Summary Submission Cover Sheet

Dodd-Frank Act Annual Stress Test Reporting Template for Covered Banks with Total Consolidated Assets of \$50 Billion or More

All Covered Banks are expected to complete a version of the Summary template for each required scenario - Baseline, Adverse, and Severely Adverse.

Covered Banks should complete all relevant cells in the corresponding worksheets, including this cover page. Covered Banks 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 Call Report 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 XXXXX@fdic.gov.

Bank Name:			
Certificate Number:			
Source:	Bank		
Submission Date (MM/DD/YYYY):			
When Received:	1/30/21 7:59 AM		
Please indicate the scenario associated with Basel	this submission using the following drop-down me ne	nu:	
Briefly describe the scenario below:			

Bank Income Statement Worksheet: in Baseline

	Actual in \$Millions Projected in \$Millions								ums in \$Millions					
n	Notes	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quart
LOAN LOSSES														
First Lien Mortgages			-					-	-	-	-	-	-	
Second / Junior Lien Mortgages	Sum of items 3 and 4		-	-	-			-	-		-	-	-	
Closed-End Junior Liens												-	-	
HELOCs												-	-	
C&I Loans	Sum of items 6 to 8		-	-	-	-	-	-	-	-	-	-	-	
Large Commercial Credits												-	-	
Small Business (Graded)												-	-	
Small Business (Scored/Delinquency Managed)			-		-	-	-	-	-	-		-	-	
CRE Loans	Sum of items 10 to 12		-	-	-	-	-	-	-		-	-	-	
Construction Multifamily												-		
Nonfarm, Non-residential												-	-	
Credit Cards			-	-	-	-	-	-	-		-	-	-	
Other Consumer	Sum of items 15 to 17		-	-	-	-	-	-	-			-	-	
Auto Loans			-	-	-	-	-	-	-	-	-	-	-	
Student Loans			-	-	-	-	-	-	-	-	-	-	-	
Other			-	-	-	-	-	-	-	-	-	-	-	
Other Loans	Sum of items 19 to 23		-	-	-	-	-	-	-	-	-	-	-	
Loans to foreign governments												-		
Agricultural loans												-	-	
Securities Lending												-	-	
Loans to depositories and other financial institutions All other loans												-	-	
All other loans Total Loan Losses												-	-	
Total Edan Edases	Sum of items 1, 2, 5, 9, 13, 14, and 18 B47 - riad4605				-	-		-	-			-		
COMMITMENTS AND CONTINGENT OBLIGATIONS Total Commitment and Contingent Losses														
Total Commitment and Contingent Losses												-	-	
SECURITIES														
Other-than temporary impairment — Held to Maturity (HTM) Securities			-	-		-	-	-	-		-	-	-	
Other-than temporary impairment — Available for Sale (AFS) Securities			-	-	-	-	-	-	-		-	-		
Total Securities	Sum of items 26 and 27		-	-	-		-	-	-	-	-	-	-	
TRADING ACCOUNT														
	Match 9-Quarter Sum with Trading													
Trading MTM Losses	Worksheet Item 9											-	-	
	Match 9-Quarter Sum with Counterparty													
Trading Incremental Default Losses	Risk Worksheet Item 4											-	-	
	Match 9-Quarter Sum with Counterparty													
Counterparty Credit MTM Losses	Risk Worksheet Item 1											-	-	
Counterparty Incremental Default Losses	Match 9-Quarter Sum with Counterparty													
Counterparty Incremental Default Losses Total Trading and Counterparty	Risk Worksheet Item 2 Sum of items 29, 30, 31, and 32		-	_					-		_	-	-	
Total Trading and Counterparty	3um of items 27, 30, 31, and 32	-	-	-	_		-	-	-	•	-	-	-	
OTHER LOSSES														
Other losses (describe in supporting documentation)												-		
,,														
Total Losses	Sum of items 24, 25, 28, 33, and 34	-	-	-	-	-	-	-	-	-	-	-	-	
ALLOWANCE FOR LOAN and LEASE LOSSES														
ALLL, prior quarter			-		-	-	-	-	-	-	-			
Provisions during the quarter	riad4230											-	-	
	Item 24	-	-	-	-	-	-	-	-		-	-	-	
Net charge-offs during the quarter												-	-	
Net charge-offs during the quarter Other ALLL Changes	riadc233 less riad5523	-			-	-	-	-	-	-	-			
Net charge-offs during the quarter Other ALLL Changes	riadc233 less riad5523 Items 36 and 37 less item 38 = riad3123		-	-										
Net charge-offs during the quarter Other ALLL Changes ALLL, current quarter			-	•	!									
Net charge-offs during the quarter Other ALLL Changes ALLL, current quarter PRE-PROVISION NET REVENUE	Items 36 and 37 less item 38 = riad3123		-	-										
Net charge-offs during the quarter Other ALLL Changes ALLL, current quarter PRE-PROVISION NET REVENUE Net interest income	Items 36 and 37 less item 38 = riad3123 PPNR Projections Worksheet Item11		•	-								•		
Net charge-offs during the quarter Other ALLL Changes ALLL, current quarter PRE-PROVISION NET REVENUE Net interest income Noninterest income	Items 36 and 37 less item 38 = riad3123 PPNR Projections Worksheet Item11 PPNR Projections Worksheet Item 22		-	-	-	-	-	-	-	-	-	-	-	
Net charge-offs during the quarter Other ALLL Changes ALLL, current quarter PRE-PROVISION NET REVENUE Net interest income Noninterest income Noninterest expense	Items 36 and 37 less item 38 = riad3123 PPNR Projections Worksheet Item11 PPNR Projections Worksheet Item 22 PPNR Projections Worksheet Item 31					-					-			
Net charge-offs during the quarter Other ALLL Changes ALLL, current quarter PRE-PROVISION NET REVENUE Net interest income Noninterest income	Items 36 and 37 less item 38 = riad3123 PPNR Projections Worksheet Item11 PPNR Projections Worksheet Item 22		-	-	-	-	-	-	-	-	-	-	-	
Net charge-offs during the quarter Other ALLL Changes ALLL, current quarter PRE-PROVISION NET REVENUE Net interest income Noninterest income Noninterest expense	Items 36 and 37 less item 38 = riad3123 PPNR Projections Worksheet Item11 PPNR Projections Worksheet Item 22 PPNR Projections Worksheet Item 31		-	-	-	-	-	-	-	-	-	-	-	
Net charge-offs during the quarter Other ALLL Changes ALLL, current quarter PRE-PROVISION NET REVENUE Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue	Items 36 and 37 less item 38 = riad3123 PPNR Projections Worksheet Item11 PPNR Projections Worksheet Item 22 PPNR Projections Worksheet Item 31		-	-	-	-	-	-	-	-		-	-	
Net charge-offs during the quarter Other ALLL Changes ALLL, current quarter PRE-PROVISION NET REVENUE Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue CONDENSED INCOME STATEMENT	Items 36 and 37 less item 38 = riad3123 PPNR Projections Worksheet Item11 PPNR Projections Worksheet Item 22 PPNR Projections Worksheet Item 31 Items 41 and 42 less item 43		-	-	-	-			-		-	-	-	

