

Summary Submission Cover Sheet

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

BHCs should complete all relevant cells in the corresponding worksheets, including this cover page. BHCs 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.

Any questions should be directed to info@CCAR.frb.org.

Institution Name:	<input type="text"/>
RSSD ID:	
Source:	BHC
Submission Date (MM/DD/YYYY):	<input type="text"/>
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

[illegible]

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

[illegible]

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

		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
78	Loans Secured by Farmland													
79	Real Estate Loans (Not in Domestic Offices)		-	-	-	-	-	-	-	-	-			
80	Residential Mortgages													
81	CRE Loans													
82	Farmland													
83	C&I Loans		-	-	-	-	-	-	-	-	-			
84	C&I Graded													
85	Small Business (Scored/Delinquency Managed)													
86	Corporate and Business Cards													
87	Credit Cards													
88	Other Consumer													
89	All Other Loans and Leases													
90	Unallocated													
91	Provisions during the quarter		-	-	-	-	-	-	-	-	-	-	-	-
92	Real Estate Loans (in Domestic Offices)		-	-	-	-	-	-	-	-	-	-	-	-
93	Residential Mortgages		-	-	-	-	-	-	-	-	-	-	-	-
94	First Lien Mortgages													
95	Closed-End Junior Liens													
96	HELOCs													
97	CRE Loans		-	-	-	-	-	-	-	-	-	-	-	-
98	Construction													
99	Multifamily													
100	Nonfarm, Non-residential													
101	Loans Secured by Farmland													
102	Real Estate Loans (Not in Domestic Offices)		-	-	-	-	-	-	-	-	-	-	-	-
103	Residential Mortgages													
104	CRE Loans													
105	Farmland													
106	C&I Loans		-	-	-	-	-	-	-	-	-	-	-	-
107	C&I Graded													
108	Small Business (Scored/Delinquency Managed)													
109	Corporate and Business Cards													
110	Credit Cards													
111	Other Consumer													
112	All Other Loans and Leases													
113	Unallocated													
114	Net charge-offs during the quarter		-	-	-	-	-	-	-	-	-	-	-	-
115	Other ALLL Changes													
116	ALLL, current quarter		-	-	-	-	-	-	-	-	-	-	-	-
PRE-PROVISION NET REVENUE														
117	Net interest income		-	-	-	-	-	-	-	-	-	-	-	-
118	Noninterest income		-	-	-	-	-	-	-	-	-	-	-	-
119	Noninterest expense		-	-	-	-	-	-	-	-	-	-	-	-
120	Pre-Provision Net Revenue		-	-	-	-	-	-	-	-	-	-	-	-

FR Y-14A Schedule A.1.a - Income Statement[illegible]

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

[illegible]

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

[illegible]

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

[illegible]

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

[illegible]

Loans Held for Sale and Loans Accounted for under the Fair Value Option

95	Real Estate Loans (in Domestic Offices)	-	-	-	-	-	-	-	-
96	First Lien Mortgages	-	-	-	-	-	-	-	-
97	Second / Junior Lien Mortgages	-	-	-	-	-	-	-	-
98	CRE Loans	-	-	-	-	-	-	-	-
99	Loans Secured by Farmland	-	-	-	-	-	-	-	-
100	Real Estate Loans (Not in Domestic Offices)	-	-	-	-	-	-	-	-
101	Residential Mortgages	-	-	-	-	-	-	-	-
102	CRE Loans	-	-	-	-	-	-	-	-
103	Loans Secured by Farmland	-	-	-	-	-	-	-	-
104	C&I Loans	-	-	-	-	-	-	-	-
105	Credit Cards	-	-	-	-	-	-	-	-
106	Other Consumer	-	-	-	-	-	-	-	-
107	Other Loans and Leases	-	-	-	-	-	-	-	-
108	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	-	-	-	-	-	-	-	-

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

[illegible]

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

[illegible]

