OMB No. 7100-0341
Expiration Date: October 31, 2017

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 20 to 1,028 hours per response, with an average of 304 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.

A.1.d—Capital

The Capital 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.

All data collected in the Capital sub-schedule should be reported on a quarterly basis and not on a year-to-date, cumulative basis. Note that item 142, Total number of bank holding company common shares outstanding, and item 157, Common shares outstanding, should be reported in millions of shares.

All BHCs are required to provide projections of common equity tier 1 ~~common~~ capital, tier 1 capital, and total capital based on the revised regulatory ~~general risk-based~~ capital rule for all quarters. ~~Tier 1 common capital is defined as tier 1 capital less non-common elements[1], including perpetual preferred stock and related surplus, minority interest in subsidiaries, trust preferred securities, and mandatory convertible preferred securities. In addition, advanced-approaches BHCs are to provide capital projections following the guidance and definitions for common equity tier 1, tier 1 capital, and tier 2 capital in accordance with the revised regulatory capital rule, beginning in 1Q2014. Moreover, advanced BHCs are to report their RWA using general risk-based capital rules; reflective of Common Equity Tier 1 capital deductions and adjustments under line 118, "Total risk-weighted assets using standardized approach" for the first two reporting periods only (e.g., 3Q2014 actuals and 4Q2014 projections), in lieu of the Standardized Approach being effective beginning 1Q2015.~~

~~Likewise, non-advanced approaches BHCs are required to provide capital projections following the revised regulatory capital rule guidance starting 1Q2015.~~

Under the Board's capital plan and stress test rules, a BHC's calculations of pro forma regulatory capital ratios ~~and its pro forma tier 1 common ratio~~ over the planning horizon ~~that starts on October 1, 2014~~ 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 items on the FR Y-14A Summary Schedule Capital – CCAR and Capital – DFAST sub-schedules, BHCs should not use the advanced approaches. For example, in line 35~~58~~, "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 regulatory capital, including any assumptions required under the Board's regulations.

~~[1] 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; and Schedule HC-R, line items 6a, 6b, and 6c.~~

~~For purposes of reporting item 24, "Qualifying restricted core capital elements", BHCs should treat the phase-out of trust preferred securities (TruPS) in a manner consistent with the final rule. That is, advanced-approaches BHCs should begin to adopt a 50 percent phase-out approach of their non-qualifying tier 1 capital instruments (including TruPS) beginning in 1Q14, 25 percent beginning in 1Q15, and 0 percent as of 1Q16 and thereafter. Non-advanced approaches BHCs must start to adopt the 25 percent phase-out approach starting in 1Q15.~~

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

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

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

Report total bank holding company equity capital most recently reported for the end of previous quarter, as defined in the FR Y-9C, Schedule HI-A, item 1 (except FR Y-9C, Schedule HI-A, 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 the FR Y-9C, Schedule HI-A, item 2.

Line item 3 Balance end of previous QUARTER as restated

Report the sum of items 1 and 2.

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

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

Line item 5 Sale of perpetual preferred stock, gross

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

Line item 7 Sale of common stock, gross

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

Line item 8 Conversion or retirement of common stock

Report the conversion or retirement of common stock, as defined in the FR Y-9C, Schedule HI-A, 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 the FR Y-9C, Schedule HI-A, item 7.

Line item 10 Purchase of treasury stock
Report the purchase of treasury stock, as defined in the FR Y-9C, Schedule HI-A, item 8.

Line item 11 Changes incident to business combinations, net
Report the changes incident to business combinations, net, as defined in the FR Y-9C, Schedule HI-A, item 9.

Line item 12 Cash dividends declared on preferred stock
Report cash dividends declared on preferred stock, as defined in the FR Y-9C, Schedule HI-A, item 10.

Line item 13 Cash dividends declared on common stock
Report cash dividends declared on common stock, as defined in the FR Y-9C, Schedule HI-A, item 11.

Line item 14 Other comprehensive income
Report other comprehensive income, as defined in the FR Y-9C, Schedule HI-A, item 12.

Line item 15 Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company
Report the change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company, as defined in the FR Y-9C, Schedule HI-A, 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 the FR Y-9C, Schedule HI-A, item 14. Report amounts separately and provide a text explanation of each type of adjustment to equity capital included in this item in item Memoranda 1 (line 167) 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 holding company equity capital end of current period
Report the sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15 and 16, less items 10, 12 and 13. Note that this item must tie to item 27a on Schedule HC.

~~**SCHEDULE HC-R Part 1.A. Per General Risk-based Capital Rules (12 CFR 225, Appendix A)**~~
~~Line items 18 through 41: All BHCs must complete this section for the as of date and all projection quarters.~~

~~**Tier 1 Capital**~~

~~**Line item 18 Total bank holding company equity capital** Report the amount from item 17,~~

~~above.~~

~~Line item 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)~~
~~Report net unrealized gains (losses) on available-for-sale securities, as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 2. If a gain, report as a positive value; if a loss, report as a negative value.~~

~~Line item 20 Net unrealized loss on available-for-sale equity securities (report loss as a positive value)~~
~~Report net unrealized loss on available-for-sale equity securities, as defined in the FR Y-9C, Schedule HC-R, item 3, as well as the FFIEC 101 (Schedule A), item 3. Report the loss as a positive value.~~

~~Line item 21 Accumulated net gains (losses) on cash flow hedges and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB statement No. 158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)~~
~~Report accumulated net gains (losses) on cash flow hedges, as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 4. Include amounts recorded in accumulated other comprehensive income (AOCI) resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB statement No. 158) to defined benefit postretirement plans. If a gain, report as a positive value; if a loss, report as a negative value.~~

~~Line item 22 Nonqualifying perpetual preferred stock~~
~~Report nonqualifying perpetual preferred stock, as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 5.~~

~~Line item 23 Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries~~
~~Report qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries, as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 6.a.~~

~~Line item 24 Qualifying restricted core capital elements (other than cumulative perpetual preferred stock)~~
~~Report qualifying restricted core capital elements (other than cumulative perpetual preferred stock), as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 6.b.~~

~~Line item 25 Qualifying mandatory convertible preferred securities of internationally active bank holding companies~~
~~Report qualifying mandatory convertible preferred securities of internationally active bank holding companies, as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 6.c.~~

~~Line item 26 Disallowed goodwill and other disallowed intangible assets~~
~~Report disallowed goodwill and other disallowed intangible assets, as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 7.a.~~

~~Line item 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)~~
~~Report the 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, as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 7.b. If a net gain, report as a positive value; if a net loss, report as a negative value.~~

~~Line item 28 Subtotal~~
~~Report the sum of items 18, 23, 24 and 25, less items 19, 20, 21, 22, 26 and 27.~~

