

FR Y-14A Schedule A - Summary

Summary Submission Cover Sheet

All BHCs and IHCs are expected to complete a version of the Summary template for each required scenario - *BHC Baseline, BHC Stress, Supervisory Baseline, 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:	<input type="text"/>
RSSD ID:	
Source:	BHC, SLHC, or IHC
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

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

Item	Actual or Budgeted	Projected to 2010						Actual to 2010			
		2011	2012	2013	2014	2015	2016	2017	2018	2019	2010

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
Assets									
SECURITIES									
1 Held to Maturity (HTM)	CPSB1754								
2a Available for Sale (AFS)	CPSB1773								
2b Equity securities with readily determinable fair values not held for trading	CPSBJA22								
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								

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
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								
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	-	-	-	-	-	-	-	-

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
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	-	-	-	-	-	-	-	-
<u>Loans Held for Sale and Loans Accounted for under the Fair Value Option</u>										
95	Real Estate Loans (in Domestic Offices)	CPSBP712	-	-	-	-	-	-	-	-
96	First Lien Mortgages	CPSBP713	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-

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
109	Unearned Income on Loans	CPSB2123								
110	Allowance for Credit Losses on Loans and Leases Losses (2)	CPSB3123	-	-	-	-	-	-	-	-
111	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Credit Losses on Loans and Leases	CPSBP726	-	-	-	-	-	-	-	-
TRADING										
112	Trading Assets	CPSB3545								
INTANGIBLES										
113	Goodwill	CPSB3163								
114	Mortgage Servicing Rights	CPSB3164								
115	Not applicable									
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 (5)	CPSBP732	-	-	-	-	-	-	-	-
127	Autos	CPSBP733								
128	Other	CPSBP734								
129	Other Assets	CPSBP735								
130	Total Other	CPSBP736	-	-	-	-	-	-	-	-
131	TOTAL ASSETS	CPSB2170	-	-	-	-	-	-	-	-

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

Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation.

- (5) 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 Standardized RWA

[illegible]

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

Memoranda Items -- Derivatives

45 Current credit exposure across all derivative contracts covered by the regulatory capital rule

[illegible]

Notional principal amounts of over-the-counter derivative contracts (sum of lines 47a

46 through 47g)

CASSS629	-	CPSSS629	-	-	-	-	-	-	-
CASSS630		CPSSS630							
CASSS631		CPSSS631							
CASSS632		CPSSS632							
CASSS633		CPSSS633							
CASSS634		CPSSS634							
CASSS635		CPSSS635							
CASSS636		CPSSS636							

47a Interest rate

47b Foreign exchange rate and gold

47c Credit (investment grade reference asset)

47d Credit (non-investment grade reference asset)

47e Equity

47f Precious metals (except gold)

47g Other

48 Notional principal amounts of centrally cleared derivative contracts (sum of lines 49a)

CASSS637	-	CPSSS637	-	-	-	-	-	-	-	-	-
CASSS638		CPSSS638									
CASSS639		CPSSS639									
CASSS640		CPSSS640									
CASSS641		CPSSS641									
CASSS642		CPSSS642									
CASSS643		CPSSS643									
CASSS644		CPSSS644									

49a Interest rate

49b Foreign exchange rate and gold

49c Credit (investment grade reference asset)

49d Credit (non-investment grade reference asset)

49e Equity

49f Precious metals (except gold)

49g Other

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

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

CCARP005	
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Item	Projected in \$Millions													Sums in \$Millions		
	As of Date	Adjusted Starting Value ¹	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		
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 per 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																
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.																

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

[illegible]

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

[illegible]

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

Item	Projected in \$Millions											Sums in \$Millions		
	As of Date	Adjusted Starting Value ¹	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
Threshold Deductions Calculations														
Items 64-71 should only be filed by firms subject to Category I and II standards														
<i>Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs</i>														
64a	Aggregate non-significant investments in the capital of unconsolidated financial institutions, including in the form of common stock, additional tier 1, and tier 2 capital													
64b	Aggregate non-significant investments in the capital of unconsolidated financial institutions in the form of common stock													
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													
66	Amount of non-significant investments that exceed the 10 percent deduction threshold for non-significant investments													
<i>Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs</i>														
67	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock													
68	Permitted offsetting short positions in relation to the specific gross holdings included above													
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)													
70	10 percent common equity tier 1 deduction threshold (10 percent of item 36)													
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													
<i>Investments in the capital of unconsolidated financial institutions (firms subject to Category III and IV standards only)</i>														
72	Aggregate amount of investments in the capital of unconsolidated financial institutions, net of associated DTLs													
73	25 percent common equity tier 1 deduction threshold (25 percent of item 36)													
74	Amount to be deducted from common equity tier 1 due to 25 percent deduction threshold (greater of item 72 minus item 73 or zero)													
Items 75-82 should be filed by all firms														
<i>MSAs, net of associated DTLs</i>														
75	Total mortgage servicing assets classified as intangible													
76	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards													
77	Mortgage servicing assets net of related deferred tax liabilities (item 75 minus item 76)													
78	Common equity tier 1 deduction threshold													
79	Amount to be deducted from common equity tier 1 due to the deduction threshold													
<i>DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs</i>														
80	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs													
81	Common equity tier 1 deduction threshold													
82	Amount to be deducted from common equity tier 1 due to the deduction threshold													

