FR Y-14A Schedule A - Summary

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Summary Submission Cover Sheet

All BHCs, SLHCs and IHCs are expected to complete a version of the Summary template for each required scenario - *BHC Baseline, BHC Stress, Supervisory Baseline, Supervisory Adverse, and Supervisory Severely Adverse* - and additional scenarios that are named accordingly.

BHCs, SLHCs and IHCs should complete all relevant cells in the corresponding worksheets, including this cover page. BHCs, SLHCs and IHCs should not complete any shaded cells.
Please ensure that the data submitted in this Summary Template match what was submitted in other data templates.
Please do not change the structure of this workbook.
Please note that unlike FR Y-9C reporting, all actual and projected income statement figures should be reported on a quarterly basis, and not on a cumulative basis.

Institution Name:	
RSSD ID:	
Source:	BHC, SLHC, or IHC
Submission Date (MM/DD/YYYY):	
When Received:	

Please indicate the scenario associated with this submission using the following drop-down menu:

Briefly describe the scenario below:

FR Y-14A Schedule A.1.a - Income Statement

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Item			Actual in $Millions as of date		Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
	LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST															
1	**Real Estate Loans (in Domestic Offices)**	CASIP521	-	CPSIP521	-	-	-	-	-	-	-	-	-	-	-	-
2	**First Lien Mortgages**	CASIP522	-	CPSIP522	-	-	-	-	-	-	-	-	-	-	-	-
3	First Lien Mortgages	CASIP386		CPSIP386	-	-	-	-	-	-	-	-	-	-	-	-
4	First Lien HELOAN	CASIP394		CPSIP394	-	-	-	-	-	-	-	-	-	-	-	-
5	**Second / Junior Lien Mortgages**	CASIP523	-	CPSIP523	-	-	-	-	-	-	-	-	-	-	-	-
6	Closed-End Junior Liens	CASIP402		CPSIP402	-	-	-	-	-	-	-	-	-	-	-	-
7	HELOCs	CASIP412		CPSIP412	-	-	-	-	-	-	-	-	-	-	-	-
8	**CRE Loans**	CASIP524	-	CPSIP524	-	-	-	-	-	-	-	-	-	-	-	-
9	Construction	CASIP525		CPSIP525										-	-	-
10	Multifamily	CASIP526		CPSIP526										-	-	-
11	Nonfarm, Non-residential	CASIP527	-	CPSIP527	-	-	-	-	-	-	-	-	-	-	-	-
12	Owner-Occupied	CASIP528		CPSIP528										-	-	-
13	Non-Owner-Occupied	CASIP529		CPSIP529										-	-	-
14	**Loans Secured by Farmland**	CASIP530		CPSIP530										-	-	-
15	**Real Estate Loans (Not in Domestic Offices)**	CASIP531	-	CPSIP531	-	-	-	-	-	-	-	-	-	-	-	-
16	First Lien Mortgages	CASIP420		CPSIP420	-	-	-	-	-	-	-	-	-	-	-	-
17	Second / Junior Lien Mortgages	CASIP428		CPSIP428	-	-	-	-	-	-	-	-	-	-	-	-
18	**CRE Loans**	CASIP532	-	CPSIP532	-	-	-	-	-	-	-	-	-	-	-	-
19	Construction	CASIP533		CPSIP533										-	-	-
20	Multifamily	CASIP534		CPSIP534										-	-	-
21	Nonfarm, Non-residential	CASIP535	-	CPSIP535	-	-	-	-	-	-	-	-	-	-	-	-
22	Owner-Occupied	CASIP536		CPSIP536										-	-	-
23	Non-Owner-Occupied	CASIP537		CPSIP537										-	-	-
24	Loans Secured by Farmland	CASIP538		CPSIP538										-	-	-
25	**C&I Loans**	CASIP539	-	CPSIP539	-	-	-	-	-	-	-	-	-	-	-	-
26	C&I Graded	CASIP540		CPSIP540										-	-	-
27	Small Business (Scored/Delinquency Managed)	CASIP541		CPSIP541	-	-	-	-	-	-	-	-	-	-	-	-
28	Business and Corporate Card	CASIP542		CPSIP542	-	-	-	-	-	-	-	-	-	-	-	-
29	**Credit Cards**	CASIP543		CPSIP543	-	-	-	-	-	-	-	-	-	-	-	-
30	**Other Consumer**	CASIP544	-	CPSIP544	-	-	-	-	-	-	-	-	-	-	-	-
31	Auto Loans	CASIP545		CPSIP545	-	-	-	-	-	-	-	-	-	-	-	-
32	Student Loans	CASIP496		CPSIP496	-	-	-	-	-	-	-	-	-	-	-	-
33	Other loans backed by securities (non-purpose lending)	CASIP546		CPSIP546										-	-	-
34	Other	CASIP547		CPSIP547	-	-	-	-	-	-	-	-	-	-	-	-
35	**Other Loans**	CASIP548	-	CPSIP548	-	-	-	-	-	-	-	-	-	-	-	-
36	Loans to Foreign Governments	CASIP549		CPSIP549										-	-	-
37	Agricultural Loans	CASIP550		CPSIP550										-	-	-
38	Loans for purchasing or carrying securities (secured or unsecured)	CASIP551		CPSIP551										-	-	-
39	Loans to Depositories and Other Financial Institutions	CASIP552		CPSIP552										-	-	-
40	All Other Loans and Leases	CASIP553	-	CPSIP553	-	-	-	-	-	-	-	-	-	-	-	-
41	All Other Loans (exclude consumer loans)	CASIP554		CPSIP554										-	-	-
42	All Other Leases	CASIP555		CPSIP555										-	-	-
43	**Total Loans and Leases**	CASIP556		CPSIP556	-	-	-	-	-	-	-	-	-	-	-	-
	LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION															
44	**Real Estate Loans (in Domestic Offices)**	CASIP557	-	CPSIP557	-	-	-	-	-	-	-	-	-	-	-	-
45	First Lien Mortgages	CASIP558		CPSIP558										-	-	-
46	Second / Junior Lien Mortgages	CASIP559		CPSIP559										-	-	-
47	CRE Loans	CASIP560		CPSIP560										-	-	-
48	Loans Secured by Farmland	CASIP561		CPSIP561										-	-	-
49	**Real Estate Loans (Not in Domestic Offices)**	CASIP562	-	CPSIP562	-	-	-	-	-	-	-	-	-	-	-	-
50	Residential Mortgages	CASIP563		CPSIP563										-	-	-
51	CRE Loans	CASIP564		CPSIP564										-	-	-
52	Loans Secured by Farmland	CASIP565		CPSIP565										-	-	-
53	**C&I Loans**	CASIP566		CPSIP566										-	-	-
54	**Credit Cards**	CASIP567		CPSIP567										-	-	-
55	**Other Consumer**	CASIP568		CPSIP568										-	-	-
56	**All Other Loans and Leases**	CASIP569		CPSIP569										-	-	-
57	**Total Loans Held for Sale and Loans Accounted for under the Fair Value Option**	CASIP570	-	CPSIP570	-	-	-	-	-	-	-	-	-	-	-	-
	TRADING ACCOUNT															
58	**Trading MTM Losses**			CPSIP571										-	-	-
59	**Trading-Issuer Default Losses**			CPSIP572										-	-	-
60	**Counterparty Credit MTM Losses (CVA losses)**			CPSIP573										-	-	-
61	**Counterparty Default losses**			CPSIP574										-	-	-
62	**Total Trading and Counterparty**			CPSIP576	-	-	-	-	-	-	-	-	-	-	-	-
	OTHER LOSSES															
63	**Goodwill impairment**	CASIC216		CPSIC216	-	-	-	-	-	-	-	-	-	-	-	-
64	**Valuation Adjustment for firm's own debt under fair value option (FVO)**	CASIP577		CPSIP577	-	-	-	-	-	-	-	-	-	-	-	-
65	**Other losses (describe in supporting documentation)**	CASIP578		CPSIP578										-	-	-
66	**Total Other Losses**	CASIP579		CPSIP579	-	-	-	-	-	-	-	-	-	-	-	-
67	**Total Losses**	CASIP580		CPSIP580	-	-	-	-	-	-	-	-	-	-	-	-

FR Y-14A Schedule A.1.a - Income Statement

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			Actual in $Millions						Projected in $Millions						Sums in $Millions	
Item			as of date		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
	ALLOWANCE FOR LOAN and LEASE LOSSES															
68	**ALLL, prior quarter**	CASIP581		CPSIP581	-	-	-	-	-	-	-	-	-			
69	**Real Estate Loans (in Domestic Offices)**	CASIP582		CPSIP582	-	-	-	-	-	-	-	-	-			
70	Residential Mortgages	CASIP583		CPSIP583	-	-	-	-	-	-	-	-	-			
71	First Lien Mortgages	CASIP584		CPSIP584												
72	Closed-End Junior Liens	CASIP585		CPSIP585												
73	HELOCs	CASIP586		CPSIP586												
74	**CRE Loans**	CASIP587		CPSIP587	-	-	-	-	-	-	-	-	-			
75	Construction	CASIP588		CPSIP588												
76	Multifamily	CASIP589		CPSIP589												
77	Nonfarm, Non-residential	CASIP590		CPSIP590												
78	Loans Secured by Farmland	CASIP591		CPSIP591												
79	**Real Estate Loans (Not in Domestic Offices)**	CASIP592		CPSIP592	-	-	-	-	-	-	-	-	-			
80	Residential Mortgages	CASIP593		CPSIP593												
81	CRE Loans	CASIP594		CPSIP594												
82	Farmland	CASIP595		CPSIP595												
83	**C&I Loans**	CASIP596		CPSIP596	-	-	-	-	-	-	-	-	-			
84	C&I Graded	CASIP597		CPSIP597												
85	Small Business (Scored/Delinquency Managed)	CASIP598		CPSIP598												
86	Corporate and Business Cards	CASIP599		CPSIP599												
87	**Credit Cards**	CASIP600		CPSIP600												
88	**Other Consumer**	CASIP601		CPSIP601												
89	**All Other Loans and Leases**	CASIP602		CPSIP602												
90	**Unallocated**	CASIP603		CPSIP603												
91	**Provisions during the quarter**	CASI4230		CPSI4230	-	-	-	-	-	-	-	-	-	-	-	-
92	**Real Estate Loans (in Domestic Offices)**	CASIP604		CPSIP604	-	-	-	-	-	-	-	-	-	-	-	-
93	Residential Mortgages	CASIP605		CPSIP605	-	-	-	-	-	-	-	-	-	-	-	-
94	First Lien Mortgages	CASIP606		CPSIP606										-	-	-
95	Closed-End Junior Liens	CASIP607		CPSIP607										-	-	-
96	HELOCs	CASIP608		CPSIP608										-	-	-
97	CRE Loans	CASIP609		CPSIP609	-	-	-	-	-	-	-	-	-	-	-	-
98	Construction	CASIP610		CPSIP610										-	-	-
99	Multifamily	CASIP611		CPSIP611										-	-	-
100	Nonfarm, Non-residential	CASIP612		CPSIP612										-	-	-
101	Loans Secured by Farmland	CASIP613		CPSIP613										-	-	-
102	**Real Estate Loans (Not in Domestic Offices)**	CASIP614		CPSIP614	-	-	-	-	-	-	-	-	-	-	-	-
103	Residential Mortgages	CASIP615		CPSIP615										-	-	-
104	CRE Loans	CASIP616		CPSIP616										-	-	-
105	Farmland	CASIP617		CPSIP617										-	-	-
106	**C&I Loans**	CASIP618		CPSIP618	-	-	-	-	-	-	-	-	-	-	-	-
107	C&I Graded	CASIP619		CPSIP619										-	-	-
108	Small Business (Scored/Delinquency Managed)	CASIP620		CPSIP620										-	-	-
109	Corporate and Business Cards	CASIP621		CPSIP621										-	-	-
110	**Credit Cards**	CASIP622		CPSIP622										-	-	-
111	**Other Consumer**	CASIP623		CPSIP623										-	-	-
112	**All Other Loans and Leases**	CASIP624		CPSIP624										-	-	-
113	**Unallocated**	CASIP625		CPSIP625										-	-	-
114	**Net charge-offs during the quarter**	CASIP626		CPSIP626	-	-	-	-	-	-	-	-	-	-	-	-
115	**Other ALLL Changes**	CASIP627		CPSIP627										-	-	-
116	**ALLL, current quarter**	CASI3123		CPSI3123	-	-	-	-	-	-	-	-	-			
	PRE-PROVISION NET REVENUE															
117	**Net interest income**	CASI4074		CPSI4074	-	-	-	-	-	-	-	-	-	-	-	-
118	**Noninterest income**	CASI4079		CPSI4079	-	-	-	-	-	-	-	-	-	-	-	-
119	**Noninterest expense**	CASIP630		CPSIP630	-	-	-	-	-	-	-	-	-	-	-	-
120	**Pre-Provision Net Revenue**	CASIP631		CPSIP631	-	-	-	-	-	-	-	-	-	-	-	-
	CONDENSED INCOME STATEMENT															
121	**Pre-Provision Net Revenue**	CASIP632		CPSIP632	-	-	-	-	-	-	-	-	-	-	-	-
122	**Provisions during the quarter**	CASI4230		CPSI4230	-	-	-	-	-	-	-	-	-	-	-	-
123	**Total Trading and Counterparty Losses**	CASIP633		CPSIP633	-	-	-	-	-	-	-	-	-	-	-	-
124	**Total Other Losses**	CASIP634		CPSIP634	-	-	-	-	-	-	-	-	-	-	-	-
125	**Other I/S items - describe in supporting documentation**	CASIP635		CPSIP635										-	-	-
126	**Realized Gains (Losses) on available-for-sale securities, including OTTI**	CASI3196		CPSI3196												
127	**Realized Gains (Losses) on held-to-maturity securities, including OTTI**	CASI3521		CPSI3521												
128	**Income (loss) before applicable income taxes and discontinued operations**	CASI4310		CPSI4310	-	-	-	-	-	-	-	-	-	-	-	-
129	**Applicable income taxes (foreign and domestic)**	CASI4302		CPSI4302										-	-	-
130	**Income (loss) before discontinued operations and other adjustments**	CASI4300		CPSI4300	-	-	-	-	-	-	-	-	-	-	-	-
131	**Discontinued operations, net of applicable income taxes**	CASI4320		CPSI4320										-	-	-
132	**Net income (loss) attributable to BHC/IHC/SLHC and minority interests**	CASIG104		CPSIG104	-	-	-	-	-	-	-	-	-	-	-	-
133	**Net income (loss) attributable to minority interests**	CASIG103		CPSIG103										-	-	-
134	**Net income (loss) attributable to BHC/IHC/SLHC**	CASI4340		CPSI4340	-	-	-	-	-	-	-	-	-	-	-	-
135	**Effective Tax Rate (%)**	CASIP636		CPSIP636	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-