~~Line item 29 Disallowed servicing assets and purchased credit card relationships~~
~~Report disallowed servicing assets and purchased credit card relationships, as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 9.a.~~

~~Line item 30 Disallowed deferred tax assets~~
~~Report disallowed deferred tax assets, as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 9.b.~~

~~Line item 31 Other additions to (deductions from) tier 1 capital~~
~~Report other additions to (deductions from) tier 1 capital, as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 10. Report amounts separately and provide a text explanation of each type of addition to (deduction from) tier 1 capital included in this item in item Memoranda .2 (line 168) at the end of this sub-schedule.~~

~~Line item 32 Tier 1 capital~~
~~Report the sum of items 28 and 31, less items 29 through 30.~~

~~Tier 2 Capital~~

~~Line item 33 Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements (except Class B noncontrolling (minority) interest) not includable in items 24 or 25~~
~~Report the restricted core capital elements, as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 12.~~

~~Line item 34 Cumulative perpetual preferred stock included in item 22 and Class B noncontrolling (minority) interest not included in item 24, but includable in tier 2 capital~~
~~Report the appropriate tier 2 capital items as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 13.~~

~~Line item 35 Allowance for loan and lease losses includable in tier 2 capital~~
~~Report the allowance for loan and lease losses includible in tier 2 capital as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 14.~~

~~**Line item 36 – Unrealized gains on available-for-sale equity securities includable in tier 2 capital**~~
~~Report the Unrealized gains on available-for-sale equity securities includable in tier 2 capital as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 15.~~

~~**Line item 37 – Other Tier 2 capital components**~~
~~Report the amount of any items that qualify for inclusion in Tier 2 capital, as defined in the FR Y-9C, Schedule HC-R, item 16.~~

~~**Line item 38 – Tier 2 capital**~~
~~This is a shaded cell that is the sum of items 33 through 37.~~

~~**Line item 39 – Allowable tier 2 capital**~~
~~This is a shaded cell that equals the lesser of item 32 or 38.~~

~~**Line item 40 – Deductions for total risk-based capital**~~
~~Report deductions for total risk based capital, as defined in the FR Y-9C, Schedule HC-R, Part I.A., item 20.~~

~~**Line item 41 – Total risk-based capital**~~
~~This is a shaded cell that is the sum of items 32 and 39, less item 40.~~

Regulatory Capital per Revised Regulatory Capital Rule (July 2013)

All advanced approaches BHCs and opt-in BHCs must complete the following section beginning 4Q14. All other BHCs must complete projections starting 1Q15. Where applicable, please reflect the transition provisions for the appropriate line item, per the 2013 revised regulatory capital rule.

Line item ~~42~~ 18 AOCI opt-out election

Non-advanced approaches BHCs have 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 non-advanced approaches holding company that makes this AOCI opt-out election must make the same election on the March 31, 2015 FR Y-9C filing. Enter "1" to opt out or "0" to opt in.

As provided in section 22(b)(ii) of the revised regulatory capital framework, a non-advanced approaches banking organization that seeks to make an AOCI opt-out election is required to do so upon filing its first Call Report or FR Y-9 series report after the date upon which it becomes subject to the final rule (January 1, 2015). Thus, a banking organization's response to line item 42 of the "Capital Composition" tab for the purposes of the 2014 CCAR and stress test cycles would not be binding upon it when that response is provided prior to it making the one-time, permanent AOCI opt-out election in the relevant Call Report or FR Y-9 series report. However, the banking organization should provide a response to line item 42 of the "Capital Composition" tab that best reflects its expected choice with regard to the AOCI opt-out election.

Common Equity Tier 1

Line item ~~43~~ 19 Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares
(1) Common stock: report the amount of common stock reported in FR Y-9C Schedule HC-R~~, Part I.B.,~~ item 1, provided it meets the criteria for common equity tier 1 capital based on the revised regulatory capital rules of the Federal Reserve. Include capital instruments issued by mutual banking organizations that meet the criteria for common equity tier 1 capital.

(2) PLUS: related surplus: adjust the amount reported in FR Y-9C Schedule HC-R, ~~Part I.B,~~ item 1 as follows: include the net amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value on or before the report date; exclude adjustments arising from treasury stock transactions.

(3) LESS: treasury stock, unearned ESOP shares, and any other contra-equity components.

Line item ~~44~~ 20 Retained earnings
Report the amount of the holding company's retained earnings as reported in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 2.

Line item ~~45~~ 21 Accumulated other comprehensive income (AOCI)

Report the amount of AOCI as reported under generally accepted accounting principles (GAAP) in the U.S. that is included in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 3.

Line item ~~46~~ 22 Common equity tier 1 minority interest includable in common equity tier 1 capital.

Report the aggregate amount of common equity tier 1 minority interest consistent with section 21 of the revised regulatory capital rules. Common equity tier 1 minority interest means the common equity tier 1 capital of a depository institution or foreign bank that is a consolidated subsidiary of the holding company and that is not owned by the holding company. In addition, the capital instruments issued by the subsidiary must meet all of the criteria for common equity tier 1 capital (qualifying common equity tier 1 capital).

The minority interest limitations apply only to the consolidated subsidiaries that have common equity tier 1 capital in excess of capital necessary to meet the minimum capital requirements plus the capital conservation buffer. For example, a subsidiary with a common equity tier 1 capital ratio of 8 percent that needs to maintain a common equity tier 1 capital ratio of more than 7 percent to avoid limitations on capital distributions and discretionary bonus payments is considered to have "surplus" common equity tier 1 capital. Thus, at the consolidated level, the holding company may not include the portion of such surplus common equity tier 1 capital and is required to phase out this surplus minority interest.

Line item ~~47~~ 23 Common equity tier 1 capital before adjustments and deductions
This is an embedeed formula.

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

Line item ~~48~~ 24 Goodwill net of associated deferred tax liabilities (DTLs)
Report the amount of goodwill included in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 6.

However, if the holding company has a DTL that is specifically related to goodwill acquired in a taxable purchase business combination that it chooses to net against the goodwill, the amount of disallowed goodwill to be reported in this item should be reduced by the amount of the associated DTL.

If a holding company has significant investments in the capital of unconsolidated financial institutions in the form of common stock, the holding company should report in this item goodwill embedded in the valuation of a significant investment in the capital of an unconsolidated financial institution in the form of common stock (embedded goodwill). Such deduction of embedded goodwill would apply to investments accounted for under the equity method. Under GAAP, if there is a difference between the initial cost basis of the investment and the amount of underlying equity in the net assets of the investee, the resulting difference should be accounted for as if the investee were a consolidated subsidiary (which may include imputed goodwill).

There are no transition provisions for this item.

