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Schedule HC-R, Part I.B –Regulatory Capital Components and Ratios

Advanced approaches holding companies (except savings and loan holding companies (SLHCs)) must complete this Schedule HC-R, Part I.B, starting on March 31, 2014. Starting on March 31, 2015, all other holding companies must complete this schedule. On that date, Schedule HC-R, Part I.A, will be removed and Part I.B will be designated Part I. This schedule is to be submitted on a consolidated basis by top-tier holding companies.

Dollar Amounts in Thousands

	BHCX	Bil	Mil	Thou						
Common equity tier 1 capital										
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....										
2. Retained earnings.....										
3. Accumulated other comprehensive income (AOCI)										
<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="width: 10%;">0=No</td> <td style="width: 10%;">BHCX</td> <td style="width: 10%;"></td> </tr> <tr> <td>1=Yes</td> <td></td> <td></td> </tr> </table>					0=No	BHCX		1=Yes		
0=No	BHCX									
1=Yes										
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....										
<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="width: 8%;">BHCX</td> <td style="width: 8%;">Bil</td> <td style="width: 8%;">Mil</td> <td style="width: 8%;">Thou</td> </tr> </table>					BHCX	Bil	Mil	Thou		
BHCX	Bil	Mil	Thou							
4. Common equity tier 1 minority interest includable in common equity tier 1 capital										
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)										
Common equity tier 1 capital: adjustments and deductions										
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....										
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....										
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....										
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):										
a. LESS: 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).....										
b. LESS: 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)										
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)										
d. LESS: 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).....										
e. LESS: 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).....										
f. To be completed only by holding companies that entered "0" for No in 3.a: LESS: 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)										
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:										

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b. (Advanced approaches holding companies that exit parallel run only): tier 2 capital (greater of item 32.b less item 33, or zero).....

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Total capital

35. a. **Total capital** (sum of items 26 and 34.a).....
 b. (Advanced approaches holding companies that exit parallel run only): total capital (sum of items 26 and 34.b).....

Total assets for the leverage ratio

36. Average total consolidated assets.....
 37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8 and 10.b).....
 38. LESS: Other deductions from (additions to) assets for the leverage ratio purposes...
 39. **Total assets for the leverage ratio** (item 36 minus items 37 and 38).....

Total risk-weighted assets

40. a. **Total risk-weighted assets** (from Schedule RC-R, item 62).....
 b. (Advanced approaches holding companies that exit parallel run only): total risk-weighted assets using advanced approaches rules (from FFIEC 101, Schedule A, item 60).....

Capital ratios

41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 40.b).....
 42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 40.b).....
 43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 35.b divided by item 40.b).....
 44. Tier 1 leverage ratio (Column A: item 26 divided by item 39) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 39).....
 45. Advanced approaches holding companies only: supplementary leverage ratio (FFIEC 101, Schedule A, item 98).....

Column A		Column B	
BHCX	Percentage	BHCX	Percentage
	--.--		--.--
	--.--		--.--
	--.--		--.--
	--.--		--.--
			--.--

Capital buffer

46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments
 a. Capital conservation buffer.....
 b. (Advanced approaches holding companies that exit parallel run only): total applicable capital buffer.....

BHCX	Percentage
	--.--
	--.--

Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of 46.a or 46.b, if an advanced approaches holding company that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:

47. Eligible retained income.....
 48. Distributions and discretionary bonus payments during the quarter

BHCX	Bil	Mil	Thou