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

Item	Projected in \$Millions								
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Equity Capital									
143 Perpetual Preferred Stock and Related Surplus									
144 Common Stock (Par Value)									
145 Surplus (Exclude All Surplus Related to Preferred Stock)									
146 Retained Earnings									
147 Accumulated Other Comprehensive Income (AOCI)									
148 Other Equity Capital Components									
149 Total BHC Equity Capital	-	-	-	-	-	-	-	-	-
150 Noncontrolling (Minority) Interests in Consolidated Subsidiaries									
151 Total Equity Capital	-	-	-	-	-	-	-	-	-
Other									
152 Unused Commercial Lending Commitments and Letters of Credit									

Footnotes to the Balance Sheet Worksheet

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.

FR Y-14A Schedule A.1.c.1 - General RWA

[illegible]

FR Y-14A Schedule A.1.c.1 - General RWA

[illegible]

FR Y-14A Schedule A.1.c.1 - General RWA

[illegible]

FR Y-14A Schedule A.1.c.2 - Standardized RWA

[illegible]

FR Y-14A Schedule A.1.c.2 - Standardized RWA

[illegible]

FR Y-14A Schedule A.1.c.2 - Standardized RWA

[illegible]

FR Y-14A Schedule A.1.c.2 - Standardized RWA

[illegible]

FR Y-14A Schedule A.1.c.3 - Advanced RWA

[illegible]

FR Y-14A Schedule A.1.c.3 - Advanced RWA

[illegible]

FR Y-14A Schedule A.1.c.3 - Advanced RWA

[illegible]

FR Y-14A Schedule A.1.c.3 - Advanced RWA

[illegible]

FR Y-14A Schedule A.1.d.1 - Capital - CCAR

[illegible]

FR Y-14A Schedule A.1.d.1 - Capital - CCAR

[illegible]

FR Y-14A Schedule A.1.d.1 - Capital - CCAR

[illegible]

FR Y-14A Schedule A.1.d.1 - Capital - CCAR

[illegible]

FR Y-14A Schedule A.1.d.1 - Capital - CCAR

[illegible]

FR Y-14A Schedule A.1.d.1 - Capital - CCAR

[illegible]

FR Y-14A Schedule A.1.d.1 - Capital - CCAR

[illegible]

FR Y-14A Schedule A.1.d.1 - Capital - CCAR

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
Supplemental Capital Action Information (report in \$Millions unless otherwise noted)*****													
156	Cash dividends declared on common stock												
157	Common shares outstanding (Millions)												
158	Common dividends per share (\$)	-	-	-	-	-	-	-	-	-	-	-	-
159	Issuance of common stock for employee compensation												
160	Other issuance of common stock												
161	Total issuance of common stock	-	-	-	-	-	-	-	-	-	-	-	-
162	Share repurchases to offset issuance for employee compensation												
163	Other share repurchase												
164	Total share repurchases	-	-	-	-	-	-	-	-	-	-	-	-
Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital													
165	Outstanding trust preferred securities												
166	Trust preferred securities included in Item 24												
Memoranda													
*Please break out and explain below other adjustments to equity capital:													
167													
**Please break out and explain below other additions to (deductions from) Tier 1 capital:													
168													
***Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus, minority interest in subsidiaries, trust preferred securities and mandatory convertible													
****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 149 as follows:													
169	Taxes paid during the fiscal year ended two years ago												
170	Taxes paid during the fiscal year ended one year ago												
171	Taxes paid through the as-of date of the current fiscal year												
*****Please reconcile the Supplemental Capital Action and HI-A projections (i.e., allocate the capital actions among the HI-A buckets):													
172													

FR Y-14A Schedule A.1.d.2 - Capital - DFAST[illegible]

FR Y-14A Schedule A.1.d.2 - Capital - DFAST[illegible]