Line item ~~49~~ 25 Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs

Report the amount included in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 7. Report all intangible assets (other than goodwill and MSAs) net of associated DTLs, included in FR Y-9C Schedule HC-M, items 12.b and 12.c, that do not qualify for inclusion in common equity tier 1 capital under the regulatory capital rules. Generally, all purchased credit card relationships (PCCRs) and non-mortgage servicing rights, reported in FR Y-9C Schedule HC-M, item 12.b, and all other identifiable intangibles, reported in FR Y-9C Schedule HC-M, item 12.c, do not qualify for inclusion in common equity tier 1 capital and should be included in this item.

Further, if the holding company has a DTL that is specifically related to an intangible asset (other than servicing assets and PCCRs) acquired in a nontaxable purchase business combination that it chooses to net against the intangible asset for regulatory capital purposes, the amount of disallowed intangibles to be reported in this item should be reduced by the amount of the associated DTL. However, a DTL that the holding company chooses to net against the related intangible reported in this item may not also be netted against DTAs when the holding company determines the amount of DTAs that are dependent upon future taxable income and calculates the maximum allowable amount of such DTAs for regulatory capital purposes.

If the amount reported for other identifiable intangible assets in FR Y-9C Schedule HC-M, item 12.c, includes intangible assets that were recorded on the reporting holding company's balance sheet on or before February 19, 1992, the remaining book value as of the report date of these intangible assets may be excluded from this item.

Line item ~~50~~ 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 included in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 8, that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.

AOCI-related adjustments
If Item ~~42~~ 18 is "1" for "Yes", complete items ~~51~~ 27 through ~~55~~ 31 only for AOCI related adjustments.

Line item ~~51~~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, that is included in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 9a, "Accumulated other comprehensive income." If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.

Line item ~~52~~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 that is included in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 9b, "Accumulated other comprehensive income."

Line item ~~53~~29: AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges
Report the amount of accumulated net gains (losses) on cash flow hedges that is included in FR Y-9C Schedule HC-R, Part I.B.,, item 9c, "Accumulated other comprehensive income." If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.

Line item ~~54~~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 and included in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 9d, "Accumulated other comprehensive income," 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 item. If the amount is a net loss, report it as a negative value in this item.

Line item ~~55~~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 reported in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 9e, "Accumulated other comprehensive income." 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.

Include (i) the unamortized balance of the unrealized holding gain (loss) that existed at the date of transfer of a debt security transferred into the held-to-maturity category from the available-for-sale category and (ii) the unaccreted portion of other-than-temporary impairment losses on available-for-sale and held-to-maturity debt securities that was not recognized in earnings in accordance with ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, "Accounting for Certain Investments in Debt and Equity Securities").

If Item ~~42~~ 18 is "0" for "No", complete item ~~56~~ 33 only for AOCI related adjustments.

Line item ~~56~~ 33 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 reported in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ 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 ~~57~~ 34 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 reported in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 10a, prior to the 10% and 15% threshold deductions, related to changes in the fair value of liabilities that are due to changes in the holding company's own credit risk. If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item. Advanced approaches holding companies only: include the credit spread premium over the risk free rate for derivatives that are liabilities.

Line item ~~58~~ 35 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 reported in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 10b, that are not included in items above, as described below.

(1) After-tax gain-on-sale in connection with a securitization exposure.

Report the same amount as reported in the subcomponent of the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 10b. Include any after-tax gain-on-sale in connection with a securitization exposure. Gain-on-sale means an increase in the equity capital of a holding company resulting from a securitization (other than an increase in equity capital resulting from the holding company's receipt of cash in connection with the securitization or reporting of a

mortgage servicing asset on FR Y-9C Schedule HC).

(2) Defined benefit pension fund assets, net of associated DTLs.
Report the same amount as reported in the subcomponent of the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 10b. A holding company must deduct defined benefit pension fund assets, net of associated DTLs, held by a holding company. With the prior approval of the Federal Reserve, this deduction is not required for any defined benefit pension fund net asset to the extent the holding company has unrestricted and unfettered access to the assets in that fund. For an insured depository institution, no deduction is required.

A holding company must risk weight any portion of the defined benefit pension fund asset that is not deducted as if the holding company directly holds a proportional ownership share of each exposure in the defined benefit pension fund.

(3) Investments in the holding company's own shares to the extent not excluded as part of treasury stock.
Report the same amount as reported in the subcomponent of the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 10b. Include the holding company's investments in (including any contractual obligation to purchase) its own common stock instruments, including direct, indirect, and synthetic exposures to such instruments (as defined in the revised regulatory capital rules), to the extent such instruments are not excluded as part of treasury stock. If a holding company already deducts its investment in its own shares (for example, treasury stock) from its common equity tier 1 capital elements, it does not need to make such deduction twice.

A holding company may deduct gross long positions net of short positions in the same underlying instrument only if the short positions involve no counterparty credit risk. The holding company must look through any holdings of index securities to deduct investments in its own capital instruments.

In addition:
(i) Gross long positions in investments in a holding company's own regulatory capital instruments resulting from holdings of index securities may be netted against short positions in the same underlying index;
(ii) Short positions in index securities that are hedging long cash or synthetic positions may be decomposed to recognize the hedge; and
(iii) The portion of the index that is composed of the same underlying exposure that is being hedged may be used to offset the long position if both the exposure being hedged and the short position in the index are covered positions under the market risk capital rule, and the hedge is deemed effective by the holding company's internal control processes which would have been assessed by the Federal Reserve.

(4) Reciprocal cross-holdings in the capital of financial institutions in the form of common stock.
Report the same amount as reported in the subcomponent of the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 10b. Include investments in the capital of other financial institutions (in the form of common stock) that the holding company holds reciprocally (this is the corresponding deduction approach). Such reciprocal crossholdings may result from a formal

or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments.

(5) Advanced approaches holding companies only that exit parallel run.[2]

Report the same amount as reported in the subcomponent of the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 10b. Include the amount of expected credit loss that exceeds the eligible credit reserves.

Line item ~~59~~ 36 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

~~Report the same amount as reported in the FR Y-9C Schedule HC-R, Part I.B., item 11. A holding company has a non-significant investment in the capital of an unconsolidated financial institution (as defined in section 217.2 of the revised regulatory capital rules) if it owns 10 percent or less of the issued and outstanding common shares of that institution.~~

~~Report the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that, in the aggregate, exceed the 10 percent threshold for non-significant investments, calculated as described below. The holding company may apply associated DTLs to this deduction.~~

This item should be derived as line item 67, reflective of any applicable transition provisions, and should correspond to what is reported in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 11.

A holding company has a non-significant investment in the capital of an unconsolidated financial institution when it owns 10 percent or less of the issued and outstanding common shares of that institution.