FR Y-14A Schedule A.1.a - Income Statement

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Item			Actual in $Millions as of date		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
					Projected in $Millions									Sums in $Millions		
	REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES															
136	**Reserve, prior quarter**	CASIP637		CPSIP637	-	-	-	-	-	-	-	-	-			
137	**Provisions during the quarter**	CASIP638		CPSIP638	-	-	-	-	-	-	-	-	-	-	-	-
138	**Net charges during the quarter**	CASIP195		CPSIP195	-	-	-	-	-	-	-	-	-	-	-	-
139	**Reserve, current quarter**	CASIP639		CPSIP639	-	-	-	-	-	-	-	-	-			

FR Y-14A Schedule A.1.b - Balance Sheet

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Item			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
			Projected in $Millions								
	Assets										
	SECURITIES										
1	**Held to Maturity (HTM)**	CPSB1754									
2	**Available for Sale (AFS)**	CPSB1773									
3	**Total Securities**	CPSBP640	-	-	-	-	-	-	-	-	-
	Of which:										
4	**Securitizations (investment grade)**	CPSBP641									
5	**Securitizations (non-investment grade)**	CPSBP642									
	Total Loans and Leases										
6	**Real Estate Loans (in Domestic Offices)**	CPSBP643	-	-	-	-	-	-	-	-	-
7	**First Lien Mortgages**	CPSB5367	-	-	-	-	-	-	-	-	-
8	First Lien Mortgages	CPSBP644									
9	First Lien HELOAN	CPSBP645									
10	**Second / Junior Lien Mortgages**	CPSBP646	-	-	-	-	-	-	-	-	-
11	Closed-End Junior Liens	CPSB5368									
12	HELOCs	CPSB1797									
13	**CRE Loans**	CPSBP647	-	-	-	-	-	-	-	-	-
14	Construction	CPSBP648									
15	Multifamily	CPSB1460									
16	Nonfarm, Non-residential	CPSBP649	-	-	-	-	-	-	-	-	-
17	Owner-Occupied	CPSBF160									
18	Non-Owner-Occupied	CPSBF161									
19	**Loans Secured by Farmland**	CPSB1420									
20	**Real Estate Loans (Not in Domestic Offices)**	CPSBP650	-	-	-	-	-	-	-	-	-
21	First Lien Mortgages	CPSBP651									
22	Second / Junior Lien Mortgages	CPSBP652									
23	**CRE Loans**	CPSBP653	-	-	-	-	-	-	-	-	-
24	Construction	CPSBP654									
25	Multifamily	CPSBP655									
26	Nonfarm, Non-residential	CPSBP656	-	-	-	-	-	-	-	-	-
27	Owner-Occupied	CPSBP657									
28	Non-Owner-Occupied	CPSBP658									
29	Loans Secured by Farmland	CPSBP659									
30	**C&I Loans**	CPSBP660	-	-	-	-	-	-	-	-	-
31	C&I Graded	CPSBP661									
32	Small Business (Scored/Delinquency Managed)	CPSBP662									
33	Corporate Card	CPSBP663									
34	Business Card	CPSBP664									
35	**Credit Cards**	CPSBP665	-	-	-	-	-	-	-	-	-
36	Charge Card	CPSBP666									
37	Bank Card	CPSBP667									
38	**Other Consumer**	CPSBP668	-	-	-	-	-	-	-	-	-
39	Auto Loans	CPSBK137									
40	Student Loans	CPSBP669									
41	Other loans backed by securities (non-purpose lending)	CPSBP670									
42	Other	CPSBP671									
43	**Other Loans and Leases**	CPSBP672	-	-	-	-	-	-	-	-	-
44	Loans to Foreign Governments	CPSB2081									
45	Agricultural Loans	CPSB1590									
46	Loans for purchasing or carrying securities (secured or unsecured)	CPSB1545									
47	Loans to Depositories and Other Financial Institutions	CPSBP673									

FR Y-14A Schedule A.1.b - Balance Sheet

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Item			Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
48	All Other Loans and Leases	CPSBP674	-	-	-	-	-	-	-	-	-
49	All Other Loans (exclude consumer loans)	CPSBJ451									
50	All Other Leases	CPSBF163									
51	**Total Loans and Leases**	CPSBP675	-	-	-	-	-	-	-	-	-
	LOANS HELD FOR INVESTMENT AT AMORTIZED COST										
52	**Real Estate Loans (in Domestic Offices)**	CPSBP676	-	-	-	-	-	-	-	-	-
53	**First Lien Mortgages**	CPSBP677	-	-	-	-	-	-	-	-	-
54	First Lien Mortgages	CPSBP381	-	-	-	-	-	-	-	-	-
55	First Lien HELOAN	CPSBP389	-	-	-	-	-	-	-	-	-
56	**Second / Junior Lien Mortgages**	CPSBP678	-	-	-	-	-	-	-	-	-
57	Closed-End Junior Liens	CPSBP397	-	-	-	-	-	-	-	-	-
58	HELOCs	CPSBP405	-	-	-	-	-	-	-	-	-
59	**CRE Loans**	CPSBP679	-	-	-	-	-	-	-	-	-
60	Construction	CPSBP680									
61	Multifamily	CPSBP681									
62	Nonfarm, Non-residential	CPSBP682	-	-	-	-	-	-	-	-	-
63	Owner-Occupied	CPSBP683									
64	Non-Owner-Occupied	CPSBP684									
65	**Loans Secured by Farmland**	CPSBP685									
66	**Real Estate Loans (Not in Domestic Offices)**	CPSBP686	-	-	-	-	-	-	-	-	-
67	First Lien Mortgages	CPSBP415	-	-	-	-	-	-	-	-	-
68	Second / Junior Lien Mortgages	CPSBP423	-	-	-	-	-	-	-	-	-
69	**CRE Loans**	CPSBP687	-	-	-	-	-	-	-	-	-
70	Construction	CPSBP688									
71	Multifamily	CPSBP689									
72	Nonfarm, Non-residential	CPSBP690	-	-	-	-	-	-	-	-	-
73	Owner-Occupied	CPSBP691									
74	Non-Owner-Occupied	CPSBP692									
75	Loans Secured by Farmland	CPSBP693									
76	**C&I Loans**	CPSBP694	-	-	-	-	-	-	-	-	-
77	C&I Graded	CPSBP695									
78	Small Business (Scored/Delinquency Managed)	CPSBP696	-	-	-	-	-	-	-	-	-
79	Business and Corporate Card	CPSBP697	-	-	-	-	-	-	-	-	-
80	**Credit Cards**	CPSBP698	-	-	-	-	-	-	-	-	-
81	**Other Consumer**	CPSBP699	-	-	-	-	-	-	-	-	-
82	Auto Loans	CPSBP700	-	-	-	-	-	-	-	-	-
83	Student Loans	CPSBP491	-	-	-	-	-	-	-	-	-
84	Other loans backed by securities (non-purpose lending)	CPSBP701									
85	Other	CPSBP702	-	-	-	-	-	-	-	-	-
86	**Other Loans and Leases**	CPSBP703	-	-	-	-	-	-	-	-	-
87	Loans to Foreign Governments	CPSBP704									
88	Agricultural Loans	CPSBP705									
89	Loans for purchasing or carrying securities (secured or unsecured)	CPSBP706									
90	Loans to Depositories and Other Financial Institutions	CPSBP707									
91	All Other Loans and Leases	CPSBP708	-	-	-	-	-	-	-	-	-
92	All Other Loans (exclude consumer loans)	CPSBP709									
93	All Other Leases	CPSBP710									
94	**Total Loans and Leases**	CPSBP711	-	-	-	-	-	-	-	-	-
	Loans Held for Sale and Loans Accounted for under the Fair Value Option										
95	**Real Estate Loans (in Domestic Offices)**	CPSBP712	-	-	-	-	-	-	-	-	-
96	First Lien Mortgages	CPSBP713	-	-	-	-	-	-	-	-	-

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Item			Projected in $Millions								
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
97	Second / Junior Lien Mortgages	CPSBP714	-	-	-	-	-	-	-	-	-
98	CRE Loans	CPSBP715	-	-	-	-	-	-	-	-	-
99	Loans Secured by Farmland	CPSBP716	-	-	-	-	-	-	-	-	-
100	**Real Estate Loans (Not in Domestic Offices)**	CPSBP717	-	-	-	-	-	-	-	-	-
101	Residential Mortgages	CPSBP718	-	-	-	-	-	-	-	-	-
102	CRE Loans	CPSBP719	-	-	-	-	-	-	-	-	-
103	Loans Secured by Farmland	CPSBP720	-	-	-	-	-	-	-	-	-
104	**C&I Loans**	CPSBP721	-	-	-	-	-	-	-	-	-
105	**Credit Cards**	CPSBP722	-	-	-	-	-	-	-	-	-
106	**Other Consumer**	CPSBP723	-	-	-	-	-	-	-	-	-
107	**Other Loans and Leases**	CPSBP724	-	-	-	-	-	-	-	-	-
108	**Total Loans Held for Sale and Loans Accounted for under the Fair Value Option**	CPSBP725	-	-	-	-	-	-	-	-	-
109	**Unearned Income on Loans**	CPSB2123									
110	**Allowance for Loan and Lease Losses**	CPSB3123	-	-	-	-	-	-	-	-	-
111	**Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses**	CPSBP726	-	-	-	-	-	-	-	-	-
	TRADING										
112	**Trading Assets**	CPSB3545									
	INTANGIBLES										
113	**Goodwill**	CPSB3163									
114	**Mortgage Servicing Rights**	CPSB3164									
115	**Purchased Credit Card Relationships and Nonmortgage Servicing Rights**	CPSBB026									
116	**All Other Identifiable Intangible Assets**	CPSB5507									
117	**Total Intangible Assets**	CPSBP727	-	-	-	-	-	-	-	-	-
	OTHER										
118	**Cash and cash equivalent**	CPSBP728									
119	**Federal funds sold**	CPSBB987									
120	**Securities purchased under agreements to resell**	CPSBB989									
121	**Premises and Fixed Assets**	CPSB2145									
122	**OREO**	CPSB2150	-	-	-	-	-	-	-	-	-
123	Commercial	CPSBP729									
124	Residential	CPSBP730									
125	Farmland	CPSBP731									
126	**Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)**	CPSBP732	-	-	-	-	-	-	-	-	-
127	Autos	CPSBP733									
128	Other	CPSBP734									
129	**Other Assets**	CPSBP735									
130	**Total Other**	CPSBP736	-	-	-	-	-	-	-	-	-
131	**TOTAL ASSETS**	CPSB2170	-	-	-	-	-	-	-	-	-

Liabilities

132	**Deposits in domestic offices**	CPSBP737									
133	**Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs**	CPSBP738									
134	**Deposits**	CPSBP739	-	-	-	-	-	-	-	-	-

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Item			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
			Projected in $Millions								
135	**Federal funds purchased and securities sold under agreements to repurchase**	CPSBP740									
136	**Trading Liabilities**	CPSB3548									
137	**Other Borrowed Money**	CPSB3190									
138	**Subordinated Notes and Debentures**	CPSB4062									
139	**Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities**	CPSBC699									
140	**Other Liabilities**	CPSB2750									
141	**Memo: Allowance for off-balance sheet credit exposures**	CPSBB557									
142	**Total Liabilities**	CPSB2948	-	-	-	-	-	-	-	-	-

Equity Capital

143	**Perpetual Preferred Stock and Related Surplus**	CPSB3283									
144	**Common Stock (Par Value)**	CPSB3230									
145	**Surplus (Exclude All Surplus Related to Preferred Stock)**	CPSB3240									
146	**Retained Earnings**	CPSB3247									
147	**Accumulated Other Comprehensive Income (AOCI)**	CPSBB530									
148	**Other Equity Capital Components**	CPSBA130									
149	**Total ~~BHC~~ Equity Capital**	CPSB3210	-	-	-	-	-	-	-	-	-
150	**Noncontrolling (Minority) Interests in Consolidated Subsidiaries**	CPSB3000									
151	**Total Equity Capital**	CPSBG105	-	-	-	-	-	-	-	-	-

Other

152	**Unused Commercial Lending Commitments and Letters of Credit**	CPSBP741									

Footnotes to the *Balance Sheet Worksheet*

(1) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total should correspond to the amount provided in Y-9C Schedule HC-F Line 6, item 13 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.