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

Item	As of Date	Adjusted Starting Value ¹	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

Items 83-86 should only be filed by firms subject to Category I and II standards

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

[illegible]

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

														Projected in \$Millions										Sums in \$Millions		
Item	As of Date				Adjusted Starting Value ¹	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									
100	Common equity tier 1 ratio (%)	CASDP793	#DIV/0!	CPSPD793		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!												
101	(Advanced approaches holding companies that exit parallel run only): Common equity tier 1 ratio (%)	CASEP793		CPSEP793																						
102	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!												
103	(Advanced approaches holding companies that exit parallel run only): Tier 1 capital ratio (%)	CASE7206		CPSE7206																						
104	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!												
105	(Advanced approaches holding companies that exit parallel run only): Total capital ratio (%)	CASE7205		CPSE7205																						
106	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!												
107	Supplementary leverage ratio (%)	CASKHK23		CPSKHK23																						
<u>Schedule HC-F—Other Assets</u>																										
108	Net deferred tax assets	CASK2148		CPSK2148																						
<u>Schedule HC-G—Other Liabilities</u>																										
109	Net deferred tax liabilities	CASK3049		CPSK3049																						
Issuances associated with the U.S. Department of Treasury Capital Purchase Program:																										
110	Senior perpetual preferred stock or similar items	CASKG234		CPSKG234																						
111	Warrants to purchase common stock or similar items	CASKG235		CPSKG235																						
<u>Deferred Tax Asset Information</u>																										
112	Taxes previously paid that the bank holding company could recover through allowed carrybacks if the bank holding company's DTAs on net operating loss, tax credits and temporary differences (both deductible and taxable) fully reverse at the report date	CASDQ275		CPSDQ275																						
112a	U.S. Federal Government	CASDLC30		CPSDLC30																						
112b	U.S. State Governments	CASDLC31		CPSDLC31																						
112c	All non-U.S. tax jurisdictions	CASDLC32		CPSDLC32																						
113	Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross of related valuation allowances	CASDR648		CPSDR648																						
114	Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit carryforwards	CASDR649		CPSDR649																						
114a	U.S. Federal Government	CASDLC33		CPSDLC33																						
114b	U.S. State Governments	CASDLC34		CPSDLC34																						
114c	All non-U.S. tax jurisdictions	CASDLC35		CPSDLC35																						
115	Deferred tax assets arising from temporary differences, net of DTLs	CASDR650		CPSDR650																						
115a	U.S. Federal Government	CASDLC36		CPSDLC36																						
115b	U.S. State Governments	CASDLC37		CPSDLC37																						
115c	All non-U.S. tax jurisdictions	CASDLC38		CPSDLC38																						
116	Valuation allowances related to DTAs arising from temporary differences	CASDR651		CPSDR651																						
116a	U.S. Federal Government	CASDLC39		CPSDLC39																						
116b	U.S. State Governments	CASDLC40		CPSDLC40																						
116c	All non-U.S. tax jurisdictions	CASDLC41		CPSDLC41																						
<u>Supplemental Capital Action Information (report in \$Millions unless otherwise noted)***</u>																										
117	Cash dividends declared on common stock	CASD4460		CPSD4460																						
118	Common shares outstanding (Millions)	CASDQ946		CPSDQ946																						
119	Common dividends per share (\$)	CASDQ282	-	CPSDQ282		-	-	-	-	-	-	-	-	-												

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

[illegible]

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

Item	As of Date	Adjusted Starting Value ¹	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
151	***Please reconcile the Supplemental Capital Action and HI-A projections (i.e., allocate the capital actions among the HI-A buckets):	CASDQ295												

Footnotes to the Capital Worksheet

(1) Firms should only use this column to report an adjusted starting value for an item subject to adjustment or deduction in capital impacted by the global market shock.