Line item ~~60~~ 37 Subtotal (item ~~47~~ 23 minus items ~~48~~ 24 through ~~59~~36)
This is an embedded formula.

Line item ~~61~~ 38 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 ~~(item 92)~~
This item should be derived from line item ~~92~~72, reflective of any applicable transition provisions, and should correspond to what is reported in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 13.

A holding company has a significant investment in the capital of an unconsolidated financial institution when it owns more than 10 percent of the issued and outstanding common shares of that institution.

---

[2] An advanced approaches holding company that exit the parallel run is an advanced approaches holding company that has completed the parallel run process and received notification from the Federal Reserve pursuant to section 121(d) of subpart E of the revised regulatory capital rules.

Report the amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent common equity tier 1 capital deduction threshold, calculated as follows:

(1) Determine the amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock.
(2) If the amount in (1) is greater than 10 percent of the amount of the subtotal in item 60, report the difference as this line item.
(3) If the amount in (2) is less than 10 percent of the amount of the subtotal in item 60, report zero.

If the holding company included embedded goodwill in item ~~48~~24, to avoid double counting, the holding company may net such embedded goodwill already deducted against the exposure amount of the significant investment. For example, if a holding company has deducted $10 of goodwill embedded in a $100 significant investment in the capital of an unconsolidated financial institution in the form of common stock, the holding company is allowed to net such embedded goodwill against the exposure amount of such significant investment (that is, the value of the investment is $90 for purposes of the calculation of the amount that is subject to deduction).

Line item ~~62~~ 39 MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold ~~(item 97)~~

This item should be derived from line item ~~97~~77, reflective of any applicable transition provisions, and should correspond to what is reported in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 14.

Report the amount of MSAs included in FR Y-9C Schedule HC-M, item 12(a), net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold as follows:

(1) Take the amount of MSAs as reported in FR Y-9C Schedule HC-M, item 12(a), net of associated DTLs.
(2) If the amount in (1) is higher than 10 percent of the amount of the subtotal in item ~~60~~37, report the difference as this line item.
(3) If the amount in (1) is lower than 10 percent of the amount of the subtotal in item ~~60~~37, enter zero.

Line item ~~63~~ 40 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 100)~~

This item should be derived from line item ~~100~~80, reflective of any applicable transition provisions, and should correspond to what is reported in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 15.

(1) Report the amount of DTAs arising from temporary differences that the holding company could not realize through net operating loss carrybacks net of any related valuation allowances and net of associated DTLs (for example, DTAs resulting from the holding company's ALLL).

(2) If the amount in (1) is higher than 10 percent of the amount the subtotal in item 60, report the difference as this line item.

(3) If the amount in (1) is lower than 10 percent of the amount of the subtotal in item 60, enter zero.

DTAs arising from temporary differences that could be realized through net operating loss carrybacks are not subject to deduction, and instead must be assigned a 100 percent risk weight.

Line item ~~64~~ 41 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 105)~~

his item should be derived from line item ~~105~~85, reflective of any applicable transition provisions, and should correspond to what is reported in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 16.
The aggregate amount of the threshold items (that is, 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) may not exceed 15 percent of the holding company's common equity tier 1 capital, net of applicable adjustments and deductions (the 15 percent common equity tier 1 capital deduction threshold).

Line item ~~65~~ 42 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 reported in FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 17, related to reciprocal cross holdings, non-significant investments in the capital of unconsolidated financial institutions, and non-common stock significant investments in the capital of unconsolidated financial institutions 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 items ~~72~~ 49 and ~~83~~60.

Line item ~~66~~ 43 Total adjustments and deductions for common equity tier 1 capital (sum of items ~~61~~ 38 through ~~65~~42)
This is an embedded formula.

Line item ~~67~~ 44 Common equity tier 1 capital
TThis item is the numerator of the holding company's common equity tier 1 risk-based capital ratio, which should align with HC-R, ~~Part I.B.,~~ item 19. It is an embedded formula.

Additional tier 1 capital

Line item ~~68~~ 45 Additional tier 1 capital instruments plus related surplus
Report this item as consistent with the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 20. Starting on January 1, 2014 for advanced approaches holding companies and on January 1, 2015 for non-advanced holding companies, report the portion of noncumulative perpetual preferred stock and

related surplus included in FR Y-9C Schedule HC, item 23, that satisfy all the criteria for additional tier 1 capital in the revised regulatory capital rules of the Federal Reserve.

Include instruments that were (i) issued under the Small Business Job's Act of 2010, or, prior to October 4, 2010, under the Emergency Economic Stabilization Act of 2008 and (ii) were included in the tier 1 capital under the Federal Reserve's general risk-based capital rules (12 CFR part 225, appendix A, and, if applicable, appendix E) (for example, tier 1 instruments issued under the TARP program that are grandfathered permanently). Also include additional tier 1 capital instruments issued as part of an ESOP, provided that the repurchase of such instruments is required solely by virtue of ERISA for a banking organization that is not publicly-traded.

Line item ~~69~~ 46 Non-qualifying capital instruments subject to phase out from additional tier 1 capital

Report this item as consistent with the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 21, subjet to the applicable phase-out schedule as described within the Y-9C. Starting on January 1, 2014 for advanced approaches holding companies and on January 1, 2015 for non-advanced holding companies, report the total amount of non-qualifying capital instruments that were included in tier 1 capital and outstanding as of January 1, 2014 according to the following criteria:

Depository institution holding companies with total consolidated assets of $15 billion or more as of December 31, 2009 that are not 2010 MHCs must phase out non-qualifying capital instruments (that is, debt or equity instruments that do not meet the criteria for additional tier 1 or tier 2 capital instruments in section 217.20 of the revised regulatory capital rules, but that were issued and included in tier 1 or tier 2 capital, respectively, prior to May 19, 2010).

If non-advanced approaches holding companies have non-qualifying capital instruments that are excluded from tier 1 capital, such non-qualifying capital instruments can be included in tier 2 capital, without limitation, provided the instruments meet the criteria for tier 2 capital set forth in section 217.20(d) of the revised regulatory capital rules.

For the case of advanced approaches holding companies, non-qualifying capital instruments that are phased out of tier 1 capital are fully includable in tier 2 capital until December 31, 2015. From January 1, 2016, until December 31, 2021, these holding companies are required to phase out such non-qualifying capital instruments from tier 2 capital.

Line item ~~70~~ 47 Tier 1 minority interest not included in common equity tier 1 capital

Report this item as consistent with the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 22 – include the amount of tier 1 minority interest that is applicable at the consolidated level, as described below.

For each consolidated subsidiary, perform the calculations in steps (1) through (10) as laid out in the HC-R. Sum up the results from step 10 for each consolidated subsidiary and report the aggregate number in this item.