		Actual in $Millions as of date		Projected in $Millions								
				PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Standardized Approach (Revised regulatory capital rule, July 2013)												
Balance Sheet Asset Categories												
1 Cash and balances due from depository institutions	CASS0010		CPSS0010									
2a Securities (excluding securitizations): Held-to-maturity	CASS1754		CPSS1754									
2b Securities (excluding securitizations): Available-for-sale	CASS1773		CPSS1773									
3 Federal funds sold	CASSB987		CPSSB987									
Loans and leases on held for sale												
4a Residential Mortgage exposures	CASSS413		CPSSS413									
4b High Volatility Commercial Real Estate (HVCRE) exposures	CASSS419		CPSSS419									
4c Exposures past due 90 days or more or on nonaccrual	CASSS423		CPSSS423									
4d All other exposures	CASSS431		CPSSS431									
Loans and leases, net of unearned income												
5a Residential mortgage exposures	CASSS439		CPSSS439									
5b High Volatility Commercial Real Estate (HVCRE) exposures	CASSS445		CPSSS445									
5c Exposures past due 90 days or more or on nonaccrual	CASSS449		CPSSS449									
5d All other exposures	CASSS457		CPSSS457									
6 Trading assets (excluding securitizations that receive standardized charges)	CASS3545		CPSS3545									
7a All Other assets	CASSB639		CPSSB639									
7b Separate account bank-owned life insurance	CASSR644		CPSSR644									
7c Default fund contributions to central counterparties	CASSR645		CPSSR645									
On-balance sheet securitization exposures												
8a Held-to-maturity securities	CASSS475		CPSSS475									
8b Available-for-sale securities	CASSS480		CPSSS480									
8c Trading assets that receive standardized charges	CASSS485		CPSSS485									
8d All other on-balance sheet securitization exposures	CASSS490		CPSSS490									
9 Off-balance sheet securitization exposures	CASSS495		CPSSS495									
10 **RWA for Balance Sheet Asset Categories (sum of items 1 though 8d)**	CASSS625	-	CPSSS625	-	-	-	-	-	-	-	-	-
Derivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures)												
11 Financial standby letters of credit	CASSB546		CPSSB546									
12 Performance standby letters of credit and transaction related contingent items	CASS6570		CPSS6570									
13 Commercial and similar letters of credit with an original maturity of one year or less	CASS3411		CPSS3411									
14 Retained recourse on small business obligations sold with recourse	CASSA250		CPSSA250									
15 Repo-style transactions	CASSS515		CPSSS515									
16 All other off-balance sheet liabilities	CASSB681		CPSSB681									
17a Unused commitments: Original maturity of one year or less, excluding ABCP conduits	CASSS525		CPSSS525									
17b Unused commitments: Original maturity of one year or less to ABCP conduits	CASSG591		CPSSG591									
17c Unused commitments: Original maturity exceeding one year	CASS6572		CPSS6572									
18 Unconditionally cancelable commitments	CASSS540		CPSSS540									
19 Over-the-counter derivatives	CASSS626		CPSSS626									
20 Centrally cleared derivatives	CASSS627		CPSSS627									
21 Unsettled transactions (failed trades)	CASSH191		CPSSH191									

22	**RWA for Assets, Derivatives and Off-Balance-Sheet Asset Categories (sum of items 9 through 21)**	CASSS628	-	CPSSS628	-	-	-	-	-	-	-	-	-
23	**RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold**	CASSS580		CPSSS580									
	Market Risk												
24	**Value-at-risk (VaR) with Multiplier**	CASSN811		CPSSN811									
25	**Stressed VaR with Multiplier**	CASSN812		CPSSN812									
	Specific risk add-on												
26	Debt positions	CASSS305		CPSSS305									
27	Equity positions	CASSS306		CPSSS306									
28	Capital requirements for securitization positions using the Simplified Supervisory Formula Approach (SSFA) or applying a specific risk-weighting factor of 1250% percent	CASSS307		CPSSS307									
29	Standardized measure of specific risk add-ons (sum of items 26, 27, and 28)	CASSS311	-	CPSSS311	-	-	-	-	-	-	-	-	-
	Item 30 is not applicable to an institution that does not calculate a modeled measure of												
30	**Incremental risk capital requirement**	CASSN813		CPSSN813									
	Items 31 through 36 are not applicable to an institution that does not have a comprehensive risk model; such an institution should go to item 37.												
	Comprehensive risk capital requirement												
31	Modeled comprehensive risk measure	CASSS316		CPSSS316									
32	Standardized specific risk add-ons for *net long* correlation trading positions	CASSS325		CPSSS325									
33	Standardized specific risk add-on for *net short* correlation trading positions	CASSS333		CPSSS333									
34	Standardized measure of specific risk add-ons (greater of item 32 or 33)	CASSS335	-	CPSSS335	-	-	-	-	-	-	-	-	-
35	Surcharge for modeled correlation trading positions (item 34 multiplied by 0.08)	CASSS336	-	CPSSS336	-	-	-	-	-	-	-	-	-
36	Comprehensive risk measure requirement	CASSN814		CPSSN814									
	De minimis positions and other adjustments												
37	Capital requirement for all *de minimis* exposures	CASSB825		CPSSN825									
38	Additional capital requirement	CASSS344		CPSSS344									
39	Sum of items 37 and 38	CASSS345	-	CPSSS345	-	-	-	-	-	-	-	-	-
	Market risk-weighted assets												
40	Standardized market risk-weighted assets: Sum of items 24, 25, 29, 30 (if applicable), 36 (as appropriate), and 39	CASSS581	-	CPSSS581	-	-	-	-	-	-	-	-	-
41	**Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve (sum of items 22 and 40)**	CASSB704	-	CPSSB704	-	-	-	-	-	-	-	-	-
42	**LESS: Excess allowance for loan and lease losses**	CASSA222		CPSSA222									
43	**LESS: Allocated transfer risk reserve**	CASS3128		CPSS3128									
44	**Total risk-weighted assets (item 41 minus items 42 and 43)**	CASSA223	-	CPSSA223	-	-	-	-	-	-	-	-	-
	Memoranda Items -- Derivatives												
45	Current credit exposure across all derivative contracts covered by the regulatory capital rule	CASS8764		CPSS8764									
46	**Notional principal amounts of over-the-counter derivative contracts (sum of lines 47a through 47g)**	CASSS629	-	CPSSS629	-	-	-	-	-	-	-	-	-
47a	Interest rate	CASSS630		CPSSS630									

47b	Foreign exchange rate and gold	CASSS631		CPSSS631										
47c	Credit (investment grade reference asset)	CASSS632		CPSSS632										
47d	Credit (non-investment grade reference asset)	CASSS633		CPSSS633										
47e	Equity	CASSS634		CPSSS634										
47f	Precious metals (except gold)	CASSS635		CPSSS635										
47g	Other	CASSS636		CPSSS636										
48	**Notional principal amounts of centrally cleared derivative contracts (sum of lines 49a**	CASSS637	-	CPSSS637	-	-	-	-	-	-	-	-	-	
49a	Interest rate	CASSS638		CPSSS638										
49b	Foreign exchange rate and gold	CASSS639		CPSSS639										
49c	Credit (investment grade reference asset)	CASSS640		CPSSS640										
49d	Credit (non-investment grade reference asset)	CASSS641		CPSSS641										
49e	Equity	CASSS642		CPSSS642										
49f	Precious metals (except gold)	CASSS643		CPSSS643										
49g	Other	CASSS644		CPSSS644										

Please note that for purposes of CCAR 2019, BHCs/IHCs/ SLHCs are not required to complete the following worksheet.

		FFIEC 101 reference		Actual in $Millions as of date		Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Advanced Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risk													
1	**Credit RWA**	*Sum of AABGJ151, AABGJ198*	CASAN835	-	CPSAN835	-	-	-	-	-	-	-	-	-
2	Wholesale Exposures		CASAN836	-	CPSAN836	-	-	-	-	-	-	-	-	-
	Corporate													
3	Balance Sheet Amount	*AABBJ124*	CASAN837		CPSAN837									
4	RWA	*AABGJ124*	CASAN838		CPSAN838									
	Bank													
5	Balance Sheet Amount	*AABBJ125*	CASAN839		CPSAN839									
6	RWA	*AABGJ125*	CASAN840		CPSAN840									
	Sovereign													
7	Balance Sheet Amount	*AABBJ126*	CASAN841		CPSAN841									
8	RWA	*AABGJ126*	CASAN842		CPSAN842									
	IPRE													
9	Balance Sheet Amount	*AABBJ127*	CASAN843		CPSAN843									
10	RWA	*AABGJ127*	CASAN844		CPSAN844									
	HVCRE													
11	Balance Sheet Amount	*AABBJ128*	CASAN845		CPSAN845									
12	RWA	*AABGJ128*	CASAN846		CPSAN846									
13	Counterparty Credit Risk		CASAN847	-	CPSAN847	-	-	-	-	-	-	-	-	-
14	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—EAD adjustment method	*AABGJ129*	CASAN848		CPSAN848									
15	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—collateral reflected in LGD	*AABGJ130*	CASAN849		CPSAN849									
16	RWA of eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment method	*AABGJ131*	CASAN850		CPSAN850									
17	RWA of eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected in LGD	*AABGJ132*	CASAN851		CPSAN851									
18	RWA of OTC derivatives—no cross-product netting—EAD adjustment method	*AABGJ133*	CASAN852		CPSAN852									
19	RWA of OTC derivatives—no crossproduct netting—collateral reflected in LGD	*AABGJ134*	CASAN853		CPSAN853									
20	Retail Exposures		CASAN854	-	CPSAN854	-	-	-	-	-	-	-	-	-
	Residential mortgage— closed-end first lien exposures													
21	Balance Sheet Amount	*AABBJ135*	CASAN855		CPSAN855									
22	RWA	*AABGJ135*	CASAN856		CPSAN856									
	Residential mortgage— closed-end junior lien exposures													
23	Balance Sheet Amount	*AABBJ136*	CASAN857		CPSAN857									
24	RWA	*AABGJ136*	CASAN858		CPSAN858									
	Residential mortgage—revolving exposures													
25	Balance Sheet Amount	*AABBJ137*	CASAN859		CPSAN859									
26	RWA	*AABGJ137*	CASAN860		CPSAN860									
	Qualifying revolving exposures													
27	Balance Sheet Amount	*AABBJ138*	CASAN861		CPSAN861									
28	RWA	*AABGJ138*	CASAN862		CPSAN862									
	Other retail exposures													
29	Balance Sheet Amount	*AABBJ139*	CASAN863		CPSAN863									
30	RWA	*AABGJ139*	CASAN864		CPSAN864									
	Securitization Exposures (72 Federal Register 69288, December 7, 2007)													
31	Balance Sheet Amount	*Sum of AABBJ140, AABBJ141, AABBJ142*	CASAN865		CPSAN865									
32	RWA	*Sum of AABGJ140, AABGJ141, AABGJ142, AABGJ143*	CASAN866		CPSAN866									
33	Securitization Exposures (Revised regulatory capital rule, July 2013)		CASAN867	-	CPSAN867	-	-	-	-	-	-	-	-	-
	Subject to supervisory formula approach (SFA)													
34	Balance Sheet Amount		CASAN868		CPSAN868									
35	RWA		CASAN869		CPSAN869									
	Subject to simplified supervisory formula approach (SSFA)													
36	Balance Sheet Amount		CASAN870		CPSAN870									
37	RWA		CASAN871		CPSAN871									
	Subject to 1,250% risk-weight													
38	Balance Sheet Amount		CASAN872		CPSAN872									
39	RWA		CASAN873		CPSAN873									
40	Cleared Transactions (Revised regulatory capital rule, July 2013)		CASAN874	-	CPSAN874	-	-	-	-	-	-	-	-	-
	Derivative contracts and netting sets to derivatives													
41	Balance Sheet Amount		CASAN875		CPSAN875									
42	RWA		CASAN876		CPSAN876									
	Repo-style transactions													
43	Balance Sheet Amount		CASAN877		CPSAN877									
44	RWA		CASAN878		CPSAN878									
	Default fund contributions													
45	Balance Sheet Amount		CASAN879		CPSAN879									
46	RWA		CASAN880		CPSAN880									
47	Equity Exposures RWA	*Sum of AABGJ144, AABGJ145,AABGJ146*	CASAN881		CPSAN881									
	Other Assets													
48	Balance Sheet Amount	*Sum of AABBJ147, AABBJ148, AABBJ149*	CASAN882		CPSAN882									
49	RWA	*Sum of AABGJ147, AABGJ148, AABGJ149*	CASAN883		CPSAN883									
50	CVA Capital Charge (risk-weighted asset equivalent)(Revised regulatory capital rule, July 2013)		CASAN884	-	CPSAN884	-	-	-	-	-	-	-	-	-
51	Advanced CVA Approach		CASAN885	-	CPSAN885	-	-	-	-	-	-	-	-	-
52	Unstressed VaR with Multipliers		CASAN886		CPSAN886									

