity tier capital 1 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 (if a gain, report as a positive value; if a loss, report as a negative value)**	CASDQ258		CPSDQ258												
34	**Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions**	CASDP850		CPSDP850												
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**	CASDP851		CPSDP851												
36	**Subtotal (item 23 minus items 24 through 35)**	CASDP852	-	CPSDP852	-	-	-	-	-	-	-	-	-			
37	**Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 71)**	CASKP853		CPSKP853												
38	**MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 76)**	CASKP854		CPSKP854												
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 (item 79)**	CASKP855		CPSKP855												
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 (item 84)**	CASKP856		CPSKP856												
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**	CASDP857		CPSDP857												
42	**Total adjustments and deductions for common equity tier 1 capital (sum of items 37 through 41)**	CASDP858	-	CPSDP858	-	-	-	-	-	-	-	-	-			
43	**Common equity tier 1 capital (item 36 minus 42)**	CASDP859	-	CPSDP859	-	-	-	-	-	-	-	-	-			

FR Y-14A Schedule A.1.d. - 1. Capital - CCAR and 2. Capital - DFAST

	Item	As of Date			Projected in $Millions									Sums in $Millions		
					PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
	Additional tier 1 capital															
44	**Additional tier 1 capital instruments plus related surplus**	CASDP860		CPSDP860												
45	**Non-qualifying capital instruments subject to phase out from additional tier 1 capital**	CASDP861		CPSDP861												
46	**Tier 1 minority interest not included in common equity tier 1 capital**	CASDP862		CPSDP862												
47	**Additional tier 1 capital before deductions**	CASDP863		CPSDP863												
48	**Additional tier 1 capital deductions**	CASDP864		CPSDP864												
49	**Additional tier 1 capital**	CASDP865		CPSDP865												
	Tier 1 capital															
50	**Tier 1 capital (sum of items 43 and 49)**	CASD8274	-	CPSD8274	-	-	-	-	-	-	-	-	-			
	Tier 2 capital															
51	**Tier 2 capital instruments plus related surplus**	CASDP866		CPSDP866												
52	**Non-qualifying capital instruments subject to phase out from tier 2 capital**	CASDP867		CPSDP867												
53	**Total capital minority interest that is not included in tier 1 capital**	CASDP868		CPSDP868												
54	**Allowance for loan and lease losses includable in tier 2 capital**	CASD5310		CPSD5310												
55	**(Advanced approaches holding companies that exit parallel run only): eligible credit reserves includable in tier 2 capital**	CASE5310		CPSE5310												
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**	CASDQ257		CPSDQ257												
57	**Tier 2 capital before deductions (sum of items 51, 52, 53, 54 and 56)**	CASDP870	-	CPSDP870	-	-	-	-	-	-	-	-	-			
58	**(Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions**	CASEP870		CPSEP870												
59	**Tier 2 capital deductions**	CASDP872		CPSDP872												
60	**Tier 2 capital (item 57 minus 59)**	CASD5311	-	CPSD5311	-	-	-	-	-	-	-	-	-			
61	**(Advanced approaches holding companies that exit parallel run only): Tier 2 capital**	CASE5311		CPSE5311												
	Total capital															
62	**Total capital, (sum of items 50 and 60)**	CASD3792	-	CPSD3792	-	-	-	-	-	-	-	-	-			
63	**(Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 50 and 61)**	CASE3792		CPSE3792												

