

DRAFT 12/19/2013

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 Part I.B. On that date, Schedule HC-R, Part I.A, will be removed and Part I.B will be designated Part I. Part I.B. is to be submitted on a consolidated basis by top-tier holding companies.

Dollar Amounts in Thousands

	BHCK	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.....	Xxxx			
2. Retained earnings.....	Xxxx			
3. Accumulated other comprehensive income (AOCI)	Xxxx			
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....		0=No 1=Yes	BHCK Xxxx	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	Xxxx			
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	Xxxx			
Common equity tier 1 capital: adjustments and deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	Xxxx			
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	Xxxx			
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.....	Xxxx			
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).....	Xxxx			
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)	Xxxx			
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)	Xxxx			
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).....	Xxxx			
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).....	Xxxx			
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 income taxes, 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)	Xxxx			
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				

DRAFT 12/19/2013

Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of 46.a or 46.b for 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

Xxxx			
Xxxx			