53	Stressed VaR with Multipliers		CASAN887		CPSAN887									
54	Simple CVA Approach		CASAN888		CPSAN888									
55	Assets subject to the general risk-based capital requirements	*AABGJ198*	CASAJ198		CPSAJ198									
	Operational RWA													
56	Operational RWA	*AABGJ154*	CASAJ154		CPSAJ154									
57	Total risk-based capital requirement for operational risk without dependence assumptions	*AASAJ084*	CASAJ084		CPSAJ084									
	Market Risk													
58	VaR-based capital requirement		CASAN811		CPSAN811									
59	Stressed VaR-based capital requirement		CASAN812		CPSAN812									
60	Incremental risk capital requirement		CASAN813		CPSAN813									
61	Comprehensive risk capital requirement (excluding non-modeled correlation)		CASAN814		CPSAN814									
62	Non-modeled Securitization		CASAN815	-	CPSAN815	-	-	-	-	-	-	-	-	-
63	Net Long		CASAN816		CPSAN816									
64	Net Short		CASAN817		CPSAN817									
65	Specific risk add-on (excluding securitization and correlation)		CASAN818	-	CPSAN818	-	-	-	-	-	-	-	-	-
66	Sovereign debt positions		CASAN819		CPSAN819									
67	Government sponsored entity debt positions		CASAN820		CPSAN820									
68	Depository institution, foreign bank, and credit union debt positions		CASAN821		CPSAN821									
69	Public sector entity debt positions		CASAN822		CPSAN822									
70	Corporate debt positions		CASAN823		CPSAN823									
71	Equity		CASAN824		CPSAN824									
72	Capital requirement for de minimis exposures		CASAN825		CPSAN825									
73	**Market risk equivalent assets**	*bhck1651*	CASA1651	-	CPSA1651	-	-	-	-	-	-	-	-	-
74	**Other RWA**		CASAN826		CPSAN826									
75	**Excess eligible credit reserves not included in tier 2 capital**	*AABGJ152*	CASAJ152		CPSAJ152									
76	**Total RWA**		CASAA223	-	CPSAA223	-	-	-	-	-	-	-	-	-

FR Y-14A Schedule A.1.d. - 1. Capital - CCAR and 2. Capital - DFAST

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Submission Indicator - Indicate if this Capital sub-schedule pertains to Capital - CCAR or Capital - DFAST: CCARP005

*For purposes of this form, bank holding company also includes intermediate holding companies and savings and loan holding companies

	Item	As of Date			Projected in $Millions: PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions: PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
	Schedule HI-A—Changes in Bank Holding Company Equity Capital															
1	**Total bank holding company equity capital most recently reported for the end of previous QUARTER**	CASK3217		CPSK3217	-	-	-	-	-	-	-	-	-	-	-	-
2	**Effect of changes in accounting principles and corrections of material accounting errors**	CASKB507		CPSKB507										-	-	-
3	**Balance end of previous QUARTER as restated (sum of items 1 and 2)**	CASKB508		CPSKB508	-	-	-	-	-	-	-	-	-	-	-	-
4	**Net income (loss) attributable to bank holding company**	CASK4340		CPSK4340										-	-	-
	Sale of perpetual preferred stock (excluding treasury stock transactions):															
5	Sale of perpetual preferred stock, gross	CASK3577		CPSK3577										-	-	-
6	Conversion or retirement of perpetual preferred stock	CASK3578		CPSK3578										-	-	-
	Sale of common stock:															
7	Sale of common stock, gross	CASK3579		CPSK3579										-	-	-
8	Conversion or retirement of common stock	CASK3580		CPSK3580										-	-	-
9	**Sale of treasury stock**	CASK4782		CPSK4782										-	-	-
10	**Purchase of treasury stock**	CASK4783		CPSK4783										-	-	-
11	**Changes incident to business combinations, net**	CASK4356		CPSK4356										-	-	-
12	**Cash dividends declared on preferred stock**	CASK4598		CPSK4598										-	-	-
13	**Cash dividends declared on common stock**	CASK4460		CPSK4460										-	-	-
14	**Other comprehensive income**	CASKB511		CPSKB511										-	-	-
15	**Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company**	CASK4591		CPSK4591										-	-	-
16	**Other adjustments to equity capital (not included above)***	CASK3581		CPSK3581										-	-	-
17	**Total bank or intermediate B24holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)**	CASK3210	-	CPSK3210	-	-	-	-	-	-	-	-	-	-	-	-
	Schedule HC-R Part I.B. per Revised Regulatory Capital Rule (12 CFR 217)															
18	**AOCI opt-out election? (enter "1" for Yes; enter "0" for No)**	CASDP838		CPSDP838												
	Common equity tier 1															
19	**Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares**	CASDP742		CPSDP742												
20	**Retained earnings**	CASK3247		CPSK3247												
21	**Accumulated other comprehensive income (AOCI)**	CASDB530		CPSDB530												
22	**Common equity tier 1 minority interest includable in common equity tier 1 capital**	CASDP839		CPSDP839												
23	**Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)**	CASDP840	-	CPSDP840	-	-	-	-	-	-	-	-	-			
	Common equity tier 1 capital: adjustments and deductions: where applicable, report all line items reflective of transition provisions															
24	**Goodwill net of associated deferred tax liabilities (DTLs)**	CASDP841		CPSDP841												
25	**Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs**	CASDP842		CPSDP842												
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**	CASDP843		CPSDP843												
	If Item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments.															
27	**AOCI related adjustments: 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)**	CASDP844		CPSDP844												

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Item			As of Date		Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
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 loss as a positive value)	CASDP845		CPSDP845												
29	AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	CASDP846		CPSDP846												
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 (if a gain, report as a positive value; if a loss, report as a negative value)	CASDP847		CPSDP847												
31	AOCI related adjustments: 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)	CASDP848		CPSDP848												
	If Item 18 is "0" for "No", complete item 32 only for AOCI related adjustments.															
32	AOCI related adjustments: 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)	CASDP849		CPSDP849												
33	Other deductions from (additions to) common equity tier capital 1 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 (if a gain, report as a positive value; if a loss, report as a negative value)	CASDQ258		CPSDQ258												
34	Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	CASDP850		CPSDP850												
35	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	CASDP851		CPSDP851												
36	Subtotal (item 23 minus items 24 through 35)	CASDP852	-	CPSDP852	-	-	-	-	-	-	-	-	-			
37	Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 71)	CASKP853		CPSKP853												
38	MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 76)	CASKP854		CPSKP854												
39	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 79)	CASKP855		CPSKP855												
40	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 84)	CASKP856		CPSKP856												
41	Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions	CASDP857		CPSDP857												
42	Total adjustments and deductions for common equity tier 1 capital (sum of items 37 through 41)	CASDP858	-	CPSDP858	-	-	-	-	-	-	-	-	-			
43	Common equity tier 1 capital (item 36 minus 42)	CASDP859	-	CPSDP859	-	-	-	-	-	-	-	-	-			
	Additional tier 1 capital															
44	Additional tier 1 capital instruments plus related surplus	CASDP860		CPSDP860												
45	Non-qualifying capital instruments subject to phase out from additional tier 1 capital	CASDP861		CPSDP861												

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Item			As of Date		Projected in $Millions: PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions: PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
46	Tier 1 minority interest not included in common equity tier 1 capital	CASDP862		CPSDP862												
47	Additional tier 1 capital before deductions	CASDP863		CPSDP863												
48	Additional tier 1 capital deductions	CASDP864		CPSDP864												
49	Additional tier 1 capital	CASDP865		CPSDP865												
	Tier 1 capital															
50	Tier 1 capital (sum of items 43 and 49)	CASD8274	-	CPSD8274	-	-	-	-	-	-	-	-	-			
	Tier 2 capital															
51	Tier 2 capital instruments plus related surplus	CASDP866		CPSDP866												
52	Non-qualifying capital instruments subject to phase out from tier 2 capital	CASDP867		CPSDP867												
53	Total capital minority interest that is not included in tier 1 capital	CASDP868		CPSDP868												
54	Allowance for loan and lease losses includable in tier 2 capital	CASD5310		CPSD5310												
55	(Advanced approaches holding companies that exit parallel run only): eligible credit reserves includable in tier 2 capital	CASE5310		CPSE5310												
56	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	CASDQ257		CPSDQ257												
57	Tier 2 capital before deductions (sum of items 51, 52, 53, 54 and 56)	CASDP870	-	CPSDP870	-	-	-	-	-	-	-	-	-			
58	(Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions	CASEP870		CPSEP870												
59	Tier 2 capital deductions	CASDP872		CPSDP872												
60	Tier 2 capital (item 57 minus 59)	CASD5311	-	CPSD5311	-	-	-	-	-	-	-	-	-			
61	(Advanced approaches holding companies that exit parallel run only): Tier 2 capital	CASE5311		CPSE5311												
	Total capital															
62	Total capital, (sum of items 50 and 60)	CASD3792	-	CPSD3792	-	-	-	-	-	-	-	-	-			
63	(Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 50 and 61)	CASE3792		CPSE3792												
	Threshold Deductions Calculations															
	Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs															
64	Aggregate Nnon-significant investments in the capital of unconsolidated financial institutions, including in the form of common stock, additional tier 1, and tier 2 capital	CASDR643		CPSDR643												
65	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	CASDR646	-	CPSDR646	-	-	-	-	-	-	-	-	-			
66	Amount of non-significant investments that exceed the 10 percent deduction threshold for non-significant investments	CASDR647	-	CPSDR647	-	-	-	-	-	-	-	-	-			
	Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs															
67	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock	CASDQ259		CPSDQ259												
68	Permitted offsetting short positions in relation to the specific gross holdings included above	CASDQ260		CPSDQ260												
69	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 67 minus 68 or zero)	CASDQ261	-	CPSDQ261	-	-	-	-	-	-	-	-	-			

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Item		As of Date			Projected in $Millions									Sums in $Millions		
					PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
70	10 percent common equity tier 1 deduction threshold (10 percent of item 36)	CASDQ262	-	CPSDQ262	-	-	-	-	-	-	-	-	-			
71	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 69 minus item 70 or zero), prior to transition provisions	CASDP853	-	CPSDP853	-	-	-	-	-	-	-	-	-			
	MSAs, net of associated DTLs															
72	Total mortgage servicing assets classified as intangible	CASDQ263		CPSDQ263												
73	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards	CASDQ264		CPSDQ264												
74	Mortgage servicing assets net of related deferred tax liabilities (item 72 minus item 73)	CASDQ265	-	CPSDQ265	-	-	-	-	-	-	-	-	-			
75	10 percent common equity tier 1 deduction threshold (10 percent of item 36)	CASDQ262	-	CPSDQ262	-	-	-	-	-	-	-	-	-			
76	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 74 minus item 75 or zero), prior to transiton provisions	CASDP854	-	CPSDP854	-	-	-	-	-	-	-	-	-			
	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs															
77	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs	CASDQ296	-	CPSDQ296	-	-	-	-	-	-	-	-	-			
78	10 percent common equity tier 1 deduction threshold (10 percent of item 36)	CASDQ262	-	CPSDQ262	-	-	-	-	-	-	-	-	-			
79	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 77 minus item 78 or zero), prior to transition provisions	CASDP855	-	CPSDP855	-	-	-	-	-	-	-	-	-			
	Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)															
80	Sum of items 69, 74, and 77	CASDQ266	-	CPSDQ266	-	-	-	-	-	-	-	-	-			
81	15 percent common equity tier 1 deduction threshold	CASDQ267	-	CPSDQ267	-	-	-	-	-	-	-	-	-			
82	Sum of items 71, 76, and 79	CASDQ268	-	CPSDQ268	-	-	-	-	-	-	-	-	-			
83	Item 80 minus item 82	CASDQ269	-	CPSDQ269	-	-	-	-	-	-	-	-	-			
84	Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold (greater of item 83 minus item 81 or zero), prior to transition provisions	CASDQ270	-	CPSDQ270	-	-	-	-	-	-	-	-	-			
	Total Assets for the Leverage Ratio (12 CFR 217)															
85	Average total consolidated assets	CASK3368		CPSK3368												
86	Deductions from common equity tier 1 capital and additional tier 1 capital	CASDP875		CPSDP875												
87	Other deductions from (additions to) assets for leverage ratio purposes	CASDB596		CPSDB596												
88	Total assets for the leverage ratio (item 85 minus items 86 and 87)	CASDA224	-	CPSDA224	-	-	-	-	-	-	-	-	-			
	<u>REGULATORY CAPITAL AND RATIOS</u>															
89	Common equity tier 1 (item 43)	CASDP859	-	CPSDP859	-	-	-	-	-	-	-	-	-			
90	Tier 1 capital per revised regulatory capital rule	CASD8274	-	CPSD8274	-	-	-	-	-	-	-	-	-			
91	Total capital per revised regulatory capital rule	CASD3792	-	CPSD3792	-	-	-	-	-	-	-	-	-			
92	(Advanced approaches holding companies that exit parallel run only): Total capital per revised regulatory capital rule (item 63)	CASE3792		CPSE3792												