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

Item	Actual in \$Millions As of Date	PQ 1	PQ 2	PQ 3	Projected in \$Millions					PQ 7	PQ 8	PQ 9	Sums in \$Millions		
					PQ 4	PQ 5	PQ 6	PQ 2 - 5	PQ 6 - 9				9-Quarter		
Tier 2 capital															
33	Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements (except Class B noncontrolling (minority) interest) not includable in items 24 or 25														
34	Cumulative perpetual preferred stock included in item 22 and Class B noncontrolling (minority) interest not included in item 24, but includable in Tier 2 capital														
35	Allowance for loan and lease losses includible in Tier 2 capital														
36	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital														
37	Other Tier 2 capital components														
38	Tier 2 capital (sum of items 33 through 37)	-	-	-	-	-	-	-	-	-	-	-	-	-	
39	Allowable Tier 2 capital (lesser of item 32 or 38)	-	-	-	-	-	-	-	-	-	-	-	-	-	
40	Deductions for total risk-based capital														
41	Total risk-based capital (sum of items 32 and 39 less item 40)	-	-	-	-	-	-	-	-	-	-	-	-	-	

Schedule HC-R Part I.B. per Revised Regulatory Capital Rule (12 CFR 217)

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AOCI opt-out election? (enter "1" for Yes; enter "0" for No)

Common equity tier 1

43	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares												
44	Retained earnings												
45	Accumulated other comprehensive income (AOCI)												
46	Common equity tier 1 minority interest includable in common equity tier 1 capital												
47	Common equity tier 1 before adjustments and deductions (sum of items 43 through 46)	-	-	-	-	-	-	-	-	-	-	-	-

Common equity tier 1 capital: adjustments and deductions: where applicable, report all line items reflective of transition provisions

FR Y-14A Schedule A.1.d.2 - Capital - DFAST[illegible]

FR Y-14A Schedule A.1.d.2 - Capital - DFAST[illegible]

FR Y-14A Schedule A.1.d.2 - Capital - DFAST[illegible]

FR Y-14A Schedule A.1.d.2 - Capital - DFAST[illegible]

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

[illegible]

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

[illegible]

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

[illegible]

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

[illegible]

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

Item	Actual in \$Millions 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 - 5	PQ 6 - 9	9-Quarter
159	Issuance of common stock for employee compensation												
160	Other issuance of common stock												
161	Total issuance of common stock	-	-	-	-	-	-	-	-	-			
162	Share repurchases to offset issuance for employee compensation												
163	Other share repurchase												
164	Total share repurchases	-	-	-	-	-	-	-	-	-			
<u>Supplemental Information on Trust Preferred Securities</u>													
<u>Subject to Phase-Out from Tier 1 Capital</u>													
165	Outstanding trust preferred securities												
166	Trust preferred securities included in Item 24												

Memoranda

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

167

**Please break out and explain below other additions to (deductions from) Tier 1 capital:

168

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

	Actual in \$Millions As of Date	PQ 1	PQ 2	PQ 3	Projected in \$Millions			PQ 7	PQ 8	PQ 9	Sums in \$Millions		
Item					PQ 4	PQ 5	PQ 6				PQ 2 - 5	PQ 6 - 9	9-Quarter
<p>***Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus, minority interest in subsidiaries, trust preferred securities and mandatory convertible preferred securities. Specifically, non-common elements must include the following items captured in the FR Y-9C: Schedule HC, line item 23 net of Schedule HC-R, line item 5; Schedule HC-R, line items 6a, 6b, and 6c; and Notes to the Balance Sheet - Other as captured in Schedule HC-R, line item 10.</p> <p>****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 149 as follows:</p> <p>169 Taxes paid during the fiscal year ended two years ago</p> <p>170 Taxes paid during the fiscal year ended one year ago</p> <p>171 Taxes paid through the as-of date of the current fiscal year</p> <p>*****Please reconcile the Supplemental Capital Action and HI-A projections (i.e., allocate the capital actions among the HI-A buckets):</p>													
172													

FR Y-14A Schedule A.2.a - Retail Balance and Loss Projections

[illegible]

FR Y-14A Schedule A.2.a - Retail Balance and Loss Projections

[illegible]

FR Y-14A Schedule A.2.a - Retail Balance and Loss Projections

[illegible]

