

PPNR Submission

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

Net Interest Income Designation Field - Populated Automatically

\$Millions		FR Y9C Codes	Actual
Net Interest Income by Business Segment: (17)			
1	<u>Retail and Small Business</u>		-
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 [sales and trading interest income]		
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)		-

Non Interest Income by Business Segment: (17)			
14	<u>Retail and Small Business</u>		-
14A	Domestic		-
14B	Credit and Charge Cards (10)		-
14C	Credit and Charge Card Interchange Revenues - Gross		
14D	Other		
14E	Mortgages and Home Equity		-
14F	Production		-
14G	Gains/(Losses) on Sale (18)		
14H	Other		
14I	Servicing		
14J	Servicing & Ancillary Fees		
14K	MSR Amortization (20)		
	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of		
14L	Hedge Performance (19)(21)		
14M	Other		
14N	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12)		
14O	Retail and Small Business Deposits		-
14P	Non Sufficient Funds / Overdraft Fees - Gross		
14Q	Debit Interchange - Gross		
14R	Other (22)		
14S	Other Retail and Small Business Lending		
14T	International Retail and Small Business (16)		
15	<u>Commercial Lending</u>		

FR Y-14Q - Schedule G - PPNR Submission

16	<u>Investment Banking</u>	-
16A	Advisory	
16B	Equity Capital Markets	
16C	Debt Capital Markets	
16D	Syndicated / Corporate Lending	
17	<u>Merchant Banking / Private Equity</u>	-
17A	Net Investment Mark-to-Market	
17B	Management Fees	
17C	Other	
18	<u>Sales and Trading</u>	-
18A	Equities	-
18B	Commission and Fees	
18C	Other [sales and trading noninterest income] (23)	
18D	Fixed Income	-
18E	Rates	
18F	Credit	
18G	Other	
18H	Commodities	-
18I	Commission and Fees	
18J	Other	
18K	Prime Brokerage	-
18L	Commission and Fees	
18M	Other	
19	<u>Investment Management</u>	-
19A	Asset Management	
19B	Wealth Management / Private Banking	
20	<u>Investment Services</u>	-
20A	Asset Servicing	-
20B	Securities Lending	
20C	Other	
20D	Issuer Services	
20E	Other	
21	Treasury Services	
22	Insurance Services	
23	Retirement / Corporate Benefits Products	
24	Corporate / Other	
25	Optional Immaterial Business Segments (7)	
26	Total Non-Interest Income (2) (26)	-
27	Total Revenues	-

Non Interest Expense:		
28	Compensation Expense	-
28A	Salary (14)	
28B	Benefits (14)	
28C	Commissions (6)	
28D	Stock Based Compensation	
28E	Cash Variable Pay	
28F	Compensable Revenues	
28G	Commissions from WM or FA Activities	
29	Operational Risk Expense (8)	
30	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12)	
31	Professional and Outside Services Expenses (13)	
32	Expenses of Premises and Fixed Assets	BHCK4217
33	Amortization Expense and Impairment Losses for Other Intangible Assets	BHCKC232
34	Marketing Expense	-
34A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)	
34B	Other	
35	Other Real Estate Owned Expense	
36	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 141 (BHCKB557) in Balance Sheet)	
37	Other Non-Interest Expense (4)	
38	Total Non-Interest Expense (3)	-
		BHCK4074+BHCK4079-
		BHCK4093+BHCKC216-Line Item #40
39	Actual PPNR (5)	-
40	Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27)	
41	Goodwill Impairment	BHCKC216
42	Loss resulting from trading shock exercise (if applicable) (24) (25)	-