For tier 1 minority interest, there is no requirement that the subsidiary be a depository institution or a foreign bank. However, the instrument that gives rise to tier 1 minority interest must meet all the criteria for either common equity tier 1 capital or additional tier 1 capital instrument.

Line item ~~71~~ 48 Additional tier 1 capital before deductions
This captures the total of items ~~68~~ 45 through ~~70~~47.

Line item ~~72~~ 49 Additional tier 1 capital deductions
Report this item as consistent with the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 24, including all applicable transition provisions. Report additional tier 1 capital deductions as the sum of the following elements:

a. Investments in own additional tier 1 capital instruments

Report the holding company's investments in (including any contractual obligation to purchase) its own additional tier 1 instruments, whether held directly or indirectly.

A holding company may deduct gross long positions net of short positions in the same underlying instrument only if the short positions involve no counterparty risk.

The holding company must look through any holdings of index securities to deduct investments in its own capital instruments. In addition:
(i) Gross long positions in investments in a holding company's own regulatory capital instruments resulting from holdings of index securities may be netted against short positions in the same index;
(ii) Short positions in index securities that are hedging long cash or synthetic positions can be decomposed to recognize the hedge; and
(iii) The portion of the index that is composed of the same underlying exposure that is being hedged may be used to offset the long position if both the exposure being hedged and the short position in the index are covered positions under the market risk capital rule, and the hedge is deemed effective by the holding company's internal control processes.

b. Reciprocal cross-holdings in the capital of financial institutions

Include investments in the additional tier 1 capital instruments of other financial institutions that the holding company holds reciprocally, where such reciprocal crossholdings result from a formal or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments. If the holding company does not have a sufficient amount of a specific component of capital to effect the required deduction, the shortfall must be deducted from the next higher (that is, more subordinated) component of regulatory capital.

For example, if a holding company is required to deduct a certain amount from additional tier 1 capital and it does not have additional tier 1 capital, then the deduction should be from common equity tier 1 capital.

c. Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments
An institution has a non-significant investment in the capital of an unconsolidated financial institution if it owns 10 percent or less of the issued and outstanding common shares of

that institution.

Calculate this amount as follows:
(1) Determine the aggregate amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, additional tier 1, and tier 2 capital.
(2) Determine the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of additional tier 1 capital.
(3) If the amount in (1) is greater than the 10 percent threshold for non-significant investments, then multiply the difference by the ratio of (2) over (1). Report this product in this line item.
(4) If the amount in (1) is less than the 10 percent threshold for non-significant investments, report zero.

d. Significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from additional tier 1 capital

Report the total amount of significant investments in the capital of unconsolidated financial institutions in the form of additional tier 1 capital.

e. Other adjustments and deductions

Include adjustments and deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions (related to reciprocal cross holdings, non-significant investments in the tier 2 capital of unconsolidated financial institutions, and significant investments in the tier 2 capital of unconsolidated financial institutions). Also include adjustments and deductions related to the calculation of DTAs, gain-on-sale, defined benefit pension fund assets, changes in fair value of liabilities due to changes in own credit risk, and expected credit losses during the tranisiton period as applicable.

Line item ~~73~~ 50 Additional tier 1 capital
eport this item as consistent with the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 25.

Tier 1 capital

Line item ~~74~~ 51 Tier 1 capital (sum of items ~~67~~ 44 and ~~73~~50)
Item ~~74~~ 51 is a shaded cell and is derived from the sum of items ~~67~~ 44 and ~~73~~ 50 and should be consistent with the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 26.

Tier 2 capital

Line item ~~75~~ 52 Tier 2 capital instruments plus related surplus
Report the amount consistent with the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 27. Starting on January 1, 2014 for advanced approaches holding companies and on January 1, 2015 for non-advanced holding companies, report tier 2 capital instruments that satisfy all eligibility criteria under the revised regulatory capital rules and related surplus.

Include instruments that were (i) issued under the Small Business Job's Act of 2010, or, prior to October 4, 2010, under the Emergency Economic Stabilization Act of 2008 and (ii) were included in the tier 2 capital under the Federal Reserve's general risk-based capital rules.

Line item ~~76~~ 53 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 and outstanding as of January 1, 2014, and will be subject to phaseout, consistent with the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 28.

Line item ~~77~~ 54 Total Capital minority interest that is now included in tier 1 capital
Report the amount of total capital minority interest that is includable at the consolidated level, as described below, consistent with the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 29. For each consolidated subsidiary, perform the calculations in steps (1) through (10) outlined within the Y-9C. Sum up the results for each consolidated subsidiary and report the aggregate number in this item.D

Line item ~~78~~ 55 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, consistent with the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 30a. None of the holding company's allocated transfer risk reserve, if any, is includable in tier 2 capital.

Line item ~~79~~ 56 (Advanced approaches holding companies that exit parallel run only): eligible credit reserves includable in tier 2 capital
BHCs do not have to report this field. S.

Line item ~~80~~ 57 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

(i) Holding companies that entered "1" for "Yes" in item ~~42~~18:
Report the pretax net unrealized holding gain (i.e., the excess of fair value as reported in FR Y-9C Schedule HC-B, item 7, column D, over historical cost as reported in FR Y-9C Schedule HC-B, item 7, column C), if any, on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital, subject to the limits specified in the revised regulatory capital rules. The amount reported in this item cannot exceed 45 percent of the holding company's pretax net unrealized gain on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures.

(ii) Holding companies that entered "0" for "No" in item ~~42~~18:
Do not apply any transition provision multiplier for this item.

Line item ~~81~~ 58 Tier 2 capital before deductions
This is an embedded formula.

Line item ~~82~~ 59 (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures
BHCs do not have to report this field.

Line item ~~83~~ 60 Tier 2 capital deductions
Report total tier 2 capital deductions from FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 33, as the sum of the following elements:

If a holding company does not have a sufficient amount of tier 2 capital to reflect these deductions, then the holding company must deduct the shortfall from additional tier 1 capital or, if there is not enough additional tier 1 capital, from common equity tier 1 capital.

In addition, advanced approaches holding companies with insufficient tier 2 capital for deductions will make the following adjustments: an advanced approaches holding company will make deductions on this schedule under the generally applicable rules that apply to all banking organizations. It will use FFIEC 101, Schedule A, to calculate its capital requirements under the advanced approaches. Therefore, in the case of an advanced approaches holding company with insufficient tier 2 capital to make tier 2 deductions, it will use the corresponding deduction approach and the generally applicable rules to take excess tier 2 deductions from additional tier 1 capital, and if necessary from common equity tier 1. It will use the advanced approaches rules to take deductions on the FFIEC 101 form.

a. Investments in own additional tier 2 capital instruments.
Report the holding company's investments in (including any contractual obligation to purchase) its own tier 2 instruments, whether held directly or indirectly.