FR Y-14A Schedule A.2.a - Retail Balance and Loss Projections

[illegible]

FR Y-14A Schedule A.2.a - Retail Balance and Loss Projections

[illegible]

FR Y-14A Schedule A.2.a - Retail Balance and Loss Projections

[illegible]

FR Y-14A Schedule A.2.b - Retail Repurchase

Table A.1 LOANS SOLD TO FANNIE MAE, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE A.1

**Scenarios for which
row should be
reported**

	Vintage													reported	
\$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total	
Original UPB														-	BHC Baseline Only
Original UPB (Excluding Exempt Population)														-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)														-	BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)															
Current														-	BHC Baseline Only
Past due 30 to 89 days														-	BHC Baseline Only
Past due 90 to 179 days														-	BHC Baseline Only
Past due 180+ days														-	BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)														-	BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)														-	BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)														-	All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

Table A.2 LOANS SOLD TO FANNIE MAE, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE A.1

\$Millions	Vintage													Unallocated	Total	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015				
Original UPB														-	BHC Baseline Only	
Original UPB (Excluding Exempt Population)														-	BHC Baseline Only	
Outstanding UPB (Excluding Exempt Population)														-	BHC Baseline Only	
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios	

Table A.3 Loss Projections for LOANS SOLD TO FANNIE MAE

\$Millions	Projected in \$Millions										Total	
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later		
Projected Future Losses to BHC Charged to Repurchase Reserve											-	All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase

Table B.1 LOANS SOLD TO FREDDIE MAC, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE B.1

	Vintage														
\$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total	
Original UPB														-	BHC Baseline Only
Original UPB (Excluding Exempt Population)														-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)														-	BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)															
Current														-	BHC Baseline Only
Past due 30 to 89 days														-	BHC Baseline Only
Past due 90 to 179 days														-	BHC Baseline Only
Past due 180+ days														-	BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)														-	BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)														-	BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)														-	All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

Table B.2 LOANS SOLD TO FREDDIE MAC, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE B.1

\$Millions	Vintage													Total	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated		
Original UPB														-	BHC Baseline Only
Original UPB (Excluding Exempt Population)														-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)														-	BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

**Table B.3 Loss Projections for LOANS
SOLD TO FREDDIE MAC**

\$Millions	Projected in \$Millions										Total	
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later		
Projected Future Losses to BHC Charged to Repurchase Reserve											-	All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase

Table C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

\$Millions	Vintage													Total	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated		
Original UPB														-	BHC Baseline Only
Original UPB (Excluding Exempt Population)														-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)														-	BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)															
Current														-	BHC Baseline Only
Past due 30 to 89 days														-	BHC Baseline Only
Past due 90 to 179 days														-	BHC Baseline Only
Past due 180+ days														-	BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)														-	BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)														-	BHC Baseline Only
Loss to-date due to Denied Insurance														-	BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)														-	All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

\$Millions	Vintage													Total	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated		
Original UPB														-	BHC Baseline Only
Original UPB (Excluding Exempt Population)														-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)														-	BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)

[illegible]

FR Y-14A Schedule A.2.b - Retail Repurchase

Table D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

	Vintage														
\$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total	
Original UPB														-	BHC Baseline Only
Original UPB (Excluding Exempt Population)														-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)														-	BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)															
Current														-	BHC Baseline Only
Past due 30 to 89 days														-	BHC Baseline Only
Past due 90 to 179 days														-	BHC Baseline Only
Past due 180+ days														-	BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)														-	BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)														-	BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)														-	All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

Table D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

\$Millions	Vintage													Total	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated		
Original UPB														-	BHC Baseline Only
Original UPB (Excluding Exempt Population)														-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)														-	BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

Table D.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE

\$Millions	Projected in \$Millions										Total	
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later		
Projected Future Losses to BHC Charged to Repurchase Reserve											-	All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase

Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

	Vintage														
\$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total	
Original UPB														-	BHC Baseline Only
Original UPB (Excluding Exempt Population)														-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)														-	BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)															
Current														-	BHC Baseline Only
Past due 30 to 89 days														-	BHC Baseline Only
Past due 90 to 179 days														-	BHC Baseline Only
Past due 180+ days														-	BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)														-	BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)														-	BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)														-	All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

Table E.2 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

\$Millions	Vintage													Total	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated		
Original UPB														-	BHC Baseline Only
Original UPB (Excluding Exempt Population)														-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)														-	BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

Table E.3 Loss Projections for LOANS SECURITIZED WITHOUT MONOLINE INSURANCE

\$Millions	Projected in \$Millions										Total	
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later		
Projected Future Losses to BHC Charged to Repurchase Reserve											-	All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase

Table F.1 WHOLE LOANS SOLD, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE F.1

\$Millions	Vintage													Total	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated		
Original UPB														-	BHC Baseline Only
Original UPB (Excluding Exempt Population)														-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)														-	BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)															
Current														-	BHC Baseline Only
Past due 30 to 89 days														-	BHC Baseline Only
Past due 90 to 179 days														-	BHC Baseline Only
Past due 180+ days														-	BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)														-	BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)														-	BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)														-	All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

Table F.2 WHOLE LOANS SOLD, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE F.1

\$Millions	Vintage													Total	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated		
Original UPB														-	BHC Baseline Only
Original UPB (Excluding Exempt Population)														-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)														-	BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

Table F.3 Loss Projections for WHOLE LOANS SOLD

	Projected in \$Millions										
\$Millions	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later	Total
Projected Future Losses to BHC Charged to Repurchase Reserve											-

All Scenarios

Table G.3 TOTAL Loss Projections

	Projected in \$Millions										
\$Millions	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later	Total
Projected Future Losses to BHC Charged to Repurchase Reserve	-	-	-	-	-	-	-	-	-	-	-

All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase

	Actual in \$Millions
<u>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</u>	P0
Reserve, prior quarter	-
Provisions during the quarter	-
Net charges during the quarter	-
Reserve, current quarter	-

Table H.1 Sold Loans subject to completed settlements

\$Millions

[illegible]

Loans sold to Freddie Mac

[illegible]

FR Y-14A Schedule A.2.b - Retail Repurchase

Loans insured by the US Government (i.e. FHA/VA)	Vintage												Unallocated	Total
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
Original UPB: Loans covered by completed settlements (Total)														-
Original UPB: Loans covered by completed settlements (No remaining liability)														-
Original UPB: Loans covered by completed settlements (liability remains)														-
Total Settlement paid														
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)														

	Vintage													
Loans Securitized with Monoline Insurance	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)														-
Original UPB: Loans covered by completed settlements (No remaining liability)														-
Original UPB: Loans covered by completed settlements (liability remains)														-
Total Settlement paid														
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)														

	Vintage													
Loans Securitized without Monoline Insurance	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)														-
Original UPB: Loans covered by completed settlements (No remaining liability)														-
Original UPB: Loans covered by completed settlements (liability remains)														-
Total Settlement paid														
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)														

FR Y-14A Schedule A.2.b - Retail Repurchase

Whole Loans Sold	Vintage													Total
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	
Original UPB: Loans covered by completed settlements (Total)														-
Original UPB: Loans covered by completed settlements (No remaining liability)														-
Original UPB: Loans covered by completed settlements (liability remains)														-
Total Settlement paid														
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)														

FR Y-14A Schedule A.2.c - ASC 310-30[illegible][illegible]

FR Y-14A Schedule A.2.c - ASC 310-30

[illegible]