48	Other Losses, including goodwill impairment and fair value adjustment for fir	Item 34	-	-	-	-	-	-	-	-	-	-	-	-	-
49	One time income and (expense) items not included in PPNR	PPNR Projections Worksheet, Item 36 minus Item 37						_		_			_		
50	Realized Gains (Losses) on held-to-maturity securities	riad3521		-	-	-	-	-	-	-	-	-	-	-	-
51	Realized Gains (Losses) on available-for-sale securities	riad3196													-
52	Memo: Provision for unfunded off-balance sheet credit exposures	To build/decrease Item 47 (rconb557) in Balance Sheet.													
53	Income (loss) before taxes and extraordinary items	Sum of items 45, 49, 50, and 51, less items 46, 47, and 48 =riad4301		-		-	-			-		-			_
54	Applicable income taxes (foreign and domestic)	riad4302											-		-
55	Income (loss) before extraordinary items and other adjustments	Item 53 less item 54 =riad4300		-	-	-		-	-	-	-	-	-	-	-
56	Extraordinary items and other adjustments, net of income taxes	riad4320											-	-	-
57	Net income (loss) attributable to bank and minority interests	Sum of items 55 and 56 = riadg104		-	•	-	-		-	-	-	-	-	-	-
58	Net income (loss) attributable to minority interests	riadg103												-	-
59	Net income (loss) attributable to bank	Item 57 less item 58 = riad4340 (must													
		match item 4 on the Capital Worksheet)													
				-	-	-	-	-	-	-	-	-	-	-	-
60	Effective Tax Rate (%)	Item 54 divided by item 55, multiplied by 100	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-
	• •	Item 54 divided by item 55, multiplied by 100	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-
	Effective Tax Rate (%) EPURCHASE RESERVE/LIABILITY FOR REPS AND WARRANTIES Reserve, prior quarter	Item 54 divided by item 55, multiplied by 100	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na- -	-na-	-na-
į	EPURCHASE RESERVE/LIABILITY FOR REPS AND WARRANTIES	Item 54 divided by item 55, multiplied by 100	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-			-na- -
61	EPURCHASE RESERVE/LIABILITY FOR REPS AND WARRANTIES Reserve, prior quarter Provisions during the quarter (included in PPNR or other revenue) Net charges during the quarter	100	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-	-	-
61 62	EPURCHASE RESERVE/LIABILITY FOR REPS AND WARRANTIES Reserve, prior quarter Provisions during the quarter (included in PPNR or other revenue)	Item 54 divided by item 55, multiplied by 100 Items 61 and 62 less item 63	-na-	-na- -	-na- -	-na-	-na-	-na-	-na-	-na-	-na- -	-na-	-	•	-
61 62 63	EPURCHASE RESERVE/LIABILITY FOR REPS AND WARRANTIES Reserve, prior quarter Provisions during the quarter (included in PPNR or other revenue) Net charges during the quarter	Items 61 and 62 less item 63	-na-	-na- -	-na-	-na-	-na-	-na-	-na-	-na- -	-na- -	-na- -	-	-	-
61 62 63 64	EPURCHASE RESERVE/LIABILITY FOR REPS AND WARRANTIES Reserve, prior quarter Provisions during the quarter (included in PPNR or other revenue) Net charges during the quarter Reserve, current quarter	Items 61 and 62 less item 63	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na- -	-na-	-na-	-	-	-
61 62 63 64 65	EPURCHASE RESERVE/LIABILITY FOR REPS AND WARRANTIES Reserve, prior quarter Provisions during the quarter (included in PPNR or other revenue) Net charges during the quarter Reserve, current quarter	Items 61 and 62 less item 63		-		-na-	-na-	-na-	-na-	-na-	-na-	-na-	-	-	-
61 62 63 64 65	PURCHASE RESERVE/LIABILITY FOR REPS AND WARRANTIES Reserve, prior quarter Provisions during the quarter (included in PPNR or other revenue) Net charges during the quarter Reserve, current quarter Line item of PPNR Submission Worksheet where repurchase provision is record the following cells provide checks of the internal consistency of the projected ca Second / Junior Lien Mortgages	Items 61 and 62 less item 63		-		-na-	-na-		-	-na-	-na-	-na-	-	-	-
61 62 63 64 65	PURCHASE RESERVE/LIABILITY FOR REPS AND WARRANTIES Reserve, prior quarter Provisions during the quarter (included in PPNR or other revenue) Net charges during the quarter Reserve, current quarter Line item of PPNR Submission Worksheet where repurchase provision is record the following cells provide checks of the internal consistency of the projected cases Second / Junior Lien Mortgages Trading MTM Losses	Items 61 and 62 less item 63		vorksheet is subn	- nitted.	-na- -	-		-	-		-na-	-	-	-
61 62 63 64 65	Reserve, prior quarter Provisions during the quarter (included in PPNR or other revenue) Net charges during the quarter Reserve, current quarter Line item of PPNR Submission Worksheet where repurchase provision is record	Items 61 and 62 less item 63		vorksheet is subn	- nitted.	-na- -	-		-	-		-na-	-	-	-
61 62 63 64 65	Reserve, prior quarter Provisions during the quarter (included in PPNR or other revenue) Net charges during the quarter Reserve, current quarter Line item of PPNR Submission Worksheet where repurchase provision is record	Items 61 and 62 less item 63		vorksheet is subn	- nitted.	-na- -	-		-	-		-na-	-	-	-
61 62 63 64 65	Reserve, prior quarter Provisions during the quarter (included in PPNR or other revenue) Net charges during the quarter Reserve, current quarter Line item of PPNR Submission Worksheet where repurchase provision is record	Items 61 and 62 less item 63		vorksheet is subn	- nitted.	-na- -	1	1	1	-		-na-		-	-

Other Non-Interest Expense

Non-Interest Income - Retail and Small Business

Non-Interest Income - Commercial Lending Non-Interest Income - Investment Banking

Non-Interest Income - Sales and Trading

Non-Interest Income - Investment Management Non-Interest Income - Investment Services

Non-Interest Income - Treasury Services

Non-Interest Income - Insurance Services

Non-Interest Income - Retirement / Corporate Benefits Products

Non-Interest Income - Corporate / Other

Operational Risk Expense

Litigation and Penalties Expense

Professional and Outside Service Expense

Other: Provide Explanation in the Memo

N/A

3 Income Statement Worksheet

Bank Balance Sheet Worksheet: in Baseline

		Actual in									
		\$Millions					jected in \$Millio				
em	Notes	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
		Assets									
SECURITIES											
1 Held to Maturity (HTM)	riad1754										
2 Available for Sale (AFS) 3 Total Securities	riad 1773 Sum of items 1 and 2										
o Total Securities	Sum of items 1 and 2					-		-		-	
<u>LOANS</u>											
	Sum of items 5, 6, 9, 14, and 15 =										
Real Estate Loans	rcfd1410		-	-	-	-	-	-	-	-	-
First Lien Mortgages (In Domestic Offices)	rcon5367		-	-	-	-	-	-	-	-	-
Second / Junior Lien Mortgages (In Domestic Offices) Closed-End Junior Liens	Sum of items 7 and 8 rcon5368		-	-	-	-	-	-	-	-	
HELOCs	rcon1797		-	-		-	-	-	-	-	
CRE Loans (In Domestic Offices)	Sum of items 10 to 12		-	-		-	-	-	-	-	
O Construction	rconf158 + rconf159										
1 Multifamily	rcon1460										
Nonfarm, Non-residential	rconf160 + rconf161										
3 Owner-Occupied	rconf160										
Loans Secured by Farmland (In Domestic Offices)	rcon1420										
Real Estate Loans Not in Domestic Offices	rcfd1410 less items 5, 6, 9, and 14										
6 C&I Loans 7 Large Commercial Credits	Sum of items 17 to 19	-	-	-	-	-	-	-	-	-	-
7 Large Commercial Credits 8 Small Business (Graded)											
Small Business (Graded) Small Business (Scored/Delinquency Managed)			-				-	-	-	-	
Credit Cards	rcfdb538		-	-		_	-	-	-	-	-
Other Consumer	Sum of items 22 to 24		-	-			-	-	-	-	
Auto Loans	rcfdk137		-	-		-	-	-	-	-	-
Student Loans	,		-	-		-	-	-	-	-	
Other	Include rcfdf162		-	-	-	-	-	-	-	-	-
Other Loans	Sum of items 26 to 31		-	-		-	-	-	-	-	-
Loans to Foreign Governments	rcfd2081										
Agricultural Loans	rcfd590										
Obligations of states and political subdivisions	rcfd2107										
Securities Lending	rcon1545										
Loans to nondepository financial institutions All Other Loans and Leases	rconj454										
All Other Loans and Leases Total Loans and Leases	rconj451 + rcon2165 + rconf163 Sum of items 4, 16, 20, 21, and 25					_	_		_	_	_
Total Loans and Leases	3um of items 4, 10, 20, 21, und 23					_		-		-	
3 Unearned Income on Loans	rcfd2123										
Allowance for Loan and Lease Losses	rcfd3123										
 Loans and Leases (Held for Investment and Held for Sale), Net of Unearned In and Allowance for Loan and Lease Losses 	icome Item 32 less items 33 and 34 =										
and Allowance for Loan and Lease Losses	rcfd5369 + rcfdb529		-	-	-	-	-	-	-	-	-
TRADING											
TRADING	rcfd3545							-			
5 Trading Assets	rctd3545										
INTANGIBLES											
7 Goodwill	rcfd3163										
Mortgage Servicing Rights	rcfd3164										
Purchased Credit Card Relationships and Nonmortgage Servicing Rights	rcfdb026										
All Other Identifiable Intangible Assets	rcfd5507										
Total Intangible Assets	Sum of items 37 to 40		-		-	-	-	-	-	-	-
•											
OTHER											
	welloods a wellood to a finance										
	rcfd0081 + rcfd0395 + rcfd0397 + rconb987 + rcfdb989 + rcfd2145 +										
	rcfd2150 + rcfd2130 + rcfd3656 +										
2 Other Assets	rcfd2160										
3 Total Assets	Sum of items 3, 35, 36, 41, and 42 = rcfd2170										
	•		-	-	-	-	-	-		-	-