A holding company may deduct gross long positions net of short positions in the same underlying instrument only if the short positions involve no counterparty risk.

The holding company must look through any holdings of index securities to deduct investments in its own capital instruments. In addition:
(i) Gross long positions in investments in a holding company's own regulatory capital instruments resulting from holdings of index securities may be netted against short positions in the same index;
(ii) Short positions in index securities that are hedging long cash or synthetic positions can be decomposed to recognize the hedge; and
(iii) The portion of the index that is composed of the same underlying exposure that is being hedged may be used to offset the long position if both the exposure being hedged and the short position in the index are covered positions under the market risk capital rule, and the hedge is deemed effective by the holding company's internal control processes.

b. Reciprocal cross-holdings in the capital of financial institutions.
Include investments in the tier 2 capital instruments of other financial institutions that the holding company holds reciprocally, where such reciprocal crossholdings result from a formal or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments.

c. Non-significant investments in tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments.
Calculate this amount as follows:

(1) Determine the aggregate amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, additional tier 1, and tier 2 capital.
(2) Determine the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of tier 2 capital.
(3) If (1) is greater than the 10 percent threshold for non-significant investments, then, multiply the difference by the ratio of (2) over (1). Report this product in this line item.
(4) If (1) is less than the 10 percent threshold for non-significant investments, enter zero.

d. Significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from tier 2 capital.
Report the total amount of significant investments in the capital of unconsolidated financial institutions in the form of tier 2 capital.

e. Other adjustments and deductions.
Include any other applicable adjustments and deductions applied to tier 2 capital in accordance with the revised regulatory capital rules.

Line item ~~84~~ 61 Tier 2 capital
This is an embedded formula .

Line item ~~85~~ 62 (Advanced approaches holding companies that exit parallel run): Tier 2 capital, reflective of transition ~~procedures~~provisions
BHCs are not required to complete this field.

Total Capital

Line item ~~86~~ 63 Total capital
This is an embedded formula.

Line item ~~87~~ 64 (Advanced approaches holding companies that exit parallel run only): Total capital, reflective of transition provisions (sum of items ~~74~~ 51 and ~~85~~62)
BHCs are not required to complete this field.

~~10%/15%~~ Threshold Deductions Calculations

Line item 65 Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock
Aggregate holdings of capital instruments relevant to non-significant investments in the capital of unconsolidated financial entities. A holding company has a non-significant investment in the capital of an unconsolidated financial institution (as defined in section 217.2 of the revised regulatory capital rules) if it owns 10 percent or less of the issued and outstanding common shares of that institution. The holding company may apply associated DTLs to this deduction.

Line item 66 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 item is a shaded cell and is derived as ten percent of (item 47 less items 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, and 58).

Line item 67 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold

This item is a shaded cell and is derived as item 65 less item 66. If item 66 is greater than item 65 this is set to zero.

Line item ~~88~~ 68 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 ~~89~~ 69 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 ~~90~~ 70 Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions

This item is a shaded cell and is the greater of item ~~88~~ 68 minus item ~~89~~ 69 or zero.

Line item ~~91~~ 71 10 percent common equity tier 1 deduction threshold

This item is a shaded cell and is derived from item ~~60~~37

Line item ~~92~~ 72 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold

This item is a shaded cell and is derived from items ~~90~~ 70 and ~~91~~ 71

MSAs, net of associated DTLs

Line item ~~93~~ 73 Total mortgage servicing assets classified as intangible

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

Line item ~~94~~ 74 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, with recognition capped at 10% of the bank's common equity tier 1(after the application of all regulatory adjustments). If the bank chooses to net its deferred tax liabilities associated with mortgage servicing assets against deferred tax assets (in Line 17 of the Capital Composition sub-schedule), those deferred tax liabilities should not be deducted again here.

Line item ~~95~~ 75 Mortgage servicing assets net of related deferred tax liabilities
This item is a shaded cell and is derived from items ~~93~~ 73and ~~94~~74.

Line item ~~96~~ 76 10 percent common equity tier 1 deduction threshold
This item is a shaded cell and is derived from item ~~60~~37.

Line item ~~97~~ 77 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold
This item is a shaded cell and is derived from items ~~95~~ 75 and ~~96~~76.

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 ~~98~~ 78 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs
This item is a shaded cell and is derived as item 112 less item 113.

The amount of DTAs arising from temporary differences that the holding company could not realize through net operating loss carrybacks net of any related valuation allowances and net of associated DTLs.

Line item ~~99~~ 79 10 percent common equity tier 1 deduction threshold
This item is a shaded cell and is derived from item ~~160~~37.

Line item ~~100~~ 80 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold
This item is a shaded cell and is derived from items ~~98~~ 78 and ~~99~~79.

Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)

Line item ~~101~~ 81 items 70~~90~~, 75~~95~~, and 78~~98~~
This item is a shaded cell and is derived from items 70~~90~~, 75~~95~~, and 78~~98~~.

Line item ~~102~~ 82 15 percent common equity tier 1 deduction threshold
This item is a shaded cell and is derived from item 37~~60~~.

Line item ~~103~~ 83 Sum of items 72~~92~~, 77~~97~~, and 80~~100~~
This item is a shaded cell and is derived from items 72~~92~~, 77~~97~~, and 80~~100~~.

Line item ~~104~~ 84 Item 81~~101~~ minus item 83~~103~~
This item is a shaded cell and is derived from items 81~~101~~ minus item 83~~103~~.

Line item ~~105~~ 85 Amount to be deducted from common equity tier 1 due to 15 percent

deduction threshold, prior to transition provision (greater of item 84~~104~~ minus item 82~~102~~ or zero)
This item is a shaded cell and is derived from items 82~~102~~ and 84~~104~~.

Total Assets for the Leverage Ratio (12 CFR 217)

Line item ~~106~~ 86 Average total consolidated assets
Report the amount of average total consolidated assets as reported in FR Y-9C, HC-R, ~~Part I.B.,~~ item 36.

Line item ~~107~~ 87 Deductions from common equity tier 1 capital and additional tier 1 capital
This corresponds to the FR Y-9C Schedule HC-R, ~~Part I.B.,~~ item 37.

Line item ~~108~~ 88 Other deductions from (additions to) assets for leverage ratio purposes
Based on the revised regulatory capital rules, report the amount of any deductions from (additions to) total assets for leverage capital purposes that are not included in Item 107 If the amount is a net deduction, report it as a positive value in this item. If the amount is a net addition, report it as a negative value in this item.

Line item ~~109~~ 89 Total assets for the leverage ratio (item 86~~106~~ minus items 87~~107~~ and 88~~108~~)
This item captures FR Y-9C HC-R, ~~Part I.B.,~~ item 39.