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

Item		As-of		PQ 1	PQ 2	PQ 3	Projected in \$Millions					
		PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9					
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								
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								

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

Item		As-of	Projected in \$Millions									
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
Bank Card (Domestic)												
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)												
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								

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

Item		As-of		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
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								
116	Loan Losses	CASRP496		CPSRP496								

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

Item	As-of	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Projected in \$Millions										
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.d - Projected OCI and Fair Value for AFS Securities

		Total Actual Fair Market Value MM/DD/YYYY	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										
	CCARP084	CASPP088	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530
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.d - Projected OCI and Fair Value for AFS Securities

	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
	CCARP084	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530
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 rows, please ensure that grand totals

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

	AFS Securities							Total Projected OCI in all Quarters	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		
	CCARP084	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530		CPSP088
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
rows, please ensure that grand totals

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

		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.)?
	AFS Securities		
	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-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.f - Expected Credit Loss and Provision for Credit Loss -- HTM securities

	HTM Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	PQ1		PQ2		PQ3	
				Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss
	CCARP084	CASSLC44	CASSLC14	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45
1	Agency MBS								
2	Auction Rate Securities								
3	CDO								
4	CLO								
5	CMBS								
6	Auto ABS								
7	Credit Card ABS								
8	Student Loan ABS								
9	Other ABS (excl HEL ABS)								
10	Corporate Bond								
11	Covered Bond								
12	Domestic Non-Agency RMBS								
13	Foreign RMBS								
14	Municipal Bond								
15	Mutual Fund								
16	Sovereign Bond								
17	US Treasuries & Agencies								
18	Other ¹								
19	Grand Total								

Note

1. Please provide name of security type in row 18 above (currently labeled 'other'). Please add additional rows if necessary. If adding additional rows, please ensure tha

FR Y-14A Schedule A.3.f - Expected Credit Loss and Provision for Credit Loss -- HTM securities

	HTM Securities	PQ4		PQ5		PQ6		PQ7	
		Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45
1	Agency MBS								
2	Auction Rate Securities								
3	CDO								
4	CLO								
5	CMBS								
6	Auto ABS								
7	Credit Card ABS								
8	Student Loan ABS								
9	Other ABS (excl HEL ABS)								
10	Corporate Bond								
11	Covered Bond								
12	Domestic Non-Agency RMBS								
13	Foreign RMBS								
14	Municipal Bond								
15	Mutual Fund								
16	Sovereign Bond								
17	US Treasuries & Agencies								
18	Other ¹								
19	Grand Total								

Note

1. Please provide name of securityt grand totals sum appropriately.

FR Y-14A Schedule A.3.f - Expected Credit Loss and Provision for Credit Loss -- HTM securities

	HTM Securities	PQ8		PQ9	
		Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC45	CPSSLC44	CPSSLC45
1	Agency MBS				
2	Auction Rate Securities				
3	CDO				
4	CLO				
5	CMBS				
6	Auto ABS				
7	Credit Card ABS				
8	Student Loan ABS				
9	Other ABS (excl HEL ABS)				
10	Corporate Bond				
11	Covered Bond				
12	Domestic Non-Agency RMBS				
13	Foreign RMBS				
14	Municipal Bond				
15	Mutual Fund				
16	Sovereign Bond				
17	US Treasuries & Agencies				
18	Other ¹				
19	Grand Total				

Note

1. Please provide name of security

FR Y-14A Schedule A.3.g - Expected Credit Loss and Provision for Credit Loss -- AFS securities

	AFS Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	PQ1			PQ2		
				Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss
	CCARP084	CASSLC44	CASSLC14	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45
1	Agency MBS								
2	Auction Rate Securities								
3	CDO								
4	CLO								
5	CMBS								
6	Auto ABS								
7	Credit Card ABS								
8	Student Loan ABS								
9	Other ABS (excl HEL ABS)								
10	Corporate Bond								
11	Covered Bond								
12	Domestic Non-Agency RMBS								
13	Foreign RMBS								
14	Municipal Bond								
15	Mutual Fund								
16	Sovereign Bond								
17	US Treasuries & Agencies								
18	Other ²								
19	Grand Total								

Note

1. Please do not include Expected lifetime loss for securites intended to sell or will be required to sell before the recovery of Amortized Cost.