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Item		As of Date			Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
93	Total risk-weighted assets using standardized approach	CASDA223		CPSDA223												
94	(Advanced approaches holding companies that exit parallel run only): total risk-weighted assets using advanced approaches rules	CASEA223		CPSEA223												
95	Total assets for the leverage ratio per revised regulatory capital rule (item 88)	CASKA224	-	CPSKA224	-	-	-	-	-	-	-	-	-			
96	Supplementary leverage ratio exposure	CASKHK22		CPSKHK22												
97	Common equity tier 1 ratio (%)	CASDP793	#DIV/0!	CPSDP793	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
98	(Advanced approaches holding companies that exit parallel run only): Common equity tier 1 ratio (%)	CASEP793		CPSEP793												
99	Tier 1 capital ratio (%)	CASD7206	#DIV/0!	CPSD7206	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
100	(Advanced approaches holding companies that exit parallel run only): Tier 1 capital ratio (%)	CASE7206		CPSE7206												
101	Total capital ratio (%)	CASD7205	#DIV/0!	CPSD7205	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
102	(Advanced approaches holding companies that exit parallel run only): Total capital ratio (%)	CASE7205		CPSE7205												
103	Tier 1 leverage ratio (%)	CASD7204	#DIV/0!	CPSD7204	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			
104	Supplementary leverage ratio (%)	CASKHK23		CPSKHK23												
	Schedule HC-F—Other Assets															
105	Net deferred tax assets	CASK2148		CPSK2148												
	Schedule HC-G—Other Liabilities															
106	Net deferred tax liabilities	CASK3049		CPSK3049												
	Issuances associated with the U.S. Department of Treasury Capital Purchase Program:															
107	Senior perpetual preferred stock or similar items	CASKG234		CPSKG234												
108	Warrants to purchase common stock or similar items	CASKG235		CPSKG235												
	Deferred Tax Asset Information															
109	Potential Net operating loss carrybacks**	CASDQ275		CPSDQ275												
110	Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross of related valuation allowances	CASDR648		CPSDR648												
111	Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit carryforwards	CASDR649		CPSDR649												
112	Deferred tax assets arising from temporary differences, net of DTLs	CASDR650		CPSDR650												
113	Valuation allowances related to DTAs arising from temporary differences	CASDR651		CPSDR651												
	Supplemental Capital Action Information (report in $Millions unless otherwise noted)***															
114	Cash dividends declared on common stock	CASD4460		CPSD4460												
115	Common shares outstanding (Millions)	CASDQ946		CPSDQ946												
116	Common dividends per share ($)	CASDQ282	-	CPSDQ282	-	-	-	-	-	-	-	-	-			
117	Issuance of common stock for employee compensation	CASDQ283		CPSDQ283												
118	Other issuance of common stock	CASDQ284		CPSDQ284												
119	Total issuance of common stock	CASDQ285	-	CPSDQ285	-	-	-	-	-	-	-	-	-			
120	Share repurchases to offset issuance for employee compensation	CASDQ286		CPSDQ286												
121	Other share repurchase	CASDQ287		CPSDQ287												

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Item			As of Date		Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
122	**Total share repurchases**	CASDQ288	-	CPSDQ288	-	-	-	-	-	-	-	-	-			
	Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital															
123	**Outstanding trust preferred securities**	CASKC699		CPSKC699												
124	**Trust preferred securities included in Item 49**	CASDQ289		CPSDQ289												

Memoranda

*Please break out and explain below other adjustments to equity capital: CASDQ290

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**The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 109 as follows:

126	Taxes paid during the fiscal year ended two years ago	CASDQ292
127	Taxes paid during the fiscal year ended one year ago	CASDQ293
128	Taxes paid through the as-of date of the current fiscal year	CASDQ294

***Please reconcile the Supplemental Capital Action and HI-A projections (i.e., allocate the capital actions among the HI-A buckets): CASDQ295

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					Projected in $Millions								
Item		As-of			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	First Lien Mortgages (in Domestic Offices)												
1	Balances	CASRP381		CPSRP381									
2	New originations	CASRP382		CPSRP382									
3	Paydowns	CASRP383		CPSRP383									
4	Asset Purchases	CASRP384		CPSRP384									
5	Asset Sales	CASRP385		CPSRP385									
6	Loan Losses	CASRP386		CPSRP386									
7	Cumulative interim loan losses - Non PCI	CASRP387											
8	Cumulative interim loan losses - PCI	CASRP388											
	First Lien HELOANs (in Domestic Offices)												
9	Balances	CASRP389		CPSRP389									
10	New originations	CASRP390		CPSRP390									
11	Paydowns	CASRP391		CPSRP391									
12	Asset Purchases	CASRP392		CPSRP392									
13	Asset Sales	CASRP393		CPSRP393									
14	Loan Losses	CASRP394		CPSRP394									
15	Cumulative interim loan losses - Non PCI	CASRP395											
16	Cumulative interim loan losses - PCI	CASRP396											
	Closed-End Junior Liens (in Domestic Offices)												
17	Balances	CASRP397		CPSRP397									
18	New originations	CASRP398		CPSRP398									
19	Paydowns	CASRP399		CPSRP399									
20	Asset Purchases	CASRP400		CPSRP400									
21	Asset Sales	CASRP401		CPSRP401									
22	Loan Losses	CASRP402		CPSRP402									
23	Cumulative interim loan losses - Non PCI	CASRP403											
24	Cumulative interim loan losses - PCI	CASRP404											
	HELOCs (in Domestic Offices)												
25	Balances	CASRP405	-	CPSRP405	-	-	-	-	-	-	-	-	-
26	Balance from vintages < PQ 1	CASRP406		CPSRP406									
27	Balance from vintage PQ 1 - PQ 5			CPSRP407									
28	Balance from vintage PQ 6 - PQ 9			CPSRP408									
29	Paydowns	CASRP409		CPSRP409									

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Item		As-of			Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
30	Asset Purchases	CASRP410		CPSRP410									
31	Asset Sales	CASRP411		CPSRP411									
32	Loan Losses	CASRP412		CPSRP412									
33	Cumulative interim loan losses - Non PCI	CASRP413											
34	Cumulative interim loan losses - PCI	CASRP414											
	First Lien Mortgages and HELOANs (International)												
35	Balances	CASRP415		CPSRP415									
36	New originations	CASRP416		CPSRP416									
37	Paydowns	CASRP417		CPSRP417									
38	Asset Purchases	CASRP418		CPSRP418									
39	Asset Sales	CASRP419		CPSRP419									
40	Loan Losses	CASRP420		CPSRP420									
41	Cumulative interim loan losses - Non PCI	CASRP421											
42	Cumulative interim loan losses - PCI	CASRP422											
	Closed-End Junior Liens and HELOCs (International)												
43	Balances	CASRP423		CPSRP423									
44	New originations	CASRP424		CPSRP424									
45	Paydowns	CASRP425		CPSRP425									
46	Asset Purchases	CASRP426		CPSRP426									
47	Asset Sales	CASRP427		CPSRP427									
48	Loan Losses	CASRP428		CPSRP428									
49	Cumulative interim loan losses - Non PCI	CASRP429											
50	Cumulative interim loan losses - PCI	CASRP430											
	Corporate Card (Domestic)												
51	Balances	CASRP431		CPSRP431									
52	Paydowns	CASRP432		CPSRP432									
53	Asset Purchases	CASRP433		CPSRP433									
54	Asset Sales	CASRP434		CPSRP434									
55	Loan Losses	CASRP435		CPSRP435									
	Business Card (Domestic)												
56	Balances	CASRP436		CPSRP436									
57	Paydowns	CASRP437		CPSRP437									
58	Asset Purchases	CASRP438		CPSRP438									

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Item		As-of			Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
59	Asset Sales	CASRP439		CPSRP439									
60	Loan Losses	CASRP440		CPSRP440									
	Charge Card (Domestic)												
61	Balances	CASRP441	-	CPSRP441	-	-	-	-	-	-	-	-	-
62	Balance from vintages < PQ 1	CASRP442		CPSRP442									
63	Balance from vintage PQ 1 - PQ 5			CPSRP443									
64	Balance from vintage PQ 6 - PQ 9			CPSRP444									
65	Paydowns	CASRP445		CPSRP445									
66	Asset Purchases	CASRP446		CPSRP446									
67	Asset Sales	CASRP447		CPSRP447									
68	Loan Losses	CASRP448		CPSRP448									
	Bank Card (Domestic)			#N/A									
69	Balances	CASRP449	-	CPSRP449	-	-	-	-	-	-	-	-	-
70	Balance from vintages < PQ 1	CASRP450		CPSRP450									
71	Balance from vintage PQ 1 - PQ 5			CPSRP451									
72	Balance from vintage PQ 6 - PQ 9			CPSRP452									
73	Paydowns	CASRP453		CPSRP453									
74	Asset Purchases	CASRP454		CPSRP454									
75	Asset Sales	CASRP455		CPSRP455									
76	Loan Losses	CASRP456		CPSRP456									
	Business and Corporate Card (International)												
77	Balances	CASRP457		CPSRP457									
78	Paydowns	CASRP458		CPSRP458									
79	Asset Purchases	CASRP459		CPSRP459									
80	Asset Sales	CASRP460		CPSRP460									
81	Loan Losses	CASRP461		CPSRP461									
	Bank and Charge Card (International)												
82	Balances	CASRP462		CPSRP462									
83	Paydowns	CASRP463		CPSRP463									
84	Asset Purchases	CASRP464		CPSRP464									
85	Asset Sales	CASRP465		CPSRP465									
86	Loan Losses	CASRP466		CPSRP466									
	Auto Loans (Domestic)												

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Item		As-of			Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
87	Balances	CASRP467		CPSRP467									
88	New originations	CASRP468		CPSRP468									
89	Paydowns	CASRP469		CPSRP469									
90	Asset Purchases	CASRP470		CPSRP470									
91	Asset Sales	CASRP471		CPSRP471									
92	Loan Losses	CASRP472		CPSRP472									
	Auto Loans (International)												
93	Balances	CASRP473		CPSRP473									
94	New originations	CASRP474		CPSRP474									
95	Paydowns	CASRP475		CPSRP475									
96	Asset Purchases	CASRP476		CPSRP476									
97	Asset Sales	CASRP477		CPSRP477									
98	Loan Losses	CASRP478		CPSRP478									
	Auto Leases (Domestic)												
99	Balances	CASRP479		CPSRP479									
100	New originations	CASRP480		CPSRP480									
101	Paydowns	CASRP481		CPSRP481									
102	Asset Purchases	CASRP482		CPSRP482									
103	Asset Sales	CASRP483		CPSRP483									
104	Loan Losses	CASRP484		CPSRP484									
	Auto Leases (International)												
105	Balances	CASRP485		CPSRP485									
106	New originations	CASRP486		CPSRP486									
107	Paydowns	CASRP487		CPSRP487									
108	Asset Purchases	CASRP488		CPSRP488									
109	Asset Sales	CASRP489		CPSRP489									
110	Loan Losses	CASRP490		CPSRP490									
	Student Loan												
111	Balances	CASRP491		CPSRP491									
112	New originations	CASRP492		CPSRP492									
113	Paydowns	CASRP493		CPSRP493									
114	Asset Purchases	CASRP494		CPSRP494									
115	Asset Sales	CASRP495		CPSRP495									

Item		As-of			Projected in $Millions								
					PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
116	Loan Losses	CASRP496		CPSRP496									
	Small Business Loan - Scored (Domestic)												
117	Balances	CASRP497		CPSRP497									
118	New originations	CASRP498		CPSRP498									
119	Paydowns	CASRP499		CPSRP499									
120	Asset Purchases	CASRP500		CPSRP500									
121	Asset Sales	CASRP501		CPSRP501									
122	Loan Losses	CASRP502		CPSRP502									
	Small Business Loan - Scored (International)												
123	Balances	CASRP503		CPSRP503									
124	New originations	CASRP504		CPSRP504									
125	Paydowns	CASRP505		CPSRP505									
126	Asset Purchases	CASRP506		CPSRP506									
127	Asset Sales	CASRP507		CPSRP507									
128	Loan Losses	CASRP508		CPSRP508									
	Other Consumer Loans and Leases (Domestic)												
129	Balances	CASRP509		CPSRP509									
130	New originations	CASRP510		CPSRP510									
131	Paydowns	CASRP511		CPSRP511									
132	Asset Purchases	CASRP512		CPSRP512									
133	Asset Sales	CASRP513		CPSRP513									
134	Loan Losses	CASRP514		CPSRP514									
	Other Consumer Loans and Leases (International)												
135	Balances	CASRP515		CPSRP515									
136	New originations	CASRP516		CPSRP516									
137	Paydowns	CASRP517		CPSRP517									
138	Asset Purchases	CASRP518		CPSRP518									
139	Asset Sales	CASRP519		CPSRP519									
140	Loan Losses	CASRP520		CPSRP520									

FR Y-14A Schedule A.3.a - Projected OTTI for AFS Securities and HTM by Security

DRAFT

For each position that incurred a loss in P&L, please state the identifier value for each trade (e.g., CUSIP, ISIN or SEDOL value) and the amount of loss projected (over the entire forecast horizon). Create a separate line item for each position. Total projected losses in the Credit Loss Portion should reconcile to the total sum of projected credit losses (across all quarters) provided in the Securities OTTI by Portfolio tab of this schedule. Responses should be provided in $Millions.