FR Y-14A Schedule A.1.d. - 1. Capital - CCAR and 2. Capital - DFAST

Item		As of Date		Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
	Threshold Deductions Calculations														
	Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs														
64	**Aggregate Nnon-significant investments in the capital of unconsolidated financial institutions, including in the form of common stock, additional tier 1, and tier 2 capital**	CASDR643		CPSDR643											
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**	CASDR646	-	CPSDR646	-	-	-	-	-	-	-	-	-		
66	**Amount of non-significant investments that exceed the 10 percent deduction threshold for non-significant investments**	CASDR647	-	CPSDR647	-	-	-	-	-	-	-	-	-		
	Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs														
67	**Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock**	CASDQ259		CPSDQ259											
68	**Permitted offsetting short positions in relation to the specific gross holdings included above**	CASDQ260		CPSDQ260											
69	**Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 67 minus 68 or zero)**	CASDQ261	-	CPSDQ261	-	-	-	-	-	-	-	-	-		
70	**10 percent common equity tier 1 deduction threshold (10 percent of item 36)**	CASDQ262	-	CPSDQ262	-	-	-	-	-	-	-	-	-		
71	**Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 69 minus item 70 or zero), prior to transition provisions**	CASDP853	-	CPSDP853	-	-	-	-	-	-	-	-	-		
	MSAs, net of associated DTLs														
72	**Total mortgage servicing assets classified as intangible**	CASDQ263		CPSDQ263											
73	**Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards**	CASDQ264		CPSDQ264											
74	**Mortgage servicing assets net of related deferred tax liabilities (item 72 minus item 73)**	CASDQ265	-	CPSDQ265	-	-	-	-	-	-	-	-	-		
75	**10 percent common equity tier 1 deduction threshold (10 percent of item 36)**	CASDQ262	-	CPSDQ262	-	-	-	-	-	-	-	-	-		
76	**Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 74 minus item 75 or zero), prior to transiton provisions**	CASDP854	-	CPSDP854	-	-	-	-	-	-	-	-	-		
	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs														
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**	CASDQ296	-	CPSDQ296	-	-	-	-	-	-	-	-	-		
78	**10 percent common equity tier 1 deduction threshold (10 percent of item 36)**	CASDQ262	-	CPSDQ262	-	-	-	-	-	-	-	-	-		
79	**Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 77 minus item 78 or zero), prior to transition provisions**	CASDP855	-	CPSDP855	-	-	-	-	-	-	-	-	-		

FR Y-14A Schedule A.1.d. - 1. Capital - CCAR and 2. Capital - DFAST

	Item	As of Date			Projected in $Millions									Sums in $Millions		
					PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
	Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)															
80	**Sum of items 69, 74, and 77**	CASDQ266	-	CPSDQ266	-	-	-	-	-	-	-	-	-			
81	**15 percent common equity tier 1 deduction threshold**	CASDQ267	-	CPSDQ267	-	-	-	-	-	-	-	-	-			
82	**Sum of items 71, 76, and 79**	CASDQ268	-	CPSDQ268	-	-	-	-	-	-	-	-	-			
83	**Item 80 minus item 82**	CASDQ269	-	CPSDQ269	-	-	-	-	-	-	-	-	-			
84	**Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold (greater of item 83 minus item 81 or zero), prior to transition provisions**	CASDQ270	-	CPSDQ270	-	-	-	-	-	-	-	-	-			
	Total Assets for the Leverage Ratio (12 CFR 217)															
85	**Average total consolidated assets**	CASK3368		CPSK3368												
86	**Deductions from common equity tier 1 capital and additional tier 1 capital**	CASDP875		CPSDP875												
87	**Other deductions from (additions to) assets for leverage ratio purposes**	CASDB596		CPSDB596												
88	**Total assets for the leverage ratio (item 85 minus items 86 and 87)**	CASDA224	-	CPSDA224	-	-	-	-	-	-	-	-	-			
	REGULATORY CAPITAL AND RATIOS															
89	**Common equity tier 1 (item 43)**	CASDP859	-	CPSDP859	-	-	-	-	-	-	-	-	-			
90	**Tier 1 capital per revised regulatory capital rule**	CASD8274	-	CPSD8274	-	-	-	-	-	-	-	-	-			
91	**Total capital per revised regulatory capital rule**	CASD3792	-	CPSD3792	-	-	-	-	-	-	-	-	-			
92	**(Advanced approaches holding companies that exit parallel run only): Total capital per revised regulatory capital rule (item 63)**	CASE3792		CPSE3792												
93	**Total risk-weighted assets using standardized approach**	CASDA223		CPSDA223												
94	**(Advanced approaches holding companies that exit parallel run only): total risk-weighted assets using advanced approaches rules**	CASEA223		CPSEA223												
95	**Total assets for the leverage ratio per revised regulatory capital rule (item 88)**	CASKA224	-	CPSKA224	-	-	-	-	-	-	-	-	-			
96	**Supplementary leverage ratio exposure**	CASKHK22		CPSKHK22												