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:
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- By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 40-
- (5) 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/IHC/SLHC issued credit and charge cards including those that result from a partnership agreement.
- (11) Applies to line items **1A-1F**; US and Puerto Rico only.
- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items **14N** or **30**, as applicable.
- (13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.
- (16) Revenues from regions outside the US and Puerto Rico.
- (17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.
- (18) Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.
- (19) Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.
- (20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.
- (21) Include MSR changes under both FV and LOCOM accounting methods.
- (22) Among items included here are debit card contra-revenues and overdraft waivers, as applicable.
- (23) Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.
- (24) Respondents should not report changes in value of the MSR asset or hedges within the trading book.
- (25) List segments from which item was excluded:
- (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:

PPNR Net Interest Income

Actual

Average Asset Balances (\$Millions) (1)

1	First Lien Residential Mortgages (in Domestic Offices)	
2	Second / Junior Lien Residential Mortgages (in Domestic Offices)	-
2A	Closed-End Junior Liens	
2B	Home Equity Lines Of Credit (HELOCs)	
3	C&I Loans (7)	
4	CRE Loans (in Domestic Offices)	
5	Credit Cards	
6	Other Consumer	-
6A	Auto Loans	
6B	Student Loans	
6C	Other, incl. loans backed by securities (non-purpose lending)	
7	Real Estate Loans (Not in Domestic Offices)	-
7A	Residential Mortgages (First and Second Lien)	
7B	Other	
8	Other Loans & Leases (10)	
9	Nonaccrual Loans (5)	
10	Securities (AFS and HTM) - Treasuries and Agency Debentures	
11	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	
12	Securities (AFS and HTM) - Other	
13	Trading Assets	
14	Deposits with Banks & Other	
15	Other Interest/Dividend Bearing Assets (2)	
16	Other Assets	
17	Total Average Asset Balances	-

Average Rates Earned (%) (9)

18	First Lien Residential Mortgages (in Domestic Offices)	
19	Second / Junior Lien Residential Mortgages (in Domestic Offices)	
19A	Closed-End Junior Liens	
19B	HELOCs	
20	C&I Loans (7)	
21	CRE Loans (in Domestic Offices)	
22	Credit Cards	
23	Other Consumer	
23A	Auto Loans	
23B	Student Loans	
23C	Other, incl. loans backed by securities (non-purpose lending)	
24	Real Estate Loans (Not in Domestic Offices)	
24A	Residential Mortgages (First and Second Lien)	
24B	Other	
25	Other Loans & Leases	
26	Nonaccrual Loans (5)	
27	Securities (AFS and HTM) - Treasuries and Agency Debentures	
28	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	
29	Securities (AFS and HTM) - Other	
30	Trading Assets	
31	Deposits with Banks & Other	
32	Other Interest/Dividend Bearing Assets	
33	Total Interest Income	-

Average Liability Balances (\$Millions)

34	Deposits-Domestic (6)	-
34A	Non-Interest-Bearing Demand	
34B	Money Market Accounts	
34C	Savings	
34D	NOW, ATS, and other Transaction Accounts	
34E	Time Deposits	
35	Deposits-Foreign (6)	-
35A	Foreign Deposits	
35B	Foreign Deposits-Time	
36	Fed Funds, Repos, & Other Short Term Borrowing	-
36A	Fed Funds	
36B	Repos	
36C	Other Short Term Borrowing (11)	
37	Trading Liabilities	
38	Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities	
39	Other Interest-Bearing Liabilities (3)(11)	
40	Other Liabilities (11)	
41	Total Average Liability Balances	-

Average Liability Rates (%) (9)

42	Deposits-Domestic (6)	
42A	Non-Interest-Bearing Demand (8)	0.0%
42B	Money Market Accounts	
42C	Savings	
42D	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts	
42E	Time Deposits	
43	Deposits-Foreign (6)	
43A	Foreign Deposits	
43B	Foreign Deposits-Time	
44	Fed Funds, Repos, & Other Short Term Borrowing	
44A	Fed Funds	
44B	Repos	
44C	Other Short Term Borrowing	
45	Trading Liabilities	
46	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities	
47	Other Interest-Bearing Liabilities (3)(11)	

48	Total Interest Expense	-
49	Total Net Interest Income (4)	-

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.