Identifier Value	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
CCARP083	CASCP087	CPSCN234	CPSCN235	CPSCP091
GRAND TOTAL	-	-	-	-

FR Y-14A Schedule A.3.b - OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio

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	AFS and HTM Securities	Threshold for Determining OTTI	Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)	Discount Rate Methodology	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?	Macroeconomic/financial variables used in loss estimation
	CCARP084	**CASMN243**	**CPSMN244**	**CASMN245**	**CASMN246**	**CASMN247**	**CASMN248**
1	Agency MBS						
2	Auction Rate Securities						
3	CDO						
4	CLO						
5	CMBS						
6	Common Stock (Equity)						
7	Auto ABS						
8	Credit Card ABS						
9	Student Loan ABS						
10	Other ABS (excl HEL ABS)						
11	Corporate Bond						
12	Covered Bond						
13	Domestic Non-Agency RMBS (incl HEL ABS)						
14	Foreign RMBS						
15	Municipal Bond						
16	Mutual Fund						
17	Preferred Stock (Equity)						
18	Sovereign Bond						
19	US Treasuries & Agencies						
20	Other*						

*For 'Other' AFS and HTM securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.3.c -Projected OTTI for AFS and HTM Securities by Portfolio

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				PQ 1			PQ 2			PQ 3			PQ 4			PQ 5			PQ 6			PQ 7			PQ 8			PQ 9		
	AFS and HTM Securities	**Accounting Intent (AFS, HTM)**	**Actual Amortized Cost (MM/DD/YYYY)**	**Credit Loss Portion**	**Non- Credit Loss Portion**	**Total OTTI**	**Credit Loss Portion**	**Non- Credit Loss Portion**	**Total OTTI**	**Credit Loss Portion**	**Non- Credit Loss Portion**	**Total OTTI**	**Credit Loss Portion**	**Non- Credit Loss Portion**	**Total OTTI**	**Credit Loss Portion**	**Non- Credit Loss Portion**	**Total OTTI**	**Credit Loss Portion**	**Non- Credit Loss Portion**	**Total OTTI**	**Credit Loss Portion**	**Non- Credit Loss Portion**	**Total OTTI**	**Credit Loss Portion**	**Non- Credit Loss Portion**	**Total OTTI**	**Credit Loss Portion**	**Non- Credit Loss Portion**	**Total OTTI**
	CCARP084	**CCARP092**	**CASPP087**	**CPSPN234**	**CPSPN235**	**CPSPP091**	**CPSPN234**	**CPSPN235**	**CPSPP091**	**CPSPN234**	**CPSPN235**	**CPSPP091**	**CPSPN234**	**CPSPN235**	**CPSPP091**	**CPSPN234**	**CPSPN235**	**CPSPP091**	**CPSPN234**	**CPSPN235**	**CPSPP091**	**CPSPN234**	**CPSPN235**	**CPSPP091**	**CPSPN234**	**CPSPN235**	**CPSPP091**	**CPSPN234**	**CPSPN235**	**CPSPP091**
1	Agency MBS					-			-			-			-			-			-			-			-			-
2	Auction Rate Securities					-			-			-			-			-			-			-			-			-
3	CDO					-			-			-			-			-			-			-			-			-
4	CLO					-			-			-			-			-			-			-			-			-
5	CMBS					-			-			-			-			-			-			-			-			-
6	Common Stock (Equity)					-			-			-			-			-			-			-			-			-
7	Auto ABS					-			-			-			-			-			-			-			-			-
8	Credit Card ABS					-			-			-			-			-			-			-			-			-
9	Student Loan ABS					-			-			-			-			-			-			-			-			-
10	Other ABS (excl HEL ABS)					-			-			-			-			-			-			-			-			-
11	Corporate Bond					-			-			-			-			-			-			-			-			-
12	Covered Bond					-			-			-			-			-			-			-			-			-
13	Domestic Non-Agency RMBS					-			-			-			-			-			-			-			-			-
14	Foreign RMBS					-			-			-			-			-			-			-			-			-
15	Municipal Bond					-			-			-			-			-			-			-			-			-
16	Mutual Fund					-			-			-			-			-			-			-			-			-
17	Preferred Stock (Equity)					-			-			-			-			-			-			-			-			-
18	Sovereign Bond					-			-			-			-			-			-			-			-			-
19	US Treasuries & Agencies					-			-			-			-			-			-			-			-			-
20	Other*					-			-			-			-			-			-			-			-			-
21	**GRAND TOTAL**	0	0	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-

*For 'Other' AFS securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.3.d - Projected OCI and Fair Value for AFS Securities

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			Projected OCI Based on Macro-Economic Scenario																												
	AFS Securities	Total Actual Fair Market Value MM/DD/YY	Beginning Fair Market Value PQ 1	Fair Value Rate of Change PQ1	Projected OCI - PQ 1	Beginning Fair Market Value PQ 2	Fair Value Rate of Change PQ2	Projected OCI - PQ 2	Beginning Fair Market Value PQ 3	Fair Value Rate of Change PQ3	Projected OCI - PQ 3	Beginning Fair Market Value PQ 4	Fair Value Rate of Change PQ4	Projected OCI - PQ 4	Beginning Fair Market Value PQ 5	Fair Value Rate of Change PQ5	Projected OCI - PQ 5	Beginning Fair Market Value PQ 6	Fair Value Rate of Change PQ6	Projected OCI - PQ 6	Beginning Fair Market Value PQ 7	Fair Value Rate of Change PQ7	Projected OCI - PQ 7	Beginning Fair Market Value PQ 8	Fair Value Rate of Change PQ8	Projected OCI - PQ 8	Beginning Fair Market Value PQ 9	Fair Value Rate of Change PQ9	Projected OCI - PQ 9	Total Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters
	CCARP084	**CASPP088**	**CPSPS677**	**CPSPS678**	**CPSPB530**	**CPSPS677**	**CPSPS678**	**CPSPB530**	**CPSPS677**	**CPSPS678**	**CPSPB530**	**CPSPS677**	**CPSPS678**	**CPSPB530**	**CPSPS677**	**CPSPS678**	**CPSPB530**	**CPSPS677**	**CPSPS678**	**CPSPB530**	**CPSPS677**	**CPSPS678**	**CPSPB530**	**CPSPS677**	**CPSPS678**	**CPSPB530**	**CPSPS677**	**CPSPS678**	**CPSPB530**		**CPSPP088**
1	Agency MBS																														
2	Auction Rate Securities																														
3	CDO																														
4	CLO																														
5	CMBS																														
6	Common Stock (Equity)																														
7	Auto ABS																														
8	Credit Card ABS																														
9	Student Loan ABS																														
10	Other ABS (excl HEL ABS)																														
11	Corporate Bond																														
12	Covered Bond																														
13	Domestic Non-Agency RMBS																														
14	Foreign RMBS																														
15	Municipal Bond																														
16	Mutual Fund																														
17	Preferred Stock (Equity)																														
18	Sovereign Bond																														
19	US Treasuries & Agencies																														
20	Other*																														
21	**GRAND TOTAL**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

* For 'Other' AFS securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.3.e - AFS and HTM Fair Market Value Sources by Portfiolio

DRAFT

	AFS and HTM Securities	Principal Market Value Source Please state whether a vendor or proprietary model is used. If using a 3rd party vendor, please provide the name(s) of the 3rd party vendor(s).	In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)?
	CCARP084	**CASMN240**	**CASMN241**
1	Agency MBS		
2	Auction Rate Securities		
3	CDO		
4	CLO		
5	CMBS		
6	Common Stock (Equity)		
7	Auto ABS		
8	Credit Card ABS		
9	Student Loan ABS		
10	Other ABS (excl HEL ABS)		
11	Corporate Bond		
12	Covered Bond		
13	Domestic Non-Agency RMBS (incl HEL ABS)		
14	Foreign RMBS		
15	Municipal Bond		
16	Mutual Fund		
17	Preferred Stock (Equity)		
18	Sovereign Bond		
19	US Treasuries & Agencies		
20	Other*		

*For 'Other' AFS and HTM securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.4 - Trading

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	P/L Results in $Millions		(A) Firmwide Trading Total		(B) Contributions from Higher-Order Risks		(C) Firmwide CVA Hedges Total
1	Equity	CPSSN963		CPSSN973		CPSSN981	
2	FX	CPSSN964		CPSSN974		CPSSN982	
3	Rates	CPSSN965		CPSSN975		CPSSN983	
4	Commodities	CPSSN966		CPSSN976		CPSSN984	
5	Securitized Products	CPSSN967		CPSSN977		CPSSN985	
6	Other Credit	CPSSN968		CPSSN978		CPSSN986	
7	Private Equity	CPSSN969		CPSSN979		CPSSN987	
8	Other Fair Value Assets	CPSSN970		CPSSN980		CPSSN988	
9	Cross-Asset Terms	CPSSN971				CPSSD950	
10	**Total**	CPSSN972	-			CPSSD951	-

FR Y-14A Schedule A.5 - Counterparty Credit Risk

DRAFT

$Millions

Losses should be reported as a positive value.

1	Trading Issuer Default Losses	CPSSN989	-
1a	Trading Issuer Default losses from securitized products	CPSSN990	
1b	Trading Issuer Default losses from other credit sensitive instruments	CPSSN991	
2	Counterparty Credit MTM Losses (CVA losses)	CPSSN992	-
2a	Counterparty CVA losses	CPSSN993	
2b	Offline reserve CVA losses	CPSSN994	
3	Counterparty Default Losses	CPSSN995	
3a	Impact of Counterparty Default hedges	CPSSN996	
4	Other Counterparty Losses	CPSSN997	
5	Funding Valuation Adjustment (FVA)	CPSSJA24	

FR Y-14A Schedule A.6 - Operational Risk Scenario Inputs and Projections

DRAFT

	Contribution ($millions)	PY 1				PY 2				Total ($millions)
Risk Segment	**PQ 1**	**PQ 2**	**PQ 3**	**PQ 4**	**PQ 5**	**PQ 6**	**PQ 7**	**PQ 8**	**PQ 9**	
CPSSN962	CPSNQ945									
										$ -
										$ -
										$ -
										$ -
Total ($millions)	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**

Note: Please add more rows if needed.