Balance Sheet Worksheet

			Liabilitie	es										
		rcon6631 + rcon6636 + rcfn6631 +												
44	Deposits	rcfn6636												
45	Trading Liabilities	rcfd548												
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by													
46	Consolidated Special Purpose Entities	bhckc699												
47	Other Liabilities	rconb993 + rcfdb995 + rcfd3190												
48	Memo: Allowance for off-balance sheet credit exposures	rconb557												
49	Total Liabilities	Sum of items 44 to 47 = rcfd2948			-	-	-	-	-	-	-	-	-	
			Equity Cap	oital										
50	Perpetual Preferred Stock and Related Surplus	rcfd3838												
51	Common Stock (Par Value)	rcfd3230												
52	Surplus (Exclude All Surplus Related to Preferred Stock)	rcfd3839												
53	Retained Earnings	rcfd3632												
54	Accumulated Other Comprehensive Income (AOCI)	rcfdb530												
_ 55	Other Equity Capital Components	rcfda130												
				_										
		Sum of items 50 to 55 = rcfd3210		_										
		(must equal item 12 of the RI-A		_										
56	Total Bank Equity Capital	section on the Capital Worksheet)			-	-	-	-	-	-	-	-	-	
57	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	rcfd3000												
58	Total Equity Capital	Sum of items 56 and 57 = rcfdg 105			-	-	-	-	-	-	-	-	-	
-			Other											
		rcfd164 + rcfdf165 + rcfd457 +												
		rcfdj458 + rcfdj459 + rcfd3819 +												
59	Unused Commercial Lending Commitments and Letters of Credit	rcfd3821 + rcfd3411												
	The following cells provide checks of the internal consistency of the projected schedules. P	lease ensure that these sells are all "TDLIF"	hoforo the	varleshaat !	uhmittad									
		lease ensure that these cells are all "TRUE" I	perore the w	vorksneet is s		#555	1 #55	1 #055	#555	#55	-1 #55	EI #555	1 #5551	
	Bank Equity Capital Balance Sheet	Check Formula:		1	#REF!								! #REF!	
	Balance Sneet	Спеск Formula:		1	1	1		l 1	1		1	1 1	1	

Bank Capital Worksheet: in Baseline

Item	Notes	Actual in \$Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Proje Q3 2013	ected in \$Millions Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Sum 2013	ns in \$Millions 2014	9-Quarter
Schedule HI-A—Changes in Bank Holding Company Equity Capital Total bank equity capital most recently reported for the end of previous QUARTER Effect of changes in accounting principles and corrections of material accounting errors Balance end of previous QUARTER as restated (sum of items 1 and 2) Net income (loss) attributable to bank	riad3217 riadb507 riadb508 Must match item 59 on the Income Statement Worksheet = riad4340		-	#REF!	#REF!		#REF!	#REF!	#REF!	#REF!		#REF! - #REF!	#REF! - #REF!	-
5 Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) 6 Treasury stock transactions, net	riad509 riadb510											-		-
7 Changes incident to business combinations, net 8 Cash dividends declared on preferred stock 9 Cash dividends declared on common stock	riad4356 riad4470 riad44760											-	-	-
Other comprehensive income Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company												-	-	-
12 Other transactions with parent holding company (not included above) 13 Total bank equity capital end of current period (sum of items 3, 4, 5, 7, 10, 11, 12, less items 6, 8, 9)	riad4415 Must match item 55 on the Balance Sheet Worksheet = riad3210		#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
Schedule HC-R—Regulatory Capital Tier 1 capital														
14 Total bank equity capital Second of the security capital is the securities (if a gain, report as a positive value; if a loss, report as a decirity capital is a loss of the securities.	Item 13 =rcfd3210		#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!			
negative value) 16 Net unrealized loss on available-for-sale equity securities (report loss as a positive value) 17	rcfd8434 rcfda221													
Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value 18 Nonqualifying perpetual preferred stock	rcfdb588													
19 Qualifying noncontrolling (minority) interests in consolidated subsidiaries 20 Qualifying restricted core capital elements (other than cumulative perpetual preferred stock)	rcfdb589 bhckg215													
21 Qualifying mandatory convertible preferred securities of internationally active bank holding companies 22 Disallowed goodwill and other disallowed intangible assets 23	bhckg216 riadb590													
Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retaine earnings and is attributable to changes in the bank holding company's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	riadf264		#DEC	#DFC!	#DEE1	#DEE!	#DEE1	#DEE!	#DEE!	#0551	#DEE!			
24 Subtotal (sum of items 14, 19, less items 15, 16, 17, 18, 22, 23) 25 Disallowed servicing assets and purchased credit card relationships	riadc227 rcfdb591		#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!			
26 Disallowed deferred tax assets 27 Other additions to (deductions from) Tier 1 capital **	rcfd5610 rcfdb592													
Tier 1 capital (sum of items 24 and 27, less items 25 and 26) 29 Total risk-weighted assets	rcfd8274 rcfda223		#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!			
REGULATORY CAPITAL AND RATIOS 30 Tier 1 Common Capital***														
31 Tier 1 Capital 32 Total Risk-Based Capital 33 Risk-Weighted Assets 34 Average Total Assets for Leverage Capital Purposes	rcfd8274 rcfd3792 Item 29 = rcfda223		-	-	-	-	-	-	-	-	-			
34 Average Total Assets for Leverage Capital Purposes 35 Tier 1 Common Ratio (%) 36 Tier 1 Ratio (%)	rcfda224 Tier 1 Common/RWA*100 Tier 1 Capital/RWA*100	-	-	-	-	-	-	-	-	-	-			
37 Total Risk-Based Capital Ratio (%) 38 Tier 1 Leverage Ratio (%)	Total Risk-Based Capital/RWA*100 Tier 1 Capital/Average Total Assets*100	-	-	-	-	-	-	-	-	-	-			
Schedule HC-R — Memoranda Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital: 39 Noncumulative perpetual preferred stock 40 Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities)	bhck5479 bhckc498													
41 Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding TruPS) Treasury stock (including offsetting debit to the liability for ESOP debt): 42 In the form of perpetual preferred stock	bhck5483													
43 In the form of common stock Restricted core capital elements included in Tier 1 capital: 44 Qualifying Class B noncontrolling (minority) interest 45 Qualifying Class C noncontrolling (minority) interest)	bhck5484 bhckg219													
45 Qualifying Class C noncontrolling (minority) interest) 46 Qualifying cumulative perpetual preferred stock 47 Qualifying TruPS 48 Goodwill net of any associated deferred tax liability	bhckg220 bhck5990 bhckc502 bhckg221													
Schedule HC-F—Other Assets 49 Net deferred tax assets	rcfd2148													
<u>Schedule HC-G</u> —Other <u>Liabilities</u> 50 Net deferred tax liabilities	rcfd3049													