FR Y-14A Schedule A.1.d. - 1. Capital - CCAR and 2. Capital - DFAST

	Item	As of Date			Projected in $Millions									Sums in $Millions		
					PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
97	**Common equity tier 1 ratio (%)**	CASDP793		CPSDP793												
98	**(Advanced approaches holding companies that exit parallel run only): Common equity tier 1 ratio (%)**	CASEP793		CPSEP793												
99	**Tier 1 capital ratio (%)**	CASD7206		CPSD7206												
100	**(Advanced approaches holding companies that exit parallel run only): Tier 1 capital ratio (%)**	CASE7206		CPSE7206												
101	**Total capital ratio (%)**	CASD7205		CPSD7205												
102	**(Advanced approaches holding companies that exit parallel run only): Total capital ratio (%)**	CASE7205		CPSE7205												
103	**Tier 1 leverage ratio (%)**	CASD7204		CPSD7204												
104	**Supplementary leverage ratio (%)**	CASKHK23		CPSKHK23												
	Schedule HC-F—Other Assets															
105	**Net deferred tax assets**	CASK2148		CPSK2148												
	Schedule HC-G—Other Liabilities															
106	**Net deferred tax liabilities**	CASK3049		CPSK3049												
	Issuances associated with the U.S. Department of Treasury Capital Purchase Program:															
107	**Senior perpetual preferred stock or similar items**	CASKG234		CPSKG234												
108	**Warrants to purchase common stock or similar items**	CASKG235		CPSKG235												
	Deferred Tax Asset Information															
109	**Potential Net operating loss carrybacks****	CASDQ275		CPSDQ275												
110	**Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross of related valuation allowances**	CASDR648		CPSDR648												
111	**Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit carryforwards**	CASDR649		CPSDR649												
112	**Deferred tax assets arising from temporary differences, net of DTLs**	CASDR650		CPSDR650												
113	**Valuation allowances related to DTAs arising from temporary differences**	CASDR651		CPSDR651												
	Supplemental Capital Action Information (report in $Millions unless otherwise noted)***															
114	**Cash dividends declared on common stock**	CASD4460		CPSD4460												
115	**Common shares outstanding (Millions)**	CASDQ946		CPSDQ946												
116	**Common dividends per share ($)**	CASDQ282	-	CPSDQ282	-	-	-	-	-	-	-	-	-			

FR Y-14A Schedule A.1.d. - 1. Capital - CCAR and 2. Capital - DFAST

	Item	As of Date			Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
117	**Issuance of common stock for employee compensation**	CASDQ283		CPSDQ283												
118	**Other issuance of common stock**	CASDQ284		CPSDQ284												
119	**Total issuance of common stock**	CASDQ285	-	CPSDQ285	-	-	-	-	-	-	-	-	-			
120	**Share repurchases to offset issuance for employee compensation**	CASDQ286		CPSDQ286												
121	**Other share repurchase**	CASDQ287		CPSDQ287												
122	**Total share repurchases**	CASDQ288	-	CPSDQ288	-	-	-	-	-	-	-	-	-			
	Regulatory capital buffer information															
123	**Standardized approach capital conservation buffer requirement**	-	-	-	-	-	-	-	-	-	-	-	-			
124	**Stress capital buffer requirement**															
125	**GSIB surcharge (if applicable)**															
126	**Countercyclical capital buffer amount (if applicable)**															
127	**Standardized approach capital conservation buffer**															
128	**Advanced approaches capital conservation buffer requirement**	-	-	-	-	-	-	-	-	-	-	-	-			
129	**2.5 percent**															
130	**GSIB surcharge (if applicable)**															
131	**Countercyclical capital buffer amount (if applicable)**															
132	**Advanced approaches capital conservation buffer**															
133	**Stress leverage buffer requirement**															
134	**Leverage buffer**															
135	**Supplementary leverage ratio (SLR) buffer requirement (if applicable)**															
136	**SLR buffer (if applicable)**															
137	**Eligible retained income**															
138	**Maximum payout ratio**															
139	**Maximum payout amount**	-	-	-	-	-	-	-	-	-	-	-	-			
140	**Distributions during the quarter**															
	Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital															
141	**Outstanding trust preferred securities**	CASKC699		CPSKC699												
142	**Trust preferred securities included in Item 49**	CASDQ289		CPSDQ289												

Memoranda

*Please break out and explain below other adjustments to equity capital: CASDQ290

143

**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 109 as follows:

144	Taxes paid during the fiscal year ended two years ago	CASDQ292
145	Taxes paid during the fiscal year ended one year ago	CASDQ293
146	Taxes paid through the as-of date of the current fiscal year	CASDQ294

***Please reconcile the Supplemental Capital Action and HI-A projections (i.e., allocate the capital actions among the HI-A buckets): CASDQ295

147