FR Y-14A Schedule A.7.a - PPNR Projections

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Please indicate if deposits are 25% or more of total liabilities
Net Interest Income Designation Field - Populated Automatically

		FR Y9C Codes	Projected in $Millions								
			PQ 1	**PQ 2**	**PQ 3**	**PQ 4**	**PQ 5**	**PQ 6**	**PQ 7**	**PQ 8**	**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	-	-	-	-	-	-	-	-	-
	Non Interest Income by Business Segment: (17)										
14	Retail and Small Business	CPSNQ180	-	-	-	-	-	-	-	-	-
14A	Domestic	CPSNQ181	-	-	-	-	-	-	-	-	-
14B	Credit and Charge Cards **(10)**	CPSNQ182	-	-	-	-	-	-	-	-	-
14C	Credit and Charge Card Interchange Revenues - Gross	CPSNQ183									
14D	Other	CPSNQ184									
14E	Mortgages and Home Equity	CPSNQ185	-	-	-	-	-	-	-	-	-
14F	Production	CPSNQ186	-	-	-	-	-	-	-	-	-
14G	Gains/(Losses) on Sale **(18)**	CPSNQ187									
14H	Other	CPSNQ188									
14I	Servicing	CPSNQ189	-	-	-	-	-	-	-	-	-
14J	Servicing & Ancillary Fees	CPSNQ190									
14K	MSR Amortization **(20)**	CPSNQ191									
14L	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance **(19)(21)**	CPSNQ192									
14M	Other	CPSNQ193									

FR Y-14A Schedule A.7.a - PPNR Projections

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		FR Y9C Codes	Projected in $Millions								
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
14N	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) **(12)**	CPSNQ194									
14O	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	<u>Commercial Lending</u>	CPSNQ201									
16	<u>Investment Banking</u>	CPSNQ202	-	-	-	-	-	-	-	-	-
16A	Advisory	CPSNQ203									
16B	Equity Capital Markets	CPSNQ204									
16C	Debt Capital Markets	CPSNQ205									
16D	Syndicated / Corporate Lending	CPSNQ206									
17	<u>Merchant Banking / Private Equity</u>	CPSNQ207	-	-	-	-	-	-	-	-	-
17A	Net Investment Mark-to-Market	CPSNQ208									
17B	Management Fees	CPSNQ209									
17C	Other	CPSNQ210									
18	<u>Sales and Trading</u>	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	-	-	-	-	-	-	-	-	-
18I	Commission and Fees	CPSNQ220									
18J	Other	CPSNQ221									
18K	Prime Brokerage	CPSNQ222	-	-	-	-	-	-	-	-	-
18L	Commission and Fees	CPSNQ223									
18M	Other	CPSNQ224									
19	<u>Investment Management</u>	CPSNQ225	-	-	-	-	-	-	-	-	-
19A	Asset Management	CPSNQ226									
19B	Wealth Management / Private Banking	CPSNQ227									
20	<u>Investment Services</u>	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									

FR Y-14A Schedule A.7.a - PPNR Projections

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		FR Y9C Codes		Projected in $Millions								
				PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
26	**Total Non-Interest Income (2) (26)**		CPSN4079	-	-	-	-	-	-	-	-	-
27	**Total Revenues**		CPSNQ239	-	-	-	-	-	-	-	-	-
	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	*BHCKC232*	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									
36	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 141 (BHCKB557) in Balance Sheet)		CPSNQ253									
37	Other Non-Interest Expense **(4)**		CPSNQ254									
38	**Total Non-Interest Expense (3)**		CPSNP630	-	-	-	-	-	-	-	-	-
39	**Projected PPNR (5)**	*BHCK4074-BHCK4079-BHCK4093+BHCKC216-Line Item 40*	**CPSNP631**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
40	Valuation Adjustment for firm's own debt under fair value option (FVO) **(9) (27)**		CPSNQ255									
41	Goodwill Impairment	*BHCKC216*	CPSNC216									
42	Loss resulting from trading shock exercise (if applicable) **(24) (25)**		CPSNQ256	-	-	-	-	-	-	-	-	-

Footnotes to 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 item **40**.

(3) Excludes Goodwill Impairment included in item **41**.

(4) Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are reported without further breakout:

CPSNQ947		CPSNQ948										
CPSNQ949		CPSNQ950										
CPSNQ951		CPSNQ952										
CPSNQ953		CPSNQ954										
CPSNQ955		CPSNQ956										

FR Y-14A Schedule A.7.a - PPNR Projections

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		FR Y9C Codes		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
CPSNQ957		CPSNQ958										
CPSNQ959		CPSNQ960										
CPSNQ961		CPSNQ962										
CPSNQ963		CPSNQ964										
CPSNQ965		CPSNQ966										
CPSNQ967		CPSNQ968										

Projected in $Millions

(5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items **40-41**.

(6) Report commissions only in "Commissions" line item **28C**; do not report commissions in any other compensation line items.

(7) See instructions for guidance on related thresholds. List segments included in this line item.

CPSNQ969

(8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.

(9) List segments from which item was excluded:

CPSNQ970

(10) Include domestic BHC/IHC/SLHC issued credit and charge cards including those that result from a partnership 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 established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other 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) here.

(14) Do not report stock based and cash variable pay compensation here.

(15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.

(16) Revenues from regions outside the US and Puerto Rico.

(17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.

(18) Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.

(19) 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.

(20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.

(21) Include MSR changes under both FV and LOCOM accounting methods.

(22) 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) ~~BHCs~~ Respondents should not report changes in value of the MSR asset or hedges within the trading book.

(25) List segments from which item was excluded:

CPSNQ971

(26) Exclude result of trading shock exercise (where applicable), as it is reported in item **42**.

FR Y-14A Schedule A.7.a - PPNR Projections

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		FR Y9C Codes	Projected in $Millions								
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
(27)	List FR Y-9C HI Schedule items in which this item is normally reported although excluded from PPNR for this report:										
CPSNQ972											

FR Y-14A Schedule A.7.b - PPNR Net Interest Income

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Please indicate if deposits are 25% or more of total liabilities	
Net Interest Income Designation Field - Populated Automatically	

			Projected in $Millions								
			PQ 1	**PQ 2**	**PQ 3**	**PQ 4**	**PQ 5**	**PQ 6**	**PQ 7**	**PQ 8**	**PQ 9**
	AverageAsset Balances ($Millions) (1)										
1	**First Lien Residential Mortgages (in Domestic Offices)**	CPSNP975									
2	**Second / Junior Lien Residential Mortgages (in Domestic Offices)**	CPSNP976	-	-	-	-	-	-	-	-	-
2A	Closed-End Junior Liens	CPSNP977									
2B	Home Equity Lines Of Credit (HELOCs)	CPSNP978									
3	**C&I Loans (7)**	CPSNP979									
4	**CRE Loans (in Domestic Offices)**	CPSNP980									
5	**Credit Cards**	CPSNP981									
6	**Other Consumer**	CPSNP982	-	-	-	-	-	-	-	-	-
6A	Auto Loans	CPSNP983									
6B	Student Loans	CPSNP984									
6C	Other, incl. loans backed by securities (non-purpose lending)	CPSNP985									
7	**Real Estate Loans (Not in Domestic Offices)**	CPSNP986	-	-	-	-	-	-	-	-	-
7A	Residential Mortgages (First and Second Lien)	CPSNP987									
7B	Other	CPSNP988									
8	**Other Loans & Leases (10)**	CPSNP989									
9	**Nonaccrual Loans (5)**	CPSNP990									
10	**Securities (AFS and HTM) - Treasuries and Agency Debentures**	CPSNP991									
11	**Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)**	CPSNP992									
12	**Securities (AFS and HTM) - Other**	CPSNP993									
13	**Trading Assets**	CPSNP994									
14	**Deposits with Banks & Other**	CPSNP995									
15	**Other Interest/Dividend Bearing Assets (2)**	CPSNP996									
16	**Other Assets**	CPSNP997									
17	**Total Average Asset Balances**	CPSNP998	-	-	-	-	-	-	-	-	-
	Average Rates Earned (%) (9)										
18	**First Lien Residential Mortgages (in Domestic Offices)**	CPSNP999									
19	**Second / Junior Lien Residential Mortgages (in Domestic Offices)**	-									
19A	Closed-End Junior Liens	CPSNQ002									
19B	HELOCs	CPSNQ003									
20	**C&I Loans (7)**	CPSNQ004									
21	**CRE Loans (in Domestic Offices)**	CPSNQ005									
22	**Credit Cards**	CPSNQ006									
23	**Other Consumer**	-									
23A	Auto Loans	CPSNQ008									
23B	Student Loans	CPSNQ009									
23C	Other, incl. loans backed by securities (non-purpose lending)	CPSNQ010									
24	**Real Estate Loans (Not in Domestic Offices)**	-									
24A	Residential Mortgages (First and Second Lien)	CPSNQ012									
24B	Other	CPSNQ013									

FR Y-14A Schedule A.7.b - PPNR Net Interest Income

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			Projected in $Millions								
			PQ 1	**PQ 2**	**PQ 3**	**PQ 4**	**PQ 5**	**PQ 6**	**PQ 7**	**PQ 8**	**PQ 9**
25	**Other Loans & Leases**	CPSNQ014									
26	**Nonaccrual Loans (5)**	CPSNQ015									
27	**Securities (AFS and HTM) - Treasuries and Agency Debentures**	CPSNQ016									
28	**Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)**	CPSNQ017									
29	**Securities (AFS and HTM) - Other**	CPSNQ018									
30	**Trading Assets**	CPSNQ019									
31	**Deposits with Banks & Other**	CPSNQ020									
32	**Other Interest/Dividend Bearing Assets**	CPSNQ021									
33	**Total Interest Income**	CPSNQ022	-	-	-	-	-	-	-	-	-
	Average Liability Balances ($Millions)										
34	**Deposits-Domestic (6)**	CPSNQ023	-	-	-	-	-	-	-	-	-
34A	Non-Interest-Bearing Demand	CPSNQ024									
34B	Money Market Accounts	CPSNQ025									
34C	Savings	CPSNQ026									
34D	NOW, ATS, and other Transaction Accounts	CPSNQ027									
34E	Time Deposits	CPSNQ028									
35	**Deposits-Foreign (6)**	CPSNQ029	-	-	-	-	-	-	-	-	-
35A	Foreign Deposits	CPSNQ030									
35B	Foreign Deposits-Time	CPSNQ031									
36	**Fed Funds, Repos, & Other Short Term Borrowing**	CPSNQ032	-	-	-	-	-	-	-	-	-
36A	Fed Funds	CPSNQ033									
36B	Repos	CPSNQ034									
36C	Other Short Term Borrowing **(11)**	CPSNQ035									
37	**Trading Liabilities**	CPSNQ036									
38	**Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities**	CPSNQ037									
39	**Other Interest-Bearing Liabilities (3)(11)**	CPSNQ038									
40	**Other Liabilities (11)**	CPSNQ039									
41	**Total Average Liability Balances**	CPSNQ040	-	-	-	-	-	-	-	-	-
	Average Liability Rates (%) (9)										
42	**Deposits-Domestic (6)**	0.0%									
42A	Non-Interest-Bearing Demand **(8)**	CPSNQ042	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
42B	Money Market Accounts	CPSNQ043									
42C	Savings	CPSNQ044									
42D	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts	CPSNQ045									
42E	Time Deposits	CPSNQ046									
43	**Deposits-Foreign (6)**	0.0%									
43A	Foreign Deposits	CPSNQ048									
43B	Foreign Deposits-Time	CPSNQ049									

FR Y-14A Schedule A.7.b - PPNR Net Interest Income

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			Projected in $Millions								
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
44	**Fed Funds, Repos, & Other Short Term Borrowing**	0.0%									
44A	Fed Funds	CPSNQ051									
44B	Repos	CPSNQ052									
44C	Other Short Term Borrowing	CPSNQ053									
45	**Trading Liabilities**	CPSNQ054									
46	**Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities**	CPSNQ055									
47	**Other Interest-Bearing Liabilities (3)(11)**	CPSNQ056									
48	**Total Interest Expense**	CPSNQ057	-	-	-	-	-	-	-	-	-
49	**Total Net Interest Income (4)**	CPSS4074	-	-	-	-	-	-	-	-	-

Footnotes to the *Net Interest Income Worksheet*

(1) Exclude nonaccrual loans from lines **1-8**, reporting these balances in item **9**. Include purchased credit impaired loans.

(2) Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such that no more than 5% of total Average Asset Balances are reported without a further breakout.

CPSNQ973		CPSNQ974									
CPSNQ975		CPSNQ976									
CPSNQ977		CPSNQ978									
CPSNQ979		CPSNQ980									
CPSNQ981		CPSNQ982									

(3) Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balances such that no more than 5% of total Liability Balances are reported without a further breakout.