Service according with the Common of their control forms of the Common o												
Section Sect	Schedule HC-M—Memoranda 1 Total number of bank holding company common shares outstanding	bhck3459										
Solding and price of the control and or control and or control and an approximation for the control and an approximation for the control and a												
Bulletoned State Answers Calculations, 3 Chandrale F.E. Randerschanned 18 10 10 10 10 10 10 10 10 10 10 10 10 10	2 Senior perpetual preferred stock or similar items	bhckg234										
Solid Content for Section of Content of Co	Warrants to purchase common stock or similar items	bhckg235										
Solic late field the desired to substitude Solic late for substitute Solic late for substitude Solic late for substitute Solic late												
Soft inter the amount of a deliveral tasses to the out of the contract of the	4 (a) Enter the tier 1 subtotal				#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
The care approach adjustment made to the orth in time 5 as a solid or the 150 ft and 50 ft and 5		10% of Item 54		#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
Of letter the amount of taxes previously gold that the bank holding company could prevent through loss carephably? In a contract of deferred its a route that is dependent upon future total let come and the country of the country o												
did tente anomate future previously poil finant the back holding company and if recore through its car probability as which holding company and record through discrease at the responsible for the previous of the previous o		Item 49 less item 56		-	-	-	-	-	-	-	-	-
go jo) Associated deferred for as seach that is dependent upon flasts to a local position of the position of t	(d) Enter the amount of taxes previously paid that the bank holding company could recover through loss carrybacks if											
Javing the next 21 months or estituting temporary differences that are espected in reverse over the next 12 months or 11 year 11 year 12 year 12 year 12 year 13 year 14 year 12 year 14 year	9 (e) Amount of deferred tax assets that is dependent upon future taxable income 0 (f) Enter the portion of (e) that the bank holding company could realize within the next 12 months based on its		-	-	-	-	-	-	-	-	-	-
2. (a) Substant (a) From (a) (a) come to be fairs the ring of level (a) and (a)	projected ruture taxable income. Future taxable income should not include net operating loss carryronwards to be used during the next 12 months or existing temporary differences that are expected to reverse over the next 12 months	•										
As defined tap former (a), cannot be less than 0 (next equal frem 20) Factor tap part of the otherwine is many of the terms in the 100 of the 1	(g) Enter minimum of (f) and (b)	min(item 60. item 55)	-	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
In function takes in terms contines with the med of """ Implication	52 (h) Subtract (g) from (e), cannot be less than 0 (must equal item 26)		-									#REF!
Supplemental Capital Aution Information Legact in Millions unless otherwise robed """ Call dividends declared to recomment side Common stockhoff employee compensation Common stockhoff employee compensation Collect Insures of common stock for employee compensation Collect Insures of common stock for employee compensation Collect Insures of common stock Note Insures of common stock Note Insures of common stock for employee compensation Collect Insures of common stock Note Insure of common stock Note Insures of common stock Note Insures of common stock Note Insure of common stock		, , ,										
Face break out and equilab below other adjustments to counts contained properties of the properties of	Future taxable income consistent with item 60*****											
Face break out and equilab below other adjustments to counts contained properties of the properties of	Supplemental Capital Action Information (report in \$Millions unless otherwise noted)******											
Item 6.5 divided by item 6.6	⁶⁵ Cash dividends declared on common stock											
Became of common stock for employee compensation Chief issue of formmon stock Sum of Items 21 and 42 Total subsect of summon stock Sum of Items 22 and 42 Total share repurchases Total share repurchases Sum of Items 22 and 42 Total share repurchase of the Sum of Sum o												
**Please break out and explain below other adjutaments to equity capital: **Please break out and explain below other adjutaments to equity capital: **Please break out and explain below other adjutaments to equity capital: **Please break out and explain below other adjutaments to equity capital: **Please break out and explain below other adjutaments to equity capital: **Please break out and explain below other adjutaments to legatify capital: **Please break out and explain below other adjutaments to legatify capital: **Please break out and explain below other adjutaments to legatify capital: **Please break out and explain below other adjutaments to legatify capital: **Please break out and explain below other adjutaments to legatify capital: **Please break out and explain below other adjutaments to legatify capital: **Please break out and explain below other adjutaments to legatify capital: **Please break out and explain below other adjutaments to legatify capital: **Please break out and explain below other adjutaments to legatify capital less nose-common elements, including perpetual preferred stock and related surplus and minority interest in subsidiaries. **The carrybook period in the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item \$8 ar follows: **Tax as paid during the later adjutaments to the series of the later adjutaments to make a paid to relate the later adjutance to make a paid to relate the later adjutance to make a paid to relate the later adjutance to make a paid to relate the later adjutance to make a paid to relate the later adjutance to make a paid to relate the later adjutance to make a paid to relate the later adjutance to make a paid to relate the later adjutance to make a paid to relate the later adjutance to make a paid to relate the later adjutance to the later	Common dividends per share (\$)	Item 65 divided by item 66	-	-	-	-	-	-	-	-	-	-
Total share repurchases to order isosuance for employee compensation Sum of items 71 and 72 Total share repurchases Sum of items 71 and 72 Total share repurchases Sum of items 71 and 72 Total share repurchases Sum of items 71 and 72 Total share repurchases Sum of items 71 and 72 Total share repurchases Please break out and explain below other adjustments to equity capital. The common is calculated as Tier 1 capital lies non-common elements, including perpetual preferred stock and related surplus and minority interest in subsidiaries. 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 58 as follows: Taxes paid during finical year ended 2009 Taxes paid during finical during ender of 100 is 100	58 Issuance of common stock for employee compensation											
Share repurchase to offset issuance for employee compensation Other share repurchases Sum of items 71 and 72 Sum of items 71 and 72 Please break out and explain below other adjustments to equity capitals. Please break out and explain below other adjustments to equity capitals. Flease break out and explain below other adjustments to food in the point of the supplies of the sum of items 71 and 72 Please break out and explain below other adjustments to equity capitals. Flease a contract of the sum of the supplies of the sum of the												
Other harter repurchase Sum of items 71 and 72	Total issuance of common stock	Sum of items 68 and 69	-	-	-	-	-	-	-	-	-	-
Flesse break out and explain below other adjustments to equity capital: Flesse break out and explain below other adjustments to equity capital: Flesse break out and explain below other adjustments to equity capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse break out and explain below other additions to (deductions from) Tier 1 capital: Flesse provide historical data related to item 64 as follows: Flesse provide historical data related to item 64 as follows: Flesse provide historical data related to item 64 as follows: Flesse provide historical data related to item 64 as follows: Flesse provide historical data related to item 64 as follows: Flesse provide historical data related to item 64 as follows: Flesse provide historical data related to item 64 as follows: Flesse provide historical data related to item 64 a												
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Taxes paid during fiscal year ended 2009 Taxes paid during fiscal year ended 2010 Taxes paid during fiscal year ended 2010 Taxes paid during fiscal year ended 2010 Taxes paid during fiscal year ended 9/30/11 Please provide historical data related to item 64 as follows: Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2009 Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2010 Please reconcile the Supplemental Capital Action and HI-A projections (i.e., allocate the capital actions among the HI-A buckets): The following cells provide checks of the internal consistency of the projected schedules. Please ensure that these cells are all "TRUE" before the worksheet is submitted. RI-A bank equity capital vs bank equity capital #REF! #	Please break out and explain below other adjustments to equity capital:	Sum of items 71 and 72	-	-	-	-				-	-	
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7 Capital Worksheet

Projected in \$Millions

		0.4.004.0	04.0040			ojected in \$Millio				0.10011
Item	1st Mortgage (Domestic)	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	Balances									
1.a	New originations									
1.b	Paydowns									
1.c 1.d	Asset Purchases Asset Sales									
2.0	1st Lien HELOAN (Domestic)									
2	Balances									
2.a	New originations									
2.b 2.c	Paydowns Asset Purchases									
2.d	Asset Sales									
	Closed-End Junior Liens (Domestic)									
3	Balances									
3.a	New originations									
3.b 3.c	Paydowns Asset Purchases									
3.d	Asset Sales									
	HELOC (Domestic)									
4	Balances									
4.a	New originations									
4.b 4.c	Paydowns Asset Purchases									
4.d	Asset Sales									
	1st Lien Mortgages (International)									
5	Balances									
5.a 5.b	New originations Paydowns									
5.D 5.c	Asset Purchases									
5.d	Asset Sales									
	2nd Lien Mortgages (International)									
6	Balances									
6.a 6.b	New originations Paydowns									
6.c	Asset Purchases									
6.d	Asset Sales									
	Card (Domestic)									
7 7.a	Balances New originations									
7.a 7.b	Paydowns									
7.c	Asset Purchases									
7.d	Asset Sales									
	Card (International)									
8 8.a	Balances New originations									
8.b	Paydowns									
8.c	Asset Purchases									
8.d	Asset Sales									
9	Auto Loan/Lease (Domestic) Balances									
9.a	New originations									
9.b	Paydowns									
9.c	Asset Purchases									
9.d	Asset Sales Auto Loan/Lease (International)									
10	Balances									
10.a	New originations									
10.b	Paydowns									
10.c 10.d	Asset Purchases Asset Sales									
20.0	Student Loan									
11	Balances									
11.a	New originations									
11.b 11.c	Paydowns Asset Purchases									
11.d	Asset Sales									
	Small Business Loan - Scored (Domestic)									
12	Balances New originations									
12.a 12.b	New originations Paydowns									
12.c	Asset Purchases									
12.d	Asset Sales									
	Small Business Loan - Scored (International)									
13 13.a	Balances New originations									
13.b	Paydowns									
13.c	Asset Purchases									
13.d	Asset Sales									
14	Other Consumer Loan (Domestic) Balances									
14.a	New originations									
14.b	Paydowns									
14.c	Asset Purchases									
14.d	Asset Sales									
15	Other Consumer Loan (International) Balances									
15.a	New originations									
15.b	Paydowns									
15.c	Asset Purchases									
15.d	Asset Sales									Re

Bank Retail Loss Projections Submission Worksheet: in Baseline

Loan Losses in \$Millions Projected in \$Millions

	Loan Losses in primions					-				
Item		Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	First Lien Mortgages (In Domestic Offices)	-	-	-	-	-	-	-	-	-
2	1st Mortgage (Domestic)									
3	1st Lien HELOAN (Domestic)									
4	Second / Junior Lien Mortgages (In Domestic Offices)	-	-	-	-	-	-	-	-	-
5	Closed-End Junior Liens (Domestic)									
6	HELOC (Domestic)									
7	Mortgages (International)	-	-	-	-	-	-	-	-	-
8	1st Lien Mortgages (International)									
9	2nd Lien Mortgages and HELOCs (International)									
10	Credit Cards	-	-	-	-	-	-	-	-	-
11	Card (Domestic)									
12	Card (International)									
13	Other Consumer	-	-	-	-	-	-	-	-	-
14	Auto Loan/Lease (Domestic)									
15	Auto Loan/Lease (International)									
16	Student Loan									
17	Small Business Loan - Scored (Domestic)									
18	Small Business Loan - Scored (International)									
19	Other Consumer Loan (Domestic)									
20	Other Consumer Loan (International)									