- (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 Submission 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.
A Sum of line items 36C and 39 equals a sum of BHCK3190, BHCK4062, and interest-bearing liabilities reported in BHCK2750; line item 40
- (11)

captures non-interest bearing liabilities in BHCK2750

Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances?	N/A
Are Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances more than 5% of Total Average Interest-Bearing Liability Balances?	N/A
Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances?	N/A
Are Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances more than 5% of Total Average Interest-Bearing Liability Balances?	N/A

PPNR Metrics

		FR Y9C Codes	Units	Actual
A. Metrics by Business Segment/Line (9)				
<u>Retail and Small Business Segment</u>				
Domestic (24)				
Credit and Charge Cards				
1	Total Open Accounts – End of Period		#	
2	Credit and Charge Card Purchase Volume		\$Millions	
3	Credit and Charge Card Rewards/Partner Sharing Expense (23) (34)		\$Millions	
Mortgages and Home Equity				
4	Average Third-Party Residential Mortgages Serviced (3)		\$Millions	
5	Residential Mortgage Originations Industry Market Size – Volume (25)		\$Millions	
6	Mortgages and Home Equity Sold during the quarter (26)	BHCKF070+BHCKF071+BH DMF674+BHDMF675	\$Millions	
7	Servicing Expenses (8)		\$Millions	
Retail and Small Business Deposits				
8	Total Open Checking and Money Market Accounts – End of Period (31)		#	
9	Debit Card Purchase Transactions		#	
International Retail and Small Business (12)				
10	Credit Card Revenues (1)		\$Millions	
<u>Investment Banking Segment</u>				
11	Number of Employees (15)		#	
12	Compensation - Total (8)		\$Millions	
13	Stock Based Compensation and Cash Variable Pay (8)		\$Millions	
Advisory				
14	Deal Volume		\$Millions	
15	Industry Market Size - Fees		\$Millions	
16	Industry Market Size - Completed Deal Volume		\$Millions	
17	Backlog (30)		\$Millions	
Equity Capital Markets				
18	Deal Volume		\$Millions	
19	Industry Market Size - Fees		\$Millions	
20	Industry Market Size - Volume		\$Millions	
Debt Capital Markets				
21	Deal Volume		\$Millions	
22	Industry Market Size - Fees		\$Millions	
23	Industry Market Size - Volume		\$Millions	
Syndicated Lending				
24	Deal Volume		\$Millions	
25	Industry Market Size - Fees		\$Millions	
26	Industry Market Size - Volume		\$Millions	
<u>Sales and Trading Segment</u>				
27	Number of Employees (15)		#	
28	Compensation - Total (8)		\$Millions	
29	Stock Based Compensation and Cash Variable Pay (8)		\$Millions	
Equities				
30	Average Asset Balance		\$Millions	
Fixed Income				
31	Average Asset Balance		\$Millions	
Commodities				
32	Average Asset Balance		\$Millions	
Prime Brokerage				
33	Average Client Balances (13)		\$Millions	
34	Transaction Volume		\$Millions	