REGULATORY CAPITAL AND RATIOS

~~**Line item 110 Tier 1 Common Capital**For all quarters, BHCs are required to provide projections of tier 1 common capital, which is defined as tier 1 capital less non-common elements[3], including perpetual preferred stock and related surplus, minority interest in subsidiaries, trust preferred securities, and mandatory convertible preferred securities~~

Line item ~~111~~ 90 Common Equity Tier 1
This item is a shaded cell and is derived from item 44~~67~~.

~~**Line item 112 Tier 1 Capital**~~
~~This item is a shaded cell and is derived from item 32.~~

Line item ~~113~~ 91 Tier 1 Capital
This item is a shaded cell and is derived from item 51~~74~~.

~~[3] Non-common elements should include the following items captured in the September 30, 2013 FR Y-9C: Schedule HC, line item 23 net of Schedule HC-R, line item 5; and Schedule HC-R, line items 6a, 6b, and 6c.~~

~~**Line item 114 Total Capital**~~
~~This item is a shaded cell and is derived from item 41.~~

Line item ~~115~~ 92 Total Capital
This item is a shaded cell and is derived from item 63~~86~~.

Line item ~~116~~ 93 Total Capital (advanced approaches institutions that exit parallel run only)
Respondents are not required to complete this field.

~~**Line item 117 Total risk-weighted assets using general risk-based capital rules; reflective of Tier 1 common capital deductions and adjustments**~~

~~This item should equal the amount of total RWA, reflective of Tier 1 common capital adjustments, that is reported under the FR Y-14A, General RWA worksheet, for all BHCs for all quarters.~~

Line item ~~118~~ 94 Total risk-weighted assets using standardized approach

For all BHCs from 1Q15 onwards ~~(i.e., PQ2)~~, please report the total amount of Standardized RWA, as reported under the Standardized RWA worksheet of the FR Y-14A Summary.

~~For all advanced approaches BHCs, please report RWA using the general risk-based capital rules, reflective of common equity tier 1 capital adjustments for 3Q14 and 4Q14 (i.e., the as-of-date and PQ1).~~

~~**Note that non-advanced BHCs do NOT need to report anything in line 118 for 3Q14 and 4Q14.**~~

Line item ~~119~~ 95 (Advanced approaches holding companies that exit parallel run only): total risk-weighted assets using advanced approaches rules
BHCs are not required to fill out this item.

Line item ~~120~~ 96 Total Assets for the Leverage Ratio per revised regulatory capital rule
This is derived from line 89~~109~~ and corresponds to the FR Y-9C, Schedule HC-R, ~~Part I.B.,~~ item 39.~~T~~

~~**Line item 121 Tier 1 Common Ratio (%) (based upon generally applicable risk weighted assets)**~~
~~his item is derived from item 110 divided by 117. T~~

Line item ~~122~~ 97 Common Equity Tier 1 Ratio (%)
This item is derived from item 90~~111~~ divided by 94~~117 or 118~~.

Line item ~~123~~ 98 Common Equity Tier 1 Ratio (%) (advanced approaches institutions that exit parallel run only)
BHCs are not required to fill out this item.

Line item ~~124~~ 99 Tier 1 Capital Ratio (%)
This item is derived from item 91~~112 or 113~~ divided by 94~~117 or 118~~. ~~In each reporting period,~~

please provide calculations based on the capital regime for which the BHC is subject.

Advanced BHCs should use 113 in the numerator, and line 118 in the denominator (recognizing that they must report RWA using general risk-based capital rules, reflective of common equity tier 1 capital deductions and adjustments for 3Q2014 and 4Q2014), per instructions for line 118.

Non-advanced approaches BHCs should use 112 in the numerator and 117 in the denominator for 3Q2014 and 4Q2014. For all periods beyond 4Q2014, non-advanced approaches BHCs should use 113 in the numerator and 118 in the denominator.

Line item 125 100 Tier 1 Capital Ratio (%) (advanced approaches institutions that exit parallel run only)
BHCs are not required to fill out this item.

Line item 126 101 Total risk-based capital ratio (%)
This item is derived from item 92 114 or 115 divided by 94117 or 118. In each reporting period, provide calculations based on the capital regime for which the BHC is subject.

In each reporting period, please provide calculations based on the capital regime for which the BHC is subject.

Advanced BHCs should use 115 in the numerator, and line 118 in the denominator (recognizing that they must report RWA using general risk-based capital rules, reflective of common equity tier 1 capital deductions and adjustments for 3Q2014 and 4Q2014), per instructions for line 118.

Non-advanced approaches BHCs should use 114 in the numerator and 117 in the denominator for 3Q2014 and 4Q2014. For all periods beyond 4Q2014, non-advanced approaches BHCs should use 115 in the numerator and 118 in the denominator.

Line item 127 102 Total risk-based capital ratio (%) (advanced approaches institutions that exit parallel run only)
BHCs are not required to fill out this item.

Line item 128 103 Tier 1 Leverage Ratio (%)
This item is derived from item 91112 or 113 divided by 96120.

Schedule HC-R — Memoranda (Section only applicable under the general risk-based capital rules)

Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:

Line item 129 Noncumulative perpetual preferred stock
Report noncumulative perpetual preferred stock, as defined in the FR Y-9C, Schedule HC-R, Memoranda item 3.a.

~~Line item 130 Other noncumulative preferred stock eligible for inclusion in tier 1 capital (e.g., REIT preferred securities)~~
~~Report other noncumulative preferred stock eligible for inclusion in tier 1 capital (e.g., REIT preferred securities), as defined in the FR Y-9C, Schedule HC-R, Memoranda item 3.c.~~

~~Line item 131 Other cumulative preferred stock eligible for inclusion in tier 1 capital (excluding TruPS)~~
~~Report other cumulative preferred stock eligible for inclusion in tier 1 capital (excluding trust preferred securities (TruPS)), as defined in the FR Y-9C, Schedule HC-R, Memoranda item 3.d.~~

~~Treasury stock (including offsetting debit to the liability for ESOP debt):~~

~~Line item 132 In the form of perpetual preferred stock~~
~~Report Treasury stock in the form of perpetual preferred stock (including the offsetting debit to the liability for ESOP debt), as defined in the FR Y-9C, Schedule HC-R, Memoranda item 5.a.~~

~~Line item 133 In the form of common stock~~
~~Report Treasury stock in the form of common stock (including the offsetting debit to the liability for ESOP debt), as defined in the FR Y-9C, Schedule HC-R, Memoranda item 5.b.~~

~~Restricted core capital elements included in Tier 1 capital:~~

~~Line item 134 Qualifying Class B noncontrolling (minority) interest~~
~~Report all qualifying Class B noncontrolling (minority) interest, as defined in the FR Y-9C, Schedule HC-R, Memoranda item 8.a.~~