Bank Mortgage Repurchase Submission Worksheet: in Baseline

Table A.1 LOANS SOLD TO GSEs				Vintage (Ba	nk Baseline Sce	enario only)				
\$Millions Original UPB	2004	2005	2006	2007	2008	2009	2010	2011&12	Unallocated	Total
Outstanding UPB (Excluding UPB Exempted or Settled)										
Delinquency Status as of 3Q Current										
Current Current, Previously Delinquent										
Current and Modified Past due 30 to 90 days										
Past due 90+ days										
Net Credit Loss Realized to-date Estimated Lifetime Net Credit Losses										
Repurchased UPB										
Repurchase Loss to-date Settlements/Make-Whole Payments to-date										
Repurchase Requests Outstanding										
Repurchase Reserve Litigation Reserve for Rep and Warrant Issues										
Projected Future Repurchase Losses										
Table A.2 Loss Projections for LOANS SOLD TO GSEs					Projectes	d in \$Millions				
\$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
Projected Future Repurchase Losses										
Table DALOANS SEGURITIED										
Table B.1 LOANS SECURITIZED				Vintage (B	HC Baseline Sce	nario only)				
\$Millions	2004	2005	2006	2007	2008	2009	2010	2011&12	Unallocated	Total
Original UPB Outstanding UPB (Excluding UPB Exempted or Settled)										
Delinquency Status as of 3Q										
Current Current, Previously Delinquent										
Current and Modified										
Past due 30 to 90 days Past due 90+ days										
Net Credit Loss Realized to-date										
Estimated Lifetime Net Credit Losses Repurchased UPB										
Repurchase Loss to-date										
Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding										
Repurchase Reserve										
Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses										
Table B.2 Loss Projections for SECURITIZED LOANS										
						d in \$Millions				
\$Millions Projected Future Repurchase Losses	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
,										
Table C.1 WHOLE LOANS SOLD										
					HC Baseline Sce					
Table C.1 WHOLE LOANS SOLD \$Millions Original UPB	2004	2005	2006	Vintage (B 2007	HC Baseline Sce 2008	nario only) 2009	2010	2011&12	Unallocated	Total
\$Millions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled)	2004	2005	2006				2010	2011&12	Unallocated	Total
\$Millions Original UPB	2004	2005	2006				2010	2011&12	Unallocated	Total
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent		2005	2006				2010	2011&12	Unallocated	Total
SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current		2005	2006				2010	2011&12	Unallocated	Total
SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90- days		2005	2006				2010	2011&12	Unallocated	Total
SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previousy Delinquent Current and Modified Past due 30 to 90 days		2005	2006				2010	2011&12	Unallocated	Total
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90+ days Ret Credit Loss Realized to-date Estimated Lifetime Net Credit Losses Repurchased UPB		2005	2006				2010	2011&12	Unallocated	Total
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 50 del Past due 30 to 50 del Past due 90 to 40 yes Net Credit Loss Realized to-date Estimated Lifetime Net Credit Losses		2005	2006				2010	2011&12	Unallocated	Total
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current. Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 days Past due 90 days Repurchased UPB Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding		2005	2006				2010	2011&12	Unallocated	Total
Shillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 days Past due 90 days Repurchased UPB Repurchase Loss to date Settlements/Make-Whole Payments to date		2005	2006				2010	2011&12	Unallocated	Total
SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current, Previously Delinquent Current and Modified Past due 30 to 90 days Net Credit Loss Realized to-date Estimated Lifetime Net Credit Losses Repurchased UPB Repurchased UPB Repurchased UPB Settlements/Make-Whole Payments to-date Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding Repurchase Reserve		2005	2006				2010	2011&12	Unallocated	Total
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current. Current. Previously Delinquent Current and Modified Past due 30 to 90 days Past due 30 to 90 days Past due 90+ days Estimated Lifetime Net Credit Losses Repurchased UPB Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding Repurchase Receive Liftgation Reserver for Rep and Warrant Issues		2005	2006				2010	2011&12	Unaliocated	Total
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current. Current. Previously Delinquent Current and Modified Past due 30 to 90 days Past due 30 to 90 days Past due 90+ days Estimated Lifetime Net Credit Losses Repurchased UPB Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding Repurchase Receive Liftgation Reserver for Rep and Warrant Issues		2005	2006		2008	2009	2010	2011&12	Unallocated	Total
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current. Current. Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 to 49 days Past due 90 to 49 days Repurchased UPB Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses		2005	2006		2008		2010 Q2-2014	2011&12	Unallocated Q4-2014	Total
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current. Current. Previously Delinquent Current and Modified Past due 30 to 90 days Past due 30 to 90 days Past due 90 + days Estimated Lifetime Net Credit Losses Repurchase Loss to date Settlements/Make-Whole Payments to-date Repurchase Respues Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD				2007	2008	2009				
Shillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 30 to 90 days Past due 90 days Past due 90 days Repurchased UPB Repurchase UPB Repurchase Loss to date Settlements/Make-Whole Payments to date Repurchase Requests Outstanding Repurchase Request Soutstanding Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD SMillions Projected Future Repurchase Losses				2007	2008	2009				
SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current. Current. Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 days Past due 90 days Past due 90 days Repurchased UPB Repurchase Loss to chate Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding Repurchase Recerve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD \$Millions				2007 Q3-2013	Projecte: Q4-2013	d in \$Millions Q1-2014				
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquency Current and Modified Past due 30 to 90 days Past due 90 to days Past due 90 to days Repurchased UPB Repurchase Loss to date Settlements/Make-Whole Payments to date Repurchase Requests Outstanding Repurchase Reserve Litigation Reserve Coutstanding Repurchase Reserve Litigation Reserve Interest of Repurchase Repurchase Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD \$Millions Triple D.1 TOTAL LOANS SOLD \$Millions				2007 Q3-2013	2008	d in \$Millions Q1-2014				
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 t days Past due 90 t days Repurchased UPB Repurchase Loss to date Settliements/Make-Whole Payments to date Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD \$Millions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD \$Millions Original UPB	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current. Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 to 4dys Past due 90 to 4dys Estimated Lifetime Net Credit Losses Repurchased UPB Repurchase Loss to date Settlements/Make-Whole Payments to-date Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD \$Millions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD \$Millions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current. Current. Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 to days Past due 90 to days Past due 90 to days Repurchased UPB Repurchase Loss to date Settliements/Make-Whole Payments to-date Repurchase Receivest Outstanding Repurchase Receivest Rec	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current. Current. Previously Delinquency Past due 30 to 90 days Past due 90 t days Past due 90 t days Repurchased UPB Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD \$Millions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD \$Millions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquency Current and Modified Current repreviously Delinquency Current and Modified	Q4-2012 2004	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
Shillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 to days Past due 90 to days Past due 90 to days Repurchased UPB Repurchase Loss to date Settlements/Make-Whole Payments to date Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD SMillions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days	Q4-2012 2004	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current. Current. Previously Delinquency Current and Modified Past due 30 to 90 days Past due 90 to days Past due 90 to days Past due 90 to days Repurchased UPB Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD Smillions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current. Previously Delinquency Current and Modified Past due 30 to 90 days Past due 90 to days Net Credit Loss Realized to-date	Q4-2012 2004	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 to days Past due 90 to days Past due 90 to days Repurchase Loss to date Settlements/Make-Whole Payments to date Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD Smillions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 days P	Q4-2012 2004	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 days Past due 90 days Past due 90 days Repurchase Loss to date Estimated Lifetime Net Credit Losses Repurchase Loss to date Settlements/Make-Whole Payments to date Repurchase Requests Outstanding Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD \$Millions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 to 90 days	Q4-2012 2004	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 + days Repurchased UPB Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Respure Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD \$Millions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD \$Millions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 to days Respurchase due 90 days Past due 90 v days Past due 90 v days Repurchase Loss to date Settlements/Make-Whole Payments to-date	Q4-2012 2004	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90+ days Past due 90+ days Past due 90+ days Repurchase Loss to date Estimated Lifetime Net Credit Losses Repurchase Course and UPB Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD \$Millions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD \$Millions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 30 to 90 days Past due 30 to 90 days Past due 90+ days Net Credit Loss Realized to-date Estimated Lifetime Net Credit Losses Repurchase Loss to-date Estimated Lifetime Net Credit Losses Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Reserve	Q4-2012 2004	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 days Past due 90 days Past due 90 days Past due 90 days Repurchased UPB Repurchase Loss to date Settlements://Make-Whole Payments to date Repurchase Requests Outstanding Repurchase Request Outstanding Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD \$Millions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD \$Millions Projected Future Repurchase Losses Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 to 90 days Repurchase Loss to date Estimated Lifetime Net Credit Losse Repurchase Loss to date Settlements://Make-Whole Payments to date Repurchase Loss to date Settlements://wake-Whole Payments to date Repurchase Loss to date Settlements://wake-Whole Payments to date Repurchase Loss to date Settlements://wake-Whole Payments to date Repurchase Loss to date	Q4-2012 2004	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquency Repurchased UPB Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding Repurchase Reserve Liftgation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD SMillions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquency Repurchase Repurchase Losses Repurchase Reserve Lift Loss Realized to-date Estimated Liftetime Net Credit Losses Repurchase Coss to-date Settlements/Make-Whole Payments to-date Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding Repurchase Requests Outstanding Repurchase Requests Outstanding Repurchase Reserve Liftgation Reserver for Rep and Warrant Issues	Q4-2012 2004	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquency Repurchased UPB Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding Repurchase Reserve Liftgation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD SMillions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquency Repurchase Repurchase Losses Repurchase Reserve Lift Loss Realized to-date Estimated Liftetime Net Credit Losses Repurchase Coss to-date Settlements/Make-Whole Payments to-date Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Requests Outstanding Repurchase Requests Outstanding Repurchase Requests Outstanding Repurchase Reserve Liftgation Reserver for Rep and Warrant Issues	Q4-2012 2004	Q1-2013	Q2-2013	Q3-2013	Projecter Q4-2013	d in \$Millions Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later
Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90+ days Repurchased UPB Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Receive Liftgation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD Smillions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD Smillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90+ days Repurchase Loss to-date Estimated Lifetime Net Credit Losses Repurchase Loss to-date Settlements/Make-Whole Payments to-date Repurchase Reserve Liftgation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Repurchase Reserve Littgation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Repurchase Reserve Littgation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses	Q4-2012 2004	Q1-2013 2005	Q2-2013 2006	Q3-2013 Vintage (B 2007	Projectes Q4-2013 HC Baseline Sce 2008	d in \$Millions Q1-2014 nario only) 2009	Q2-2014 2010	Q3-2014 2011&12	Q4-2014 Unallocated	2015 or Later Total
SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 days Past due 90 days Past due 90 days Past due 90 days Repurchased UPB Repurchase Loss to date Settlements/Make-Whole Payments to date Repurchase Requests Outstanding Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses Table C.2 Loss Projections for WHOLE LOANS SOLD SMillions Projected Future Repurchase Losses Table D.1 TOTAL LOANS SOLD SMillions Original UPB Outstanding UPB (Excluding UPB Exempted or Settled) Delinquency Status as of 3Q Current Current, Previously Delinquent Current and Modified Past due 30 to 90 days Past due 90 to 90 days Repurchase Loss to date Settlements/Make-Whole Payments to date Repurchase Reserve Litigation Reserve for Rep and Warrant Issues Projected Future Repurchase Losses	Q4-2012 2004	Q1-2013	Q2-2013	Q3-2013	Projecte: Q4-2013 HC Baseline Sce 2008	d in \$Millions Q1-2014 2009	Q2-2014	Q3-2014	Q4-2014	2015 or Later