2. Please provide name of security type in row 18 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.g - Expected Credit Loss and Provision for Credit Loss -- AFS securities

	AFS Securities	PQ3			PQ4			PQ5			PQ6		
		Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45
1	Agency MBS												
2	Auction Rate Securities												
3	CDO												
4	CLO												
5	CMBS												
6	Auto ABS												
7	Credit Card ABS												
8	Student Loan ABS												
9	Other ABS (excl HEL ABS)												
10	Corporate Bond												
11	Covered Bond												
12	Domestic Non-Agency RMBS												
13	Foreign RMBS												
14	Municipal Bond												
15	Mutual Fund												
16	Sovereign Bond												
17	US Treasuries & Agencies												
18	Other ²												
19	Grand Total												

Note

1. Please do not include Expected
2. Please provide name of securit that grand totals sum appropriate

FR Y-14A Schedule A.3.g - Expected Credit Loss and Provision for Credit Loss -- AFS securities

	AFS Securities	PQ7			PQ8			PQ9		
		Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected credit loss before applying the fair value floor ¹	Provision for Credit Loss
	CCARP084	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45	CPSSLC44	CPSSLC46	CPSSLC45
1	Agency MBS									
2	Auction Rate Securities									
3	CDO									
4	CLO									
5	CMBS									
6	Auto ABS									
7	Credit Card ABS									
8	Student Loan ABS									
9	Other ABS (excl HEL ABS)									
10	Corporate Bond									
11	Covered Bond									
12	Domestic Non-Agency RMBS									
13	Foreign RMBS									
14	Municipal Bond									
15	Mutual Fund									
16	Sovereign Bond									
17	US Treasuries & Agencies									
18	Other ²									
19	Grand Total									

Note

1. Please do not include Expected
2. Please provide name of security that grand totals sum appropriate

FR Y-14A Schedule A.4 - Trading

P/L Results in \$Millions
(report profits as positive values and losses as negative values)

		(A)	(B)	(C)
		Trading	CVA Hedges	Total
1	Equity	CPSSLD42		
1A	Delta/Gamma	CPSSLD43		
1B	Vega	CPSSLD44		
1C	Dividends	CPSSLD45		
1D	Correlation	CPSSLD46		
1E	Vanna (<i>dVega / dSpot</i>)	CPSSLD47		
1F	Volgamma (<i>dVega / dVol</i>)	CPSSLD48		
1G	Skew (moneyness)	CPSSLD49		
1H	Higher order	CPSSLD50		
1I	Other (Please describe in documentation)	CPSSLD51		

2	FX	CPSSLD52		
2A	Delta/Gamma	CPSSLD53		
2B	Vega	CPSSLD54		
2C	Higher order	CPSSLD55		
2D	Other (Please describe in documentation)	CPSSLD56		

3	Rates	CPSSLD57		
3A	Delta/Gamma	CPSSLD58		
3B	Vega	CPSSLD59		
3C	Swap Spreads	CPSSLD60		
3D	Basis Spreads	CPSSLD61		
3E	Cross Currency Basis	CPSSLD62		
3F	Inflation	CPSSLD63		
3G	Higher order	CPSSLD64		
3H	Other (Please describe in documentation)	CPSSLD65		

4	Commodities	CPSSLD66		
4A	Oil Products	CPSSLD67		
4B	Natural Gas	CPSSLD68		
4C	Power	CPSSLD69		
4D	Emissions	CPSSLD70		
4E	Coal	CPSSLD71		
4F	Dry Freight	CPSSLD72		
4G	Structured Products	CPSSLD73		
4H	Precious Metals	CPSSLD74		
4I	Base Metals	CPSSLD75		
4J	Ags & Softs	CPSSLD76		
4K	Indices	CPSSLD77		
4L	Higher order	CPSSLD78		
4M	Other (Please describe in documentation)	CPSSLD79		

		(A)	(B)	(C)
		Trading	CVA Hedges	Total
6	Other Credit	CPSSLD91		
7	Corporate Credit (Advanced)	CPSSLD92		
7A	Bonds	CPSSLD93		
7B	Loans	CPSSLD94		
7C	Single-Name CDS	CPSSLD95		
7D	Loan CDS	CPSSLD96		
7E	Covered Bonds	CPSSLD97		
7F	Indices	CPSSLD98		
7G	Index Tranches	CPSSLD99		
7H	Index Options	CPSSLE00		
7I	Other/Unspecified	CPSSLE01		

8	Corporate Credit (Emerging Markets)	CPSSLE02		
8A	Bonds	CPSSLE03		
8B	Loans	CPSSLE04		
8C	Single-Name CDS	CPSSLE05		
8D	Loan CDS	CPSSLE06		
8E	Covered Bonds	CPSSLE07		
8F	Indices	CPSSLE08		
8G	Index Tranches	CPSSLE09		
8H	Index Options	CPSSLE10		
8I	Other/Unspecified	CPSSLE11		