Item	Other (specify in documentation)	Data Clarifications:	Projected in \$Millions								
			As of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8
1	Carry Value	Input as Positive									
2	Allowance	Input as Positive									
3	Net Carry Value	Calculated	-	-	-	-	-	-	-	-	-
4	Unpaid Principal Balance	Input as Positive									
	Initial Day 1 Non-Accrutable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI										
5	Loans	Input as Positive									
6	Quarter Ending Non Accrutable Difference (NAD)	Input as Positive									
7	Cumulative Charge-offs to Date (to NAD)	Input as Negative									
8	Cumulative Charge-offs to Date (to Allowance)	Input as Negative									
9	Provisions to Allowance	Prov/(Reverse)									
10	Quarterly-Charge-offs to NAD	Input as Negative									
11	Quarterly Charge-offs to Allowance	Input as Negative									
12	Accrutable Yield Remaining	Input as Positive									
13	Accrutable Yield Accreted to Income	Input as Negative									
14	Effective Yield (%)	Input as Percentage									

FR Y-14A Schedule A.2.c - ASC 310-30[illegible]

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

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 should reconcile to the total sum of projected 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
GRAND TOTAL	-	-	-	-

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

	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
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

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

			Actual Amortized Cost (MM/DD/Y YYY)	PQ 1			PQ 2			PQ 3			PQ 4		
		Accounting Intent (AFS, HTM)		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
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	-

*For 'Other' AFS securities, please provide name of security type in row 28 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

			Actual Amortized Cost (MM/DD/Y YYY)	PQ 5			PQ 6			PQ 7			PQ 8		
				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
	AFS and HTM Securities														
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	-

*For 'Other' AFS securities, please provide name of security type

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

		Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/Y YYY)	PQ 9		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
	AFS and HTM Securities					
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	-

*For 'Other' AFS securities, please provide name of security type

FR Y-14A Schedule A.3.d - Projected OCI and Fair Value for 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
	AFS Securities										
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										
19	Preferred Stock (Equity)										
20	Sovereign Bond										
21	US Treasuries & Agencies										
22	Other*										
23	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-

* For 'Other' AFS securities, please provide name of security type in row 22 above (currently labeled "Other"). Please add additional rows if necessary.

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

		Projected OCI Based on Macro-Economic Scenario											
		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
	AFS Securities												
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												
19	Preferred Stock (Equity)												
20	Sovereign Bond												
21	US Treasuries & Agencies												
22	Other*												
23	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-	-	-

* For 'Other' AFS securities, please pr

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

	AFS Securities								Estimated Total Fair Market Value after OCI Shock applied to all Quarters
		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	
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								
19	Preferred Stock (Equity)								
20	Sovereign Bond								
21	US Treasuries & Agencies								
22	Other*								
23	GRAND TOTAL	-	-	-	-	-	-	-	-

* For 'Other' AFS securities, please pr

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

	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.)?
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 22 above (currently labeled "Other"). Please add additional rows if necessary.

FR Y-14A Schedule A.4 - Trading

	(A)	(B)	(C)
P/L Results in \$Millions	Firmwide Trading Total	Contributions from Higher-Order Risks	Firmwide CVA Hedges Total
1 Equity			
2 FX			
3 Rates			
4 Commodities			
5 Securitized Products			
6 Other Credit			
7 Private Equity			
8 Other Fair Value Assets			
9 Cross-Asset Terms			
10 Total	-		-

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

\$Millions	
Losses should be reported as a positive value.	
1	Trading Issuer Default Losses
1a	Trading Issuer Default losses from securitized products
1b	Trading Issuer Default losses from other credit sensitive instruments
2	Counterparty Credit MTM Losses (CVA losses)
2a	Counterparty CVA losses
2b	Offline reserve CVA losses
3	Counterparty Default Losses
3a	Impact of Counterparty Default hedges

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

			Contribution (\$millions)	PY 1					PY 2				Total (\$millions)
Type of Data	Brief Description	Unit of Measure	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9		
												\$ -	
												\$ -	
												\$ -	
												\$ -	
Total (\$millions)			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	

Note: Please add more rows if needed.