Bank ASC 310-30 Credit Mark Submission Worksheet: in Baseline

Bank to complete the table below for ASC 310-30 (SOP03-3) Purchased Impaired loans in each Retail portfolio under each stress scenario. Provide actual information for Q3 2012 (in the BHC Baseline Scenario only) and projected information for the period of Q4 2012 to Q4 2014.

Projected in \$Millions

	<portfolio></portfolio>	3Q 2012	4Q 2012	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2012	3Q 2014	4Q 2014
1	\$ Unpaid Principal Balance										
2	\$ Credit Mark Usage										
3	\$ ASC 310-30 (SOP-03-3) Reserve Usage										
4	\$ Ending Credit Marks										
5	\$ Ending ASC 310-30 (SOP-03-3) Reserves										

Bank Retail Loan Fair Value and Held for Sale Worksheet: in Baseline

Covered Bank to complete the tables below for retail Held for Investment loans measured at fair value and Held for Sale loans as of 3Q 2012.

Held for Investment Loans Measured at Fair Value **Loans Held for Sale** \$Millions **Unpaid Principal Balance Carrying Value** Unpaid Principal Balance Fair Value 1st Lien Mortgage 1 2 HELOC 3 Credit Card Auto Loan / Lease 5 Student Loan 6 Small Business Loan - Scored 7 Other Consumer Loan

Bank AFS and HTM Securities CUSIP Worksheet: in Baseline

Projected Other-Than-Temporary Impairment (OTTI) for Available-for-Sale (AFS) Securities and Held-to-Maturity (HTM) Securities by CUSIP For each CUSIP that incurred losses, please state the CUSIP and the amount of loss projected (over the entire forecast horizon). Create a separate line item for each CUSIP. Total projected losses should reconcile to the total sum of projected losses provided in Securities Worksheet 1.

Please provide responses in USD millions.

CUSIP	Actual 9/30/2012 Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
GRAND TOTAL	-	-	-	-

Bank AFS and HTM Securities Worksheet 1: in Baseline

Securities Worksheet 1: Projected Other-Than-Temporary Impairment (OTTI) for Available-for-Sale (AFS) and Held-to-Maturity (HTM) Securities by Portfolio For each stress scenario used, please provide the credit loss portion and non-credit loss portion of projected OTTI (for relevant portfolios) for the quarters detailed in the table below. Please provide responses in USS millions. Values should be quarterly, not cumulative.

		Projected Q4 201	2		Projected Q1 20:	13		Projected Q2 201	13		Projected Q3 20	13		Projected Q4 201	13		Projected Q1 20	14		Projected Q2 201	4		Projected Q3 201	4	1	Projected Q4 20:	.014
	Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non-Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit	
AFS Securities	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	n Total OT
Agency RMBS			-			-			-			-			-			-			-			-	4		
Auction Rate Securities			-			-			-			-			-			-			-			-			
CDO			-						-			-			-			-			-			-	4		
cro			-															-			-			-			
CMBS			-			-			-			-			-			-			-			-			
Common Stock (Equity)			-						-			-			-			-			-			-			
Total Consumer ABS (excl HEL ABS)*	-	-	-	-					-		-	-			-	-	-	-		-	-			-			
Auto ABS			-						-			-			-			-			-			-			
Credit Card ABS			-			-			-			-			-			-			-			-			
Student Loan ABS			-			-			-			-			-			-			-			-			
Other ABS			-						-			-			-			-			-			-			
Corporate Bonds (Domestic)			-						-			-			-			-			-			-			
Corporate Bonds (Foreign)																											
Total Domestic Non-Agency RMBS (incl HEL ABS)																											
Alt-A (Option ARM)			-						-			-			-			-			-			-			
Alt-A FRM																									_		
Alt-A ARM																									_		
Closed-End Second																											
HELOC														1				-			-	-					
Scratch & Dent																											
Subprime																											
Prime Fixed																											
Prime ARM																											
Foreign RMBS	_					-			-									-							_		
Municipal Bonds					_																	_					
Mutual Funds	_	-			_	-												-				_					
Preferred Stock (Equity)	_	-			_																	_					
Sovereign Bonds	-	-			-			-			-									-		_					
US Treasuries & Agencies		-			-		_	1					_	-		-	-		_	-			-				_
Other**		_			_			-											_				_			\vdash	
Dulei							1													1			1		4		

^{***}Please include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.

*** For 'Other' AFS securities, please provide name of security type in row 30 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

		Projected Q4 201	12		Projected Q1 20:	13		Projected Q2 201	3		Projected Q3 201	3		Projected Q4 201	3		Projected Q1 201	4	Р	rojected Q2 201	14	Р	rojected Q3 201	1	P	Projected Q4 2014	14
HTM Securities	Credit Loss Portion of OTT	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	f Total OTTI	Credit Loss Portion of OTT	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTT	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTT	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTT	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	f Total OTTI	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	Total OTTI	Credit Loss Portion of OTTI	Non- Credit Loss Portion of OTTI	Total OTTI
32 Agency RMBS			-						-									-			-			-			-
33 Auction Rate Securities			-						-									-			-			-			-
34 CDO			-			-			-									-			-			-			-
35 CLO			-			-			-									-			-			-			-
36 CMBS			-			-			-									-			-			-			-
37 Common Stock (Equity)						-															-						-
38 Total Consumer ABS (excl HEL ABS)*																										-	1
39 Auto ABS																								-			-
40 Credit Card ABS			-			-			-									-			-			-			-
41 Student Loan ABS			-			-			-									-			-			-			-
42 Other ABS			-			-			-									-			-			-			-
43 Corporate Bonds (Domestic)			-			-			-									-			-			-			-
44 Corporate Bonds (Foreign)			-			-			-									-			-			-			-
45 Total Domestic Non-Agency RMBS (incl HEL ABS)	-	-	-	-			-	-	-	-	-		-	-		-	-	-	-	-	-		-	-	-	-	
46 Alt-A (Option ARM)			-						-									-			-			-			-
47 Alt-A FRM			-						-									-			-			-			-
48 Alt-A ARM			-			-			-									-			-			-			-
49 Closed-End Second			-			-			-									-			-			-			-
50 HELOC			-			-			-									-			-			-			-
51 Scratch & Dent			-			-			-									-			-			-			-
52 Subprime						-															-						
53 Prime Fixed						-															-						
54 Prime ARM			-						-									-			-			-			-
55 Foreign RMBS			-						-									-			-			-			-
56 Municipal Bonds																											
57 Mutual Funds																											-
58 Preferred Stock (Equity)																								-			-
59 Sovereign Bonds			-																					-			-
60 US Treasuries & Agencies						-															-						-
61 Other**						-															-						-
62 GRAND TOTAL		-	-	-			-								-	-		-		-	-	-		-			

^{*}Please include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.

