		FR Y9C Codes	Projected in \$Millions									
			PQ 1	PQ 2	PQ3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9	
	Net Interest Income by Business Segment: (17)											
1	Retail and Small Business	CPSNQ159	-	-	-	-	-	-	-	-	-	
1A	Domestic (11)	CPSNQ160	-	-	-	-	-	-	-	-	-	
1B	Credit and Charge Cards (10)	CPSNQ161										
1C	Mortgages	CPSNQ162										
1D	Home Equity	CPSNQ163										
1E	Retail and Small Business Deposits	CPSNQ164										
1F	Other Retail and Small Business Lending	CPSNQ165										
1G	International Retail and Small Business (16)	CPSNQ166										
2	Commercial Lending	CPSNQ167										
3	Investment Banking	CPSNQ168										
4	Merchant Banking / Private Equity	CPSNQ169										
5	Sales and Trading	CPSNQ170	-	-	-	-	-	-	-	-	-	
5A	Prime Brokerage	CPSNQ171										
5B	Other	CPSNQ172										
6	Investment Management	CPSNQ173										
7	Investment Services	CPSNQ174										
8	Treasury Services	CPSNQ175										
9	Insurance Services	CPSNQ176										
10	Retirement / Corporate Benefits Products	CPSNQ177										
11	Corporate / Other	CPSNQ178										
12	Optional Immaterial Business Segments (7)	CPSNQ179										
13	Total Net Interest Income (1)	CPSN4074	-	-	-	-	-	-	-	-	-	

FR Y9C Codes Projected in \$Millions

		e codes				•	•				
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Non Interest Income by Business Segment: (17)										
14	Retail and Small Business	CPSNQ180	-								
14 14A	Domestic	CPSNQ181		-	-	-	-	-		-	_
14A 14B	Credit and Charge Cards (10)	CPSNQ181		-	-	-		_	-	-	-
14C	Credit and Charge Card Interchange Revenues - Gross	CPSNQ183				<u> </u>	<u> </u>	<u> </u>	_		
14C 14D	Other	CPSNQ184									
14D 14E	Mortgages and Home Equity	CPSNQ185	_	_	_	_	_	_	_	-	_
14F	Production	CPSNQ186		_	_	_	_	_		-	_
14G	Gains/(Losses) on Sale (18)	CPSNQ187									
14H	Other	CPSNQ188									
141	Servicing	CPSNQ189	_	_	_	_	_	_	_	-	-
14J	Servicing & Ancillary Fees	CPSNQ190									
14K	MSR Amortization (20)	CPSNQ191									
		CI SITQISI									
	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other	CPSNQ192									
14L	Net of Hedge Performance (19)(21)										
14M	Other	CPSNQ193									
	Provisions to Repurchase Reserve / Liability for Residential Mortgage										
14N	Representations and Warranties (contra-revenue) (12)	CPSNQ194									
140	Retail and Small Business Deposits	CPSNQ195	-	-	-	-	-	-	-	-	-
14P	Non Sufficient Funds / Overdraft Fees - Gross	CPSNQ196									
14Q	Debit Interchange - Gross	CPSNQ197									
14R	Other (22)	CPSNQ198									
14S	Other Retail and Small Business Lending	CPSNQ199									
14T	International Retail and Small Business (16)	CPSNQ200									
15	Commercial Lending	CPSNQ201									
16	Investment Banking	CPSNQ202	-	-	-	-	-	-	-	-	-
16A	Advisory	CPSNQ203									
16B	Equity Capital Markets	CPSNQ204									
16C	Debt Capital Markets	CPSNQ205									
16D	Syndicated / Corporate Lending	CPSNQ206									
17	Merchant Banking / Private Equity	CPSNQ207	-	-	-	-	-	-	-	-	-
17A	Net Investment Mark-to-Market	CPSNQ208									
17B	Management Fees	CPSNQ209									
17C	Other	CPSNQ210									

			PQ 1	PQ 2	PQ3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
18	Sales and Trading	CPSNQ211	-	-	-	-	-	-	-	-	-
18A	Equities	CPSNQ212	-	-	-	-	-	-	-	-	-
18B	Commission and Fees	CPSNQ213									
18C	Other (23)	CPSNQ214									
18D	Fixed Income	CPSNQ215	-	-	-	-	-	-	-	-	-
18E	Rates	CPSNQ216									
18F	Credit	CPSNQ217									
18G	Other	CPSNQ218									
18H	Commodities	CPSNQ219	-	-	-	-	-	-	-	-	-
181	Commission and Fees	CPSNQ220									
18J	Other	CPSNQ221									
18K	Prime Brokerage	CPSNQ222	-	-	-	-	-	-	-	-	-
18L	Commission and Fees	CPSNQ223									
18M	Other	CPSNQ224									
19	Investment Management	CPSNQ225	-	-	-	-	-	-	-	-	-
19A	Asset Management	CPSNQ226									
19B	Wealth Management / Private Banking	CPSNQ227									
20	Investment Services	CPSNQ228	-	-	-	-	-	-	-	-	-
20A	Asset Servicing	CPSNQ229	-	-	-	-	-	-	-	-	-
20B	Securities Lending	CPSNQ230									
20C	Other	CPSNQ231									
20D	Issuer Services	CPSNQ232									
20E	Other	CPSNQ233									
21	Treasury Services	CPSNQ234									
22	Insurance Services	CPSNQ235									
23	Retirement / Corporate Benefits Products	CPSNQ236									
24	Corporate / Other	CPSNQ237									
25	Optional Immaterial Business Segments (7)	CPSNQ238									
26	Total Non-Interest Income (2) (26)	CPSN4079	-	-	-	-	-	-	-	-	-
27	Total Revenues	CPSNQ239	-	-	-	-	-	-	-	-	-