9	Sovereign Credit	CPSSLE12		
9A	Advanced Economies	CPSSLE13		
9B	Emerging Europe	CPSSLE14		
9C	LatAm & Caribbean	CPSSLE15		
9D	Asia ex Japan	CPSSLE16		
9E	Middle East/North Africa	CPSSLE17		
9F	Sub-Saharan Africa	CPSSLE18		
9G	Supranationals	CPSSLE19		

10	Munis	CPSSLE20		
11	ARS	CPSSLE21		
12	Base Correlation	CPSSLE22		
13	Higher order	CPSSLE23		
14	Other (Please describe in documentation)	CPSSLE24		

15	Private Equity	CPSSLE25		
15A	Funded	CPSSLE26		
15B	Unfunded	CPSSLE27		
15C	Other (Please describe in documentation)	CPSSLE28		

FR Y-14A Schedule A.4 - Trading

5 **Securitized Products**

- 5A Non-Agency RMBS (exclude Whole Loans)
- 5B Residential Whole Loans
- 5C ABS
- 5D CMBS (exclude Whole Loans)
- 5E CRE Whole Loans
- 5F Corporate CDO/CLO
- 5G Warehouse
- 5H Agencies
- 5I Higher order
- 5J Other (Please describe in documentation)

	(A)	(B)	(C)
	Trading	CVA Hedges	Total
CPSSLD80			
CPSSLD81			
CPSSLD82			
CPSSLD83			
CPSSLD84			
CPSSLD85			
CPSSLD86			
CPSSLD87			
CPSSLD88			
CPSSLD89			
CPSSLD90			

Severely Adverse
BHC Scenario

16 **Other Fair Value Assets**

- 16A Debt
- 16B Equity
- 16C Other (Please describe in documentation)

17 **Cross Asset Terms**

18 **TOTAL**

	(A)	(B)	(C)
	Trading	CVA Hedges	Total
CPSSLE29			
CPSSLE30			
CPSSLE31			
CPSSLE32			

CPSSLE33			
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CPSSLE34			
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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

 - 4 Other Counterparty Losses

 - 5 Funding Valuation Adjustment (FVA) Losses

CPSSN989	-
CPSSN990	
CPSSN991	

CPSSN992	-
CPSSN993	
CPSSN994	

CPSSN995	
CPSSN996	

CPSSN997	
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CPSSJA24	
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FR Y-14A Schedule A.6 - Operational Risk Scenario Inputs and Projections

Risk Segment	Contribution (\$millions)	PY 1				PY 2				Total (\$millions)
	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

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

FR 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
28	Non Interest Expense:											
28A	Compensation Expense			CPSNQ240	-	-	-	-	-	-	-	-
28B	Salary (14)			CPSNQ241								
28B	Benefits (14)			CPSNQ242								
28C	Commissions (6)			CPSNQ243								
28D	Stock Based Compensation			CPSNQ244								
28E	Cash Variable Pay			CPSNQ245								
28F	Compensable Revenues			XXXXXXXX								
28G	Commissions from WM or FA Activities			XXXXXXXX								
29	Operational Risk Expense (8)			CPSNQ246	-	-	-	-	-	-	-	-
30	Provisions to Repurchase Reserve / Liability for Residential Mortgage			CPSNQ247								
30	Representations and Warranties (12)											
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			CPSNQ253								
37	item 141 (BHCKB557) in Balance Sheet)											
37	Other Non-Interest Expense (4)			CPSNQ254								
38	Total Non-Interest Expense (3)			CPSNP630	-	-	-	-	-	-	-	-
				BHCK4074- BHCK4079- BHCK4093+B HCKC216- Line Item 40	CPSNP631	-	-	-	-	-	-	-
39	Projected PPNR (5)											
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	-	-	-	-	-	-	-	-

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:										
CPSNQ947		CPSNQ948									
CPSNQ949		CPSNQ950									
CPSNQ951		CPSNQ952									
CPSNQ953		CPSNQ954									
CPSNQ955		CPSNQ956									
CPSNQ957		CPSNQ958									
CPSNQ959		CPSNQ960									
CPSNQ961		CPSNQ962									
CPSNQ963		CPSNQ964									
CPSNQ965		CPSNQ966									
CPSNQ967		CPSNQ968									
(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	<div></div>										
(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	<div></div>										
(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.										

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

[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
	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								
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	-	-	-	-	-	-	-	-

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
34	Average Liability Balances (\$Millions)									
	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	-	-	-	-	-	-	-	-

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
42	Average Liability Rates (%) (9)									
	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%
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								
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	-	-	-	-	-	-	-	-

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.
- (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