^{**} For 'Other' HTM securities, please provide name of security type in row 61 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

Bank AFS and HTM Securities Worksheet 2: in Baseline

Securities Worksheet 2: Methodology for Determining Projected Other-Than-Temporary Impairment (OTTI) for Available-for-Sale (AFS) and Held-to-Maturity (HTM) Securities by Portfolio When stating the criteria for determining OTTI, please provide detail on the criteria used. For example, if a price-based threshold is used, please state the threshold value.

	AFS and HTM Securities	Criteria for determining OTTI including quantitative threshold value (e.g., price-based threshold, ratings-based threshold, cash flow model-based expected losses)		level simple average impairment. P	ollateral Assumptio assumptions (whe ease provide a num Roll Rate Assumptions	rs re relevant) used for reical response. Cumulative/ Projected Lifetime Loss Rate		Security Assumptions Please state what type of security assumptions (where relevant) are used for determining OTTI impairment. Please provide a qualitative response. Discount Rate (e.g., book prite/purchase price;	If employing a third-party model (e.g., third party cash flow, credit and/or prepayment model), please specify the vendor model(s) used and purpose	How often are securities normally tested for impairment?
	Agency RMBS	baseu expecteu iosses)	Delauit	Loss severity	Assumptions	(% Original Balance)	Ртераушен касе	other (please specify))	vendor model(s) used and purpose	impairment:
2	Auction Rate Securities									
3	CDO									
4	CLO									
5	CMBS									
6	Common Stock (Equity)									
7	Total Consumer ABS (excl HEL ABS)*									
8	Auto ABS									
9	Credit Card ABS									
10	Student Loan ABS									
11	Other ABS									
12	Corporate Bonds (Domestic)									
13	Corporate Bonds (Foreign)									
14	Total Domestic Non-Agency RMBS (incl HEL ABS)									
15	Alt-A (Option ARM)									
16	Alt-A FRM									
17	Alt-A ARM									
18	Closed-End Second									
19	HELOC									
20	Scratch & Dent									
21										
22										
23										
	Foreign RMBS									
25	Municipal Bonds									
26	Mutual Funds									
	Preferred Stock (Equity)									
	Sovereign Bonds									
29	US Treasuries & Agencies									
30	Other**									
	*Please include auto ABS, credit card ABS and student	loan ABS and other ABS that is not home equity, CDO or CLO ABS.								

^{**} For 'Other' AFS and HTM securities, please provide name of security type in row 30 above (currently labeled "Other"). Please add additional rows if necessary.

Bank AFS and HTM Securities Worksheet 3: in Baseline

Securities Worksheet 3: Methodology and Assumptions for Determining Estimated Fair Market Values

Covered Banks should estimate and provide fair market values of AFS securities based on a re-pricing of 09/30/2012 positions. Firms should also provide the primary market variables used for determination of estimated fair market values, high-level description of methodology, and assumptions by portfolio. If the format is insufficient, please include an attachment.

	T	,		T	,
	AFS Securities	Estimated Post-Shock Fair Market Value	Primary Market Variable(s) Used for Determination of Estimated Post-Shock Fair Value	High-Level Description of Methodology (Please describe the process for determining post-shock fair market values. Please describe how changes (absolute or relative) in the primary market pricing variables were applied to MM/DD/YYYY positions to determine estimated post-shock fair market values.)	Major Assumption(s)
	Agency RMBS				
	Auction Rate Securities				
	CDO				
	CLO				
5	CMBS				
6	Common Stock (Equity)				
7	Total Consumer ABS (excl HEL ABS)*	-			
8	Auto ABS				
9	Credit Card ABS				
10	Student Loan ABS				
11	Other ABS				
12	Corporate Bonds (Domestic)				
13	Corporate Bonds (Foreign)				
14	Total Domestic Non-Agency RMBS (incl HEL ABS)	-			
15	Alt-A (Option ARM)				
16	Alt-A FRM				
17	Alt-A ARM				
18	Closed-End Second				
19	HELOC				
20	Scratch & Dent				
21	Subprime				
22	Prime Fixed				
23	Prime ARM				
	Foreign RMBS				
	Municipal Bonds				
	Mutual Funds				
	Preferred Stock (Equity)				
	Sovereign Bonds				
	US Treasuries & Agencies				
	Other**				
	GRAND TOTAL				
31	*Plane include auto APC and its and APC and aturdent le	- ADC and ath an ADC that is mathematical	it- CDOCLO ADS		

^{*}Please include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.

^{**} For 'Other' AFS securities, please provide name of security type in row 30 above (currently labeled "Other"). Please add additional rows if necessary.

Bank AFS and HTM Securities Worksheet 4: in Baseline

Securities Worksheet 4: Actual 09/30/2012 AFS and HTM Fair Market Value Sources by Portfolio Provide information on actual 09/30/2012 fair market values.

				ı	f using a propriet	ary model, please	state the principa	al model input and	d assumption	
	AFS and HTM Securities			Please state high	<u>Co</u> -level simple aver <u>n</u>		<u>ons</u> (where relevant).		Security Assumptions Please state what type of security assumptions (where relevant). Please provide a numerical response.	
		Principal Market Value Source (e.g., 3rd party vendor(s), proprietary model, other)	If relevant, please provide 3rd party vendor(s)	Probability of Default	Loss Severity	Roll Rate Assumptions	Cumulative/ Projected Lifetime Loss Rate (% Original Balance)	Prepayment Rate	Simple Average Discount Rate	How often are securities normally marked (e.g., daily, etc.)?
	Agency RMBS									
	Auction Rate Securities									
	CDO									
	CLO									
	CMBS									
	Common Stock (Equity)									
7	Total Consumer ABS (excl HEL ABS)*									
8	Auto ABS									
9	Credit Card ABS									
10	Student Loan ABS									
11	Other ABS									
	Corporate Bonds (Domestic)									
13	Corporate Bonds (Foreign)									
14	Total Domestic Non-Agency RMBS (incl HEL ABS)									
15	Alt-A (Option ARM)									
16	Alt-A FRM									
17	Alt-A ARM									
18	Closed-End Second									
19	HELOC									
20	Scratch & Dent									
21	Subprime									
22	Prime Fixed									
23	Prime ARM									
24	Foreign RMBS									
25	Municipal Bonds									
26	Mutual Funds									
27	Preferred Stock (Equity)									
28	Sovereign Bonds									
29	US Treasuries & Agencies									
	Other**									

^{*}Please include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.

^{**} For 'Other' AFS and HTM securities, please provide name of security type in row 30 above (currently labeled "Other"). Please add additional rows if necessary.

Bank Trading, PE & Other Fair Value Exposures: in Baseline

Effective date: XXXX, 2012

P/L Results in \$Millions

12 CVA Hedges

		Firmwide Total
1	Equity	
2	FX	
3	Rates	
4	Commodities	
5	Securitized Products	
6	Other Credit	
7	Private Equity	
8	Other Fair Value Assets	
9	Total	-
	Subcomponents	
10	Cross-Gamma	
11	Correlation	

The categories above (Equities, FX, Rates, etc.) are NOT meant to denote lines of business or desks, but rather firmwide totals by risk stripe.

"Other Credit" is defined as the contribution from all credit products other than those specified on the "Securitized Products" worksheet.

Bank CCR Losses Submission Worksheet: in Baseline

	\$Millions Losses should be reported as a positive value.	
1	Counterparty Credit MTM Losses (CVA losses)	
2	Counterparty Incremental Default Losses (CCR IDR)	
3	Impact of CCR IDR hedges (as defined in the Instructions)	
4	Trading Incremental Default Losses (Trading IDR)	
5	Trading Incremental Default losses from securitized products	
6	Trading Incremental Default losses from other credit sensitive instruments	
	Consistency check	1

Bank Summary of Scenario Inputs Contributing to Bank Operational Loss Projection: in Baseline

For the inputs into each scenario, provide the type of data, a brief description of the loss events (including events from an operational risk scenario analysis process), the impacted business line(s), the event type, any associated frequency and severity data, and the contribution of those events to the operational loss projection. Provide total figures from Q4 2012 through Q4 2014.

Type of Data	Brief Description	Business Line	Event Type	Frequency	Severity (\$Mil)	
					TOTAL	\$ -

TOTAL SHOULD AGREE TO THE PROJECTED "OPERATIONAL RISK EXPENSE" AMOUNT INCLUDED IN LINE 26 IN THE PPNR PROJECTIONS WORKSHEET

Bank Projected Quarterly Operational Risk Losses Worksheet: in Baseline

Provide any supporting information including statistical results, data, summary tables, and additional descriptions in a <u>separate</u> <u>document</u> and cross reference the document to the respective question/item.

The sum of the quarterly data provided must equal the total for each scenario in the Op Risk Scenario Inputs Worksheet

Projected Operational Risk Losses

\$Million		2013 Pro	ojections			2014 Pro	ojections	
Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014

Bank PPNR Submission Worksheet: in Baseline

Instructions: Banks are to complete non shaded cells only; all shaded cells with embedded formulas will self populate. For items designated as supplementary, Bank are to complete the items as designated in the instructions. Flow quarterly items should be reported by quarter, and not on a cumulative basis.