FR Y9C Codes

Projected in \$Millions

		FR Y9C Code	s	Projected in \$Millions								
				PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Non Interest Expense:											
28	Compensation Expense		CPSNQ240	-	-	-	-	-	-	-	-	-
28A	Salary (14)		CPSNQ241									
28B	Benefits (14)		CPSNQ242									
28C	Commissions (6)		CPSNQ243									
28D	Stock Based Compensation		CPSNQ244									
28E	Cash Variable Pay		CPSNQ245									
29	Operational Risk Expense (8)		CPSNQ246	-	-	-	-	-	-	-	-	-
30	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12)		CPSNQ247									
31	Professional and Outside Services Expenses (13)		CPSNQ248									
32	Expenses of Premises and Fixed Assets	BHCK4217	CPSN4217									
33	Amortization Expense and Impairment Losses for Other Intangible Assets	ВНСКС232	CPSNC232									
34	Marketing Expense		CPSNQ249	-	-	-	-	-	-	-	-	-
34A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)		CPSNQ250									
34B	Other		CPSNQ251									
35	Other Real Estate Owned Expense		CPSNQ252									
	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease		000110050									
36	item 141 (BHCKB557) in Balance Sheet)		CPSNQ253									
37	Other Non-Interest Expense (4)		CPSNQ254									
38	Total Non-Interest Expense (3)		CPSNP630	-	-	-	-	-	-	-	-	-
		ВНСК4074-										
		ВНСК4079-										
		BHCK4093+B	CPSNP631	-	-	-	-	-	-	-	-	-
20	Desire to Append (5)	HCKC216-										
39	Projected PPNR (5)	Line Item 40										
40	Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27)		CPSNQ255									
41	Goodwill Impairment	ВНСКС216	CPSNC216									
42	Loss resulting from trading shock exercise (if applicable) (24) (25)	25	CPSNQ256	-	_	-	-	-	-	-	-	-

(15)

		FR Y9C Codes	Projected in \$Millions					llions		
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8
	the PPNR Projections Worksheet									
(1)	Amount should equal item 49 of the PPNR NII Worksheet, if completed.									
(2)	Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in ite	em 40 .								
(3)	Excludes Goodwill Impairment included in item 41 .									
(4)	Provide a further break out of significant items included in Other Non-Interest Expens	e such that no more the	an 5% of Non							
	Interest Expense are reported without further breakout:									
CPSNC		CPSNQ948						ļ		
CPSNC		CPSNQ950								
CPSNC		CPSNQ952								
CPSNC		CPSNQ954								
CPSNC		CPSNQ956								
CPSNC		CPSNQ958								
CPSNC		CPSNQ960								
CPSNC		CPSNQ962								
CPSNC		CPSNQ964								
CPSNC		CPSNQ966								
CPSN		CPSNQ968								
(5)	By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income les	•	·	oroken out in	items 40-41	•				
(6)	Report commissions only in "Commissions" line item 28C ; do not report commissions		tion line items.							
(7)	See instructions for guidance on related thresholds. List segments included in this line	e item.								
CPSNC										
(8)	All operational loss items, including operational losses that are contra revenue amour	•	•							
	should be reported in the operational risk expense. Any legal consultation or retainer		•							
	risk event should be included in the Operational Risk Expense. Include all Provisions to	-	•							
	related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this	s line item and not any o	other items.							
(-)										
(9)	List segments from which item was excluded:									
CPSNC		1. 6								
(10)	Include domestic BHC/IHC/SLHC issued credit and charge cards including those that r	esult from a partnershi	p agreement.							
(11)	Applies to line items 1A-1F ; US and Puerto Rico only.									
(12)	Provisions to build any non-litigation reserves/accrued liabilities that have been estab									
	government-insured residential mortgage loans (first or second lien). Do not report s	uch provisions in any of	ther items; report							
	them only in line items 14N or 30 , as applicable.									
(13)	Include routine legal expenses (i.e legal expenses not related to operational losses) he	ere.								
(14)	Do not report stock based and cash variable pay compensation here.									

Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base,

member base across the spectrum of marketing and advertising mediums.

facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card

PQ9

	FR Y9C Codes				Projected in \$Million						
		PQ 1	PQ 2	PQ3	PQ 4	PQ 5	PQ 6	PQ 7			
(16) (17) (18)	Revenues from regions outside the US and Puerto Rico. See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all number Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, brintent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the coalue changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not devalue changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value capitalization of the MSR upon sale of the loan.	roker, correspo carrying balance mortgage loans esignated for fai	e of the sold held-for-sal ir value treat	loan, fair le tment, fair							
(19) (20) (21) (22)	Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items. Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods. Include MSR changes under both FV and LOCOM accounting methods. Among items included here are debit card contra-revenues and overdraft waivers, as applicable.										
(23)	Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.										
(24) (25) CPSNQ971											
(26) (27) CPSNQ972	Exclude result of trading shock exercise (where applicable), as it is reported in item 42 . List FR Y-9C HI Schedule items in which this item is normally reported although excluded from PPNR for this repo	ort:									

PQ8

PQ 9