~~Line item 135 Qualifying Class C noncontrolling (minority) interest~~
~~Report all qualifying Class C noncontrolling (minority) interest, as defined in the FR Y-9C, Schedule HC-R, Memoranda item 8.b.~~

~~Line item 136 Qualifying cumulative perpetual preferred stock~~
~~Report all qualifying cumulative perpetual preferred stock, as defined in the FR Y-9C, Schedule HC-R, Memoranda item 8.c.~~

~~Line item 137 Qualifying TruPS~~
~~Report all qualifying trust preferred securities (TruPS), as defined in the FR Y-9C, Schedule HC-R, Memoranda item 8.d.~~

~~Line item 138 Goodwill net of any associated deferred tax liability~~
~~Report goodwill net of any associated deferred tax liability, as defined in the FR Y-9C, Schedule HC-R, Memoranda item 9.~~

~~Line item 139 Is the bank holding company internationally active for purposes of the qualifying restricted core capital limit tests?~~
~~Report "Yes" or "No". An internationally active BHC is a BHC that (1) as of the most recent year-end~~

~~estimates total consolidated assets equal to $250 billion or more or (2) on a consolidated basis, as of the most recent year-end estimates total on-balance-sheet foreign exposure of $10 billion or more.~~

Schedule HC-F—Other Assets

Line item ~~140~~ 104 Net deferred tax assets
Report net deferred tax assets, as defined in the FR Y-9C, Schedule HC-F, item 2.

Schedule HC-G—Other Liabilities

Line item ~~141~~ 105 Net deferred tax liabilities
Report net deferred tax liabilities, as defined in the FR Y-9C, Schedule HC-G, item 2.

Schedule HC-M—Memoranda

Line item ~~142~~ 106 Total number of bank holding company common shares outstanding
Report the total number (in millions) of bank holding company common shares outstanding, as defined in the FR Y-9C, Schedule HC-M, item 1.

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

Line item ~~143~~ 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 the FR Y-9C, Schedule HC-M, item 24.a.

Line item ~~144~~ 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 the FR Y-9C, Schedule HC-M, item 24.b.

~~Disallowed~~ Deferred Tax ~~Assets~~ Asset Information ~~Calculation (Schedule HC-R Instructions)~~

~~**Line item 145 Enter the tier 1 subtotal**~~
~~Report the amount from item 28 above.~~

~~**Line item 146 Enter 10% of the tier 1 subtotal**~~
~~Report the amount from item 145 above multiplied by 0.10.~~

~~**Line item 147 Enter the amount of deferred tax assets to be used when calculating the regulatory capital limit**~~
~~Report the amount of deferred tax assets to be used when calculating the regulatory capital limit.~~

~~ine item 148 Enter any optional adjustment made to item 141 in item 148 as allowed in the FR Y-9C instructionsR~~
~~This is an emdedded formula and should be auto-populated.~~

Line item ~~149~~ 109 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 data.
Report 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. The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Report disaggregated data for taxes paid in memorandum items at the end of this sub-schedule.

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 item should correspond to what is reported in FR Y-9C Schedule HC-R, 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 that could not be realized through net operating loss carrybacks, net of DTLs, but before related valuation allowances

Report the aggregate amount of DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of DTLs, but gross of related valuation allowances. This item should correspond to the gross amount of DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of DTLs used to calculate FR Y-9C Schedule HC-R, item 15, plus any related valuatation allowances. That is, this is the amount of DTAs from temporary differences that could not be realized through net operating loss carrybacks, net of DTLs, subject to the 10 percent common equity tier 1 capital threshold, before the application of any transition provisions plus any related valuation allowances.

Line item 113 Valuation allowances related to DTAs arising from temporary differences that could not be realized through net operating loss carrybacks

Report any valuation allowances related to DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of DTLs.

~~**Line item 150 – Enter the amount of deferred tax assets that is dependent upon future taxable income**~~
~~Report the amount of deferred tax assets that is dependent upon future taxable income.~~

~~**Line item 151 – Enter the portion of (e) that the bank holding company could realize within the next 12 months based on its projected future taxable income.**~~
~~Report the portion 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.~~

~~**Line item 152 (g) Enter the minimum of (f) and (b)**~~

~~**Line item 153 Subtract (g) from (e), but cannot be less than 0**~~

~~**Line item 154 Future taxes paid (used to determine item 152)**~~

~~**Line item 155 Future taxable income (consistent with item 152)**~~

Supplemental Capital Action Information

Line item ~~156~~ 114 Cash dividends declared on common stock

Line item ~~157~~ 115 Common shares outstanding (Millions)

Line item ~~158~~ 116 Common dividends per share ($)

Line item ~~159~~ 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 ~~160~~ 118 Other issuance of common stock
Report the amount (in $millions) of other issuance of common stock (other than for employee compensation).

Line item ~~161~~ 119 Total issuance of common stock

Line item ~~162~~ 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 ~~163~~ 121 Other share repurchases
Report the amount (in $millions) of all other share repurchases.

Line item ~~164~~ 122 Total share repurchases

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

Line item ~~165~~ 123 Outstanding trust preferred securities
Report the outstanding notional balance of trust preferred securities as defined in the FR Y-9C, Schedule HC, item 19b.

Line item ~~166~~ 124 Trust preferred securities included in item 24
Report trust preferred securities qualifying for tier 1 capital and included in item 24 above.

MEMORANDA:

Memoranda Line item ~~167~~ 125 Itemized other adjustments to equity capital
Report amounts separately of other adjustments to equity capital included in item 16, and provide a text explanation of each type of adjustment.

Memoranda Line item ~~168~~ 126 Itemized other additions to (deductions from) tier 1 capital
Report amounts separately of other additions to (deductions from) tier 1 capital included in item 31, and provide a text explanation of each type of addition or deduction.

Itemized historical data related to taxes paid:

Memoranda Line item ~~169~~ 127 Taxes paid during fiscal year ended two years ago
Report the amount of taxes paid during fiscal year ended two years ago.

Memoranda Line item ~~170~~ 128 Taxes paid during fiscal year ended one year ago
Report the amount of taxes paid during fiscal year ended one year ago.

Memoranda Line item ~~171~~ 129 Taxes paid through the as-of date of the current fiscal year
Report the amount of taxes paid during the 9 months ending on ~~September 30 of the current fiscal year~~the as-of date.

Memoranda Line item ~~172~~ 130 Reconcile the Supplemental Capital Action and HI-A projections
In this item, reconcile the supplemental capital actions reported with HI-A projections reported in items 1 through 15; that is, allocate the capital actions among the HI-A buckets.