

# DRAFT

## Schedule SC-R—Regulatory Capital Components and Ratios

Starting on June 30, 2015, covered top-tier savings and loan holding companies (SLHCs) with less than \$500 million in total consolidated assets must complete this schedule on a consolidated basis.

Dollar Amounts in Thousands		BHSP	Mil	Thou
<b>Common equity tier 1 capital</b>				
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) .....				
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....	0=No	BHSP		
	1=Yes			
	BHSP	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) .....				
<b>Common equity tier 1 capital: adjustments and deductions</b>				
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 "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 SLHCs 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:				
a. LESS: 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) .....				
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....				



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39. **Total assets for the leverage ratio** (item 36 minus items 37 and 38).....

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**Total risk-weighted assets**

40. **Total risk-weighted assets (RWAs)**.....


**Capital Ratios**

- 41. Common equity tier 1 capital ratio (item 19 divided by item 40) .....
- 42. Tier 1 capital ratio (item 26 divided by item 40) .....
- 43. Total capital ratio (item 35 divided by item 40) .....
- 44. Tier 1 leverage ratio (item 26 divided by item 39) .....
- 45. NOT APPLICABLE

BHSP	Percentage
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	--.---

**Capital buffer**

- 46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments
  - a. Capital conservation buffer.....

BHSP	Percentage
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Institutions must complete items 47 and 48 if the amount in item 46 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.....

BHSP	Mil	Thou