CPSNQ983		CPSNQ984									
CPSNQ985		CPSNQ986									
CPSNQ987		CPSNQ988									
CPSNQ989		CPSNQ990									
CPSNQ991		CPSNQ992									

(4) Amount should equal item **13** of the *PPNR Projections Worksheet.*

(5) Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.
(6) A sum of average domestic and foreign deposits should be equal to a sum of average BHDM6631, BHDM6636, BHFN6631, and BHFN6636.
(7) Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card
(8) Rates are equal to zero by definition.
(9) All rates are annualized.
(10) Include loans secured by farmland here (BHDM1420) and other loans not accounted for in the other categories.
(11) Sum of line items 36C and 39 equals sum of BHCK3190, BHCK4062, and interest-bearing liabilities reported in BHCK2750; item 40 captures non-interest bearing liabilities in BHCK2750

FR Y-14A Schedule A.7.c - PPNR Metrics

DRAFT

		FR Y9C Codes	Units		PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	A. Metrics by Business Segment/Lin e (9)												
	Retail and Small Business Segment												
	Domestic **(22)**												
	Credit and Charge Cards												
1	Total Open Accounts – End of Period		#	CPSNQ058									
2	Credit and Charge Card Purchase Volume		$Millions	CPSNQ059									
3	Credit and Charge Card Rewards/Partner Sharing Expense **(21) (32)**		$Millions	CPSNQ060									
	Mortgages and Home Equity												
4	Average Third-Party Residential Mortgages Serviced **(3)**		$Millions	CPSNQ061									
5	Residential Mortgage Originations Industry Market Size – Volume **(23)**		$Millions	CPSNQ062									
6	Mortgages and Home Equity Sold during the quarter **(24)**	*BHCKF070+BHCKF071+BHDMF674+BHDMF675*	$Millions	CPSNQ063									
7	Servicing Expenses **(8)**		$Millions	CPSNQ064									
	Retail and Small Business Deposits												
8	Total Open Checking and Money Market Accounts – End of Period **(29)**		#	CPSNQ065									
9	Debit Card Purchase Transactions		#	CPSNQ066									
	International Retail and Small Business **(12)**												
10	Credit Card Revenues **(1)**		$Millions	CPSNQ067									
	Investment Banking Segment												
11	Number of Employees **(15)**		#	CPSNQ068									
12	Compensation - Total **(8)**		$Millions	CPSNQ069									
13	Stock Based Compensation and Cash Variable Pay **(8)**		$Millions	CPSNQ070									
	Advisory												
14	Deal Volume		$Millions	CPSNQ071									
15	Industry Market Size - Fees		$Millions	CPSNQ072									
16	Industry Market Size - Completed Deal Volume		$Millions	CPSNQ073									
17	Backlog **(28)**		$Millions	-									
	Equity Capital Markets												
18	Deal Volume		$Millions	CPSNQ075									
19	Industry Market Size - Fees		$Millions	CPSNQ076									
20	Industry Market Size - Volume		$Millions	CPSNQ077									
	Debt Capital Markets												
21	Deal Volume		$Millions	CPSNQ078									
22	Industry Market Size - Fees		$Millions	CPSNQ079									
23	Industry Market Size - Volume		$Millions	CPSNQ080									
	Syndicated Lending												
24	Deal Volume		$Millions	CPSNQ081									
25	Industry Market Size - Fees		$Millions	CPSNQ082									
26	Industry Market Size - Volume		$Millions	CPSNQ083									
	Sales and Trading Segment												
27	Number of Employees **(15)**		#	CPSNQ085									
28	Compensation - Total **(8)**		$Millions	CPSNQ087									
29	Stock Based Compensation and Cash Variable Pay **(8)**		$Millions	CPSNQ088									
	Equities												
30	Average Asset Balance		$Millions	CPSNQ089									
	Fixed Income												
31	Average Asset Balance		$Millions	CPSNQ090									
	Commodities												
32	Average Asset Balance		$Millions	CPSNQ091									
	Prime Brokerage												
33	Average Client Balances **(13)**		$Millions	CPSNQ092									
34	Transaction Volume		$Millions	CPSNQ093									
	Investment Management Segment												
	Asset Management												

FR Y-14A Schedule A.7.c - PPNR Metrics

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									Projected				
		FR Y9C Codes	Units		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
35	AUM - Total **(10)**		$Millions	CPSNQ094	-	-	-	-	-	-	-	-	-
35A	AUM - Equities		$Millions	CPSNQ095									
35B	AUM - Fixed Income		$Millions	CPSNQ096									
35C	AUM - Other		$Millions	CPSNQ097									
36	Net Inflows/Outflows		$Millions	CPSNQ098									
	Wealth Management/Private Banking												
37	Fee Earning Client Assets - Total **(10)**		$Millions	CPSNQ099	-	-	-	-	-	-	-	-	-
37A	Fee Earning Client Assets - Equities		$Millions	CPSNQ100									
37B	Fee Earning Client Assets - Fixed Income		$Millions	CPSNQ101									
37C	Fee Earning Client Assets - Other		$Millions	CPSNQ102									
38	Net Inflows/Outflows		$Millions	CPSNQ103									
39	Number of Financial Advisors **(11)**		#	CPSNQ104									
	Investment Services Segment												
	Asset Servicing												
40	Assets under Custody and Administration		$Millions	CPSNQ105									
	B. Firm Wide Metrics: PPNR Projections Worksheet												
41	Number of Employees	*BHCK4150*	#	CPSN4150									
42	Revenues - International		$Millions	CPSNQ107	-	-	-	-	-	-	-	-	-
42A	Revenues - APAC **(2) (16)**		$Millions	CPSNQ108									
42B	Revenues - EMEA **(2) (17)**		$Millions	CPSNQ109									
42C	Revenues - LatAm **(2) (18)**		$Millions	CPSNQ110									
42D	Revenues - Canada **(2)**		$Millions	CPSNQ111									
43	Revenues - Domestic		$Millions	CPSNQ112	-	-	-	-	-	-	-	-	-
44	Severance Costs **(14)**		$Millions	CPSNQ113									
45	Collateral Underlying Operating Leases for Which the Bank is the Lessor **(20)**		$Millions	CPSNQ114	-	-	-	-	-	-	-	-	-
45A	Auto		$Millions	CPSNQ115	-	-	-	-	-	-	-	-	-
45B	Other		$Millions	CPSNQ116	-	-	-	-	-	-	-	-	-
46	OREO Balance	*BHCK2150*	$Millions	CPSN2150	-	-	-	-	-	-	-	-	-
46A	Commercial		$Millions	CPSNQ117	-	-	-	-	-	-	-	-	-
46B	Residential		$Millions	CPSNQ118	-	-	-	-	-	-	-	-	-
46C	Farmland		$Millions	CPSNQ119	-	-	-	-	-	-	-	-	-
47	Non-Recurring PPNR Items **(30)**		$Millions	CPSNQ120									
48	Trading Revenue	*BHCKA220*	$Millions	CPSNA220									
49	Net Gains/(Losses) on Sales of Other Real Estate Owned **(19)**	*BHCK8561*	$Millions	CPSN8561									
	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for ~~BHCs~~ respondents that were required to complete the Net Interest Income Worksheet)												
50	Carrying Value of Purchased Credit Impaired (PCI) Loans	*BHCKC780*	$Millions	CPSNC780									
51	Net Accretion of discount on PCI Loans included in interest Revenues		$Millions	CPSNQ121									
52	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)		$Millions	CPSNQ122									
53	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices		%	CPSNQ123									
	Quarter End Weighted Average Life of Assets **(4) (6)**												
54	First Lien Residential Mortgages (in Domestic Offices) **(31)**		months	CPSNQ124									
55	Closed-End Junior Residential Liens (in Domestic Offices)		months	CPSNQ125									
56	Home Equity Lines Of Credit (HELOCs)		months	CPSNQ126									
57	C&I Loans		months	CPSNQ127									
58	CRE Loans (in Domestic Offices)		months	CPSNQ128									
59	Credit Cards		months	CPSNQ129									
60	Auto Loans		months	CPSNQ130									
61	Student Loans		months	CPSNQ131									
62	Other, incl. loans backed by securities (non-purpose lending) **(7)**		months	CPSNQ132									
63	Residential Mortgages (First and Second Lien, Not in Domestic Offices)		months	CPSNQ133									
64	Other Real Estate Loans (Not in Domestic Offices)		months	CPSNQ134									
65	Other Loans & Leases		months	CPSNQ135									

FR Y-14A Schedule A.7.c - PPNR Metrics

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		FR Y9C Codes	Units		PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
66	Securities (AFS and HTM) - Treasuries and Agency Debentures		months	CPSNQ136									
67	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)		months	CPSNQ137									
68	Securities (AFS and HTM) - Other		months	CPSNQ138									
69	Trading Assets		months	CPSNQ139									
70	All Other Earning Assets		months	CPSNQ140									
	Quarter End Weighted Average Life of Liabilities **(4) (6)**												
71	Domestic Deposits - Time		months	CPSNQ141									
72	Foreign Deposits-Time		months	CPSNQ142									
73	Fed Funds		months	CPSNQ143									
74	Repos		months	CPSNQ144									
75	Other Short Term Borrowing		months	CPSNQ145									
76	Trading Liabilities		months	CPSNQ146									
77	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities		months	CPSNQ147									
78	All Other Interest Bearing Liabilities		months	CPSNQ148									

		Units	For upward rate movements	For downward rate movements	Assumed Floor
	Average Domestic Deposit Repricing Beta in a 'Normal Environment' **(5)**				
79	Money Market Accounts	basis points	CPSNQ149	CPSNQ933	CPSNQ939
80	Savings	basis points	CPSNQ150	CPSNQ934	CPSNQ940
81	NOW, ATS, and other Transaction Accounts	basis points	CPSNQ151	CPSNQ935	CPSNQ941
82	Time Deposits	basis points	CPSNQ152	CPSNQ936	CPSNQ942
	Average Foreign Deposit Repricing Beta in a 'Normal Environment' **(5)**				
83	Foreign Deposits	basis points	CPSNQ153	CPSNQ937	CPSNQ943
84	Foreign Deposits-Time	basis points	CPSNQ154	CPSNQ938	CPSNQ944

		Units		
85	New Domestic Business Pricing for Time Deposits **(25)**		-	
85A	Curve (if multiple terms assumed) **(26)**		CPSNQ156	
85B	Index rate (if single term assumed) **(27)**		CPSNQ157	
85C	Spread relative to the Index Rate **(27)**	basis points	CPSNQ158	

Footnotes to the *PPNR Metrics Worksheet*

(1) Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.

(2) Provide regional breakouts for all quarters but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule.

(3) Average oustanding principal balance fo residential mortgage loans the BHC/IHC/SLHC services for others.

		FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9

(4) The Weighted Average Life should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments, and defaults. The WAL for the FR Y-14Q disclosures should reflect the spot balance sheet position for each time period. For the FR Y-14A, given that it covers forecasted time periods, the WAL should be forward-looking which incorporates the changes to the projected WAL, including new business activity.

(5) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.

(6) Reference PPNR Net Interest Income worksheet for product definitions.

(7) Corresponds to line item **7C** on the Net Interest Income worksheet

(8) Include both direct and allocated expenses.

(9) "Metrics by Business Segment/Line" correspond to Business Segments/Lines on PPNR Submission worksheet, unless explicitly stated otherwise. See Instructions for defintions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. Only line items with "Industry Market Size" in the name are industry/market-wide items; all other items are BHC/IHC-specific.

(10) Assets under Management

(11) Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.

(12) Regions outside the US and Puerto Rico.

(13) Report the grossed up "interest balances" that result from prime brokerage activities.

(14) List items on PPNR Projections worksheet that include this item if any:

CPSNQ993

(15) Full-time equivalent employees at end of current period (BHCK4150) for a given segment only.

(16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)

(17) Europe, Middle East, and Africa

(18) Latin America, including Mexico

(19) List Business Segments reported on PPNR Projections Worksheet that include this item if any:

CPSNQ994

(20) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line item **49** should correspond to the amount provided in Y-9C Schedule HC-F Line 6, item 13 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.

(21) Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing contra-revenues and/or expenses.

CPSNQ997

(22) Applies to line items **1-9**; US and Puerto Rico only.

(23) Total domestic mortgages originated during the quarter.

(24) FR Y-9C name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.

(25) New business pricing for time deposits refers to the anticipated average rate on newly issued domestic time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business.

(26) The term “curve” refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits. If the institution only assumes a single maturity term for new issuances, complete line 88B and 88C only, otherwise complete line 88A only.

(27) If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.

(28) A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the BHC’s/IHC's/SLHC latest backlog estimate.

(29) Provide description of the accounts included in this line item (e.g. Negotiable Order of Withdrawal, Interest Bearing Checking, Non Interest Bearing Demand Deposit Account, Money Market Savings, etc.)

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(30) Please break out and explain nature of non-recurring items included in PPNR. Also indicate which items on PPRN Projections worksheet include the items broken out in footnote 32:

(a) Revenues (Net Interest Income + Non Interest Income)

FR Y-14A Schedule A.7.c - PPNR Metrics

DRAFT

		FR Y9C Codes	Units		Projected PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
CPSNQ999			$ Milllion	CPSNR001									
CPSNR002			$ Milllion	CPSNR003									
CPSNR004			$ Milllion	CPSNR005									
CPSNR006			$ Milllion	CPSNR007									
CPSNR008			$ Milllion	CPSNR009									
CPSNR010			$ Milllion	CPSNR011									
CPSNR012			$ Milllion	CPSNR013									
(b)	Non Interest Expenses												
CPSNR014			$ Milllion	CPSNR015									
CPSNR016			$ Milllion	CPSNR017									
CPSNR018			$ Milllion	CPSNR019									
CPSNR020			$ Milllion	CPSNR021									
CPSNR022			$ Milllion	CPSNR023									
CPSNR024			$ Milllion	CPSNR025									
CPSNR026			$ Milllion	CPSNR027									

(31) For WAL, exclude from the reported number Loans Held For Sale

(32) Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Marketing Expense Amortization)

CPSNR028	