<u>Investment Management Segment</u>				
<i>Asset Management</i>				
35	AUM - Total (10)		\$Millions	-
35A	AUM - Equities		\$Millions	
35B	AUM - Fixed Income		\$Millions	
35C	AUM - Other		\$Millions	
36	Net Inflows/Outflows		\$Millions	
<i>Wealth Management/Private Banking</i>				
37	Fee Earning Client Assets - Total (10)		\$Millions	-
37A	Fee Earning Client Assets - Equities		\$Millions	
37B	Fee Earning Client Assets - Fixed Income		\$Millions	
37C	Fee Earning Client Assets - Other		\$Millions	
38	Net Inflows/Outflows		\$Millions	
39	Number of Financial Advisors (11)		#	
<u>Investment Services Segment</u>				
<i>Asset Servicing</i>				
40	Assets under Custody and Administration		\$Millions	
B. Firm Wide Metrics: PPNR Projections Worksheet				
41	Number of Employees	BHCK4150	#	
42	Revenues - International		\$Millions	-
42A	Revenues - APAC (2) (16)		\$Millions	
42B	Revenues - EMEA (2) (17)		\$Millions	
42C	Revenues - LatAm (2) (18)		\$Millions	
42D	Revenues - Canada (2)		\$Millions	
43	Revenues - Domestic		\$Millions	-
44	Severance Costs (14)		\$Millions	
45	Collateral Underlying Operating Leases for Which the Bank is the Lessor (22)		\$Millions	-
45A	Auto		\$Millions	
45B	Other		\$Millions	
46	OREO Balance	BHCK2150	\$Millions	-
46A	Commercial		\$Millions	
46B	Residential		\$Millions	
46C	Farmland		\$Millions	
47	Non-Recurring PPNR Items (32)		\$Millions	
48	Trading Revenue	BHCKA220	\$Millions	
49	Net Gains/(Losses) on Sales of Other Real Estate Owned (19)	BHCK8561	\$Millions	

C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for respondents that were required to complete the Net Interest Income Worksheet)

50	Carrying Value of Purchased Credit Deteriorated (PCD) Loans	BHCKC780	\$Millions	
51	Net Accretion of discount on PCD Loans included in interest Revenues		\$Millions	
52	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)		\$Millions	
53	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices		%	

Quarter End Weighted Average Life of Assets (4) (6)

54	First Lien Residential Mortgages (in Domestic Offices) (33)	months	
55	Closed-End Junior Residential Liens (in Domestic Offices)	months	
56	Home Equity Lines Of Credit (HELOCs)	months	
57	C&I Loans	months	
58	CRE Loans (in Domestic Offices)	months	
59	Credit Cards	months	
60	Auto Loans	months	
61	Student Loans	months	
62	Other, incl. loans backed by securities (non-purpose lending) (7)	months	
63	Residential Mortgages (First and Second Lien, Not in Domestic Offices)	months	
64	Other Real Estate Loans (Not in Domestic Offices)	months	
65	Other Loans & Leases	months	
66	Securities (AFS and HTM) - Treasuries and Agency Debentures	months	
67	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	months	
68	Securities (AFS and HTM) - Other	months	
69	Trading Assets	months	
70	All Other Earning Assets	months	

Quarter End Weighted Average Life of Liabilities (4) (6)

71	Domestic Deposits - Time	months	
72	Foreign Deposits-Time	months	
73	Fed Funds	months	
74	Repos	months	
75	Other Short Term Borrowing	months	
76	Trading Liabilities	months	
77	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities	months	
78	All Other Interest Bearing Liabilities	months	

Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5)

79	Money Market Accounts	basis points			
80	Savings	basis points			
81	NOW, ATS, and other Transaction Accounts	basis points			
82	Time Deposits	basis points			

Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5)

83	Foreign Deposits	basis points			
84	Foreign Deposits-Time	basis points			

85	New Domestic Business Pricing for Time Deposits (27)	
85A	Curve (if multiple terms assumed) (28)	
85B	Index rate (if single term assumed) (29)	
85C	Spread relative to the Index Rate (basis points) (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 for residential mortgage loans the BHC/IHC/SLHC 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 definitions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. Only line items with "Industry Market Size" in the name are industry/market-wide items; all other items are BHC/IHC-specific.
- (10) Assets under Management
- (11) Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.
- (12) Regions outside the US and Puerto Rico.
- (13) Report the grossed up "interest balances" that result from prime brokerage activities.
- (14) List items on PPNR Projections worksheet that include this item if any:
- (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:
- (20) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
- (21) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
- (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.
- (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.
- (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/IHC’s/SLHC’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

\$ 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)

Do international revenues exceed 5% of total revenues?

N/A