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

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

PQ

PQ

PQ

PQ

PQ

PQ

PQ

PQ

Net Interest Income by Business Segment: (17)

1 Retail and Small Business

1A Domestic (11)

1B Credit and Charge Cards (10)

1C Mortgages

1D Home Equity

1E Retail and Small Business Deposits

1F Other Retail and Small Business Lending

1G International Retail and Small Business (16)

2 Commercial Lending

3 Investment Banking

4 Merchant Banking / Private Equity

5 Sales and Trading

5A Prime Brokerage

5B Other

6 Investment Management

7 Investment Services

8 Treasury Services

9 Insurance Services

10 Retirement / Corporate Benefits Products

11 Corporate / Other

12 Optional Immaterial Business Segments (7)

13 **Total Net Interest Income (1)**[illegible]

13	Total Net Interest Income (1)	-	-	-	-	-	-	-	-
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FR Y-14A Schedule A.7.a - PPNR Projections

[illegible]

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

[illegible]

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

[illegible]

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

	FR Y9C Codes	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
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:									
(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.									
(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:									
(10)	Include domestic BHC 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.									

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

		FR Y9C Codes	Projected in \$Millions								
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
(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 should not report changes in value of the MSR asset or hedges within the trading book.										
(25)	List segments from which item was excluded: <div></div>										
(26)	Exclude result of trading shock exercise (where applicable), as it is reported in item 42.										
(27)	List FR Y-9C HI Schedule items in which this item is normally reported although excluded from PPNR for this report: <div></div>										

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

Please indicate if deposits are 25% or more of total liabilities

Net Interest Income Designation Field - Populated Automatically

[illegible]

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

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

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

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

Projected in \$Millions								
PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9

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.

(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.

(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) A Sum of line items 36C and 39 equals a sum of BHCK3190, BHCK4062, and interest-bearing liabilities reported in BHCK2750; line item 40 captures non-interest bearing liabilities in BHCK2750

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

[illegible]

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

[illegible]

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

		FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
71	Securities (AFS and HTM) - Other		months									
72	Trading Assets		months									
73	All Other Earning Assets		months									
Quarter End Weighted Average Life of Liabilities (4) (6)												
74	Domestic Deposits - Time		months									
75	Foreign Deposits-Time		months									
76	Fed Funds		months									
77	Repos		months									
78	Other Short Term Borrowing		months									
79	Trading Liabilities		months									
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by											
80	Consolidated Special Purpose Entities		months									
81	All Other Interest Bearing Liabilities		months									
				For upward rate movements	For downward rate movements	Assumed Floor						
Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5)												
82	Money Market Accounts		basis points									
83	Savings		basis points									
84	NOW, ATS, and other Transaction Accounts		basis points									
85	Time Deposits		basis points									
Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5)												
86	Foreign Deposits		basis points									
87	Foreign Deposits-Time		basis points									
88	New Domestic Business Pricing for Time Deposits (27)											
88A	Curve (if multiple terms assumed) (28)											
88B	Index rate (if single term assumed) (29)											
88C	Spread relative to the Index Rate (29)		basis points									

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 outstanding principal balance fo residential mortgage loans the BHC services for others.

(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-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.

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

	FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
(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: <div></div>										
(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: <div></div>										
(20)	List Business Segments reported on PPNR Projections Worksheet that include this item if any: <div></div>										
(21)	List Business Segments reported on PPNR Projections Worksheet that include this item if any: <div></div>										
(22)	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.										
(23)	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. <div></div>										
(24)	Applies to line items 1-9; US and Puerto Rico only.										
(25)	Total domestic mortgages originated during the quarter.										
(26)	FR Y-9C name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.										
(27)	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.										
(28)	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.										
(29)	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.										

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

	FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
(30)	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 latest backlog estimate.										
(31)	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.)										
(32)	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)										
		\$ Million									
		\$ Million									
		\$ Million									
		\$ Million									
		\$ Million									
		\$ Million									
		\$ Million									
(b)	Non Interest Expenses										
		\$ Million									
		\$ Million									
		\$ Million									
		\$ Million									
		\$ Million									
		\$ Million									
(33)	For WAL, exclude from the reported number Loans Held For Sale										
(34)	Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Marketing Expense Amortization)										