WARNING: MACROS MUST BE ENABLED TO USE THIS SCHEDULE

Specify reporting designation for net interest income HERE
Please indicate if deposits are one-third or more of total liabilities

	Amounts in \$ Mil	Call Report Codes			2013 Pro					ojections				
1	Net Interest Income by Business Segment: Retail and Small Business		Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	20	13	2014
1	Domestic (7)		-	-	-	-	-	-	-	-	-		-	-
1A	Credit Cards (7)												-	-
1B	Mortgages (7)												-	-
1C 1D	Home Equity (7) Retail and Small Business Banking (7)												-	-
1E	Other Retail and Small Business (7)												-	-
1F	International Retail and Small Business (7)												-	-
2	Commercial Lending Investment Banking												-	-
4	Sales and Trading												_	
5	Investment Management												-	
6	Investment Services												-	
7	Treasury Services												-	-
8	Insurance Services												-	-
	Retirement / Corporate Benefits Products Corporate / Other												-	-
_														
11	Total Net Interest Income (1)		-	-	-	-	-	-	-	-	-		-	-
	Non Interest Income by Business Segment:													
12	Retail and Small Business		-	-	-	-	-	-	-	-	-		-	-
12A	Domestic Credit Cards		-	-	-	-	-	-	-	-	-		-	-
12B													-	-
120	Retail and Small Business Banking												-	-
12E													-	-
	Commercial Lending												-	
14	Investment Banking		-	-	-	-	-	-	-	-	-		-	-
144													-	-
14B 14C													-	-
140	Corporate Lending												-	-
14E													-	-
15 15A	Sales and Trading (10) Equities		-	-	-	-	-	-	-	-	-		-	-
15B													-	-
150	Commodities												-	-
150	9		-										-	-
16A	Investment Management A Asset Management		-	-	-	-	-	-	-	-	-		-	
16B													-	-
17 17A	Investment Services		-	-	-	-	-	-	-	-	-		-	-
17B													-	-
170	Other Investment Services												-	-
	Treasury Services												-	-
	Insurance Services Retirement / Corporate Benefits Products												-	-
	Corporate / Other												-	-
22	Total Non-Interest Income (2) (3)												-	
22	Total Non-linerest income (2) (3)				-	-	-		-		-			
23	Optional Immaterial Segment Revenues (9)												-	-
24	Total Revenues						-				-		-	-
24	Total Revenues													
	Non Interest Expense by Business Segment:											_		
25	Compensation Expense (8) Base Pay		-	-	-	-	-	-	-	-	-		-	-
25A			-	-	-	-	-	-	-	-	-		-	-
25B													-	-
250													-	-
25E 26	Variable Pay (cash and stock, current and deferred) Operational Risk Expense		_	_	_			-		-			-	-
	Litigation Expense & Penalties (list only if not included in item 26)												-	
28	Occupancy Expense												-	-
29 30	Professional and Outside Service Expense Other Non-Interest Expense (4)(5)												-	
30	other rior interest Expense (4/(2)													
31	Total Non-Interest Expense (2) (4)		-	-	-	-	-	-	-	-	-		-	-
	Desirated DDND (three QA three QA) (A)													
32	Projected PPNR [item 24 - item 31] (6)				-		-	-	-	-	-		-	

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PPNR Projections Worksheet

											_				
33 Valuation Adjustment for firm's own debt under fair value option (FVO)												-	-		
34 Loss resulting from trading shock exercise (if applicable) (11)		-	-	-	-	-	-	-	-	-		-	-		
35 Goodwill Impairment	RIADC216											-	-		
36 One Time Items - Revenues (2)		-	-	-	-	-	-	-	-	-		-	-		
37 One Time Items - Expenses (2)		-	-	-	-	-	-	-	-	-		-	-		
ootnotes to the PPNR Submission Worksheet															
1) Amount should equal item 37 of the Net Interest Income Worksheet, if completed.															
2) One-time items are material non-recurring and infrequent items. Exclude such items	s from items 22-23 and 31	and report in item	s 36 and 37. Exan	nples of one time	e items include g	gains or losses o	n sales of busine	ess lines, gains o	r losses on extir	nguishment of de	bt, gains or l	osses on me	ergers / join	ι ventures, etc. Break ου	t these excluded i
One Time Items - Revenues															
												-	-		
												-	-		
												-	-		
One Time Items - Expense											-				
												-	-		
												-	-		
												-	-		
3) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) and	d trading shock loss in item	ns 33 and 34.		-		1					_				
4) Excludes Goodwill Impairment included in item 35	•														
 Provide a further break out of significant items included in Other Non-Interest Expen 	se:														
-,												-	-		
												-	-		
												-	_		
												-	_		
By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income les	ce Non-Interest Evnense fo	vr both material an	d immaterial seg	ments excluding	items broken o	ut in items 22-2	7 Other items s	uch as one time	items (included	l in note 2 above	will be sen	arately cons	idered		
7) Complete on a best efforts basis if the worksheet has been designated as "Suppleme			u miniacellal segi	nenes, excluding	, items broken o	ut iii ittilis 33-3	Outer itellis, s	acii as one time	nems (included	a in note 2 above	, will be sep	aracciy COIIS	nuci cu.		
8) Report commissions in category which is most consistent with internal reporting pra-			and data in the a	ccompanying m	emo for ED V-1/	٨									
(9) See instructions for guidance on related thresholds.	cacc and provide supporta	ng uocumentation	and data in the a	ccompanying iii	CITIO TOLFK 1-14	n.									
(7) See instructions for guidance on related thresholds. 10) Exclude result of trading shock exercise (where applicable), as it is reported in item 3	4														
.oj exclude result of trading snock exercise (where applicable), as it is reported in item 3	4														

23

Net Interest Income agrees between worksheets N/A N/A N/A N/A N/A N/A N/A N/A N/A Immaterial revenues are less than or equal to 10% of total revenue N/A N/A N/A N/A N/A N/A N/A N/A

The following cells provide checks of the internal consistency of the PPNR Template schedules. Please ensure that these cells are all "TRUE," or "N/A" before the worksheet is submitted.

(11) BHCs should not report changes in value of the MSR asset or hedges within the trading book

Instructions: All Banks for which deposits comprise one-third or more of total liabilities for any reported period must complete this worksheet. Banks are to complete non shaded cells only; all shaded cells with embedded formulas will self populate. For items designated as supplementary, Banks are to complete the items as designated in the instructions. Flow quarterly items should be reported by quarter, and not on a cumulative basis.

WARNING: MACROS MUST BE ENABLED TO USE THIS SCHEDULE

Specify reporting designation for net interest income on PPNR Submission Worksheet
Please indicate on the PPNR Submission worksheet if deposits are one-third or more of total liabilities

		Projected		2012 Pr	ojections			2013 Pro	jections	
,	Average Interest-Bearing Asset Balances (\$ Mil) (1)	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	First Lien Mortgages									
2	Second / Junior Lien Mortgages									
2A	Closed-End Junior Liens (5)									
2B	Home Equity Lines Of Credit (HELOCs) (5)									
3	C&I Loans									
4	CRE Loans									
5	Credit Cards									
6	Other Consumer									
6A	Auto Loans (5)									
6B	Student Loans (5)									
6C	Other (5)									
6D	Small Business (Scored/Delinquency Managed) (5)									
7	Other Loans & Leases									
8	Interest-Bearing Securities (AFS, HTM, and/or Trading Assets)									
9	Deposits with Banks & Other									
	Average Rates Earned (%)									
10	First Lien Mortgages									
11	Second / Junior Lien Mortgages									
11A	Closed-End Junior Liens (5)									
11B	HELOCs (5)									
12	C&I Loans									
13	CRE Loans									
14	Credit Cards									
15	Other Consumer									
15A	Auto Loans (5)									
15B	Student Loans (5)									
15C	Other (5)									
15D	Small Business (Scored/Delinquency Managed) (5)									
16	Other Loans & Leases									
17	Interest-Bearing Securities (AFS, HTM, and/or Trading)									
18	Deposits with Banks & Other									
19 I	nterest Income from above	-	-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	-	-
20 (Other Interest Income (2)									
21 1	Total Interest Income	-	-	-	-	-	-	-	-	-
,	Average Interest-Bearing Liability Balance (\$ Mil)									
22	Customer Deposits-Domestic									
22A	Non-Interest-Bearing Demand (5)									
22B	Money Market Accounts (5)									
	•									

PPNR NII Worksheet

22C	Savings (5)									
22D	NOW, ATS, and other Transaction Accounts (5)									
22E	Time Deposits (5)									
23	Customer Deposits-Foreign									
23A	Foreign Deposits (5)									
23B	Foreign Deposits-Time (5)									
24	Fed Funds, Repos, & Other Short Term Borrowing									
24A	Fed Funds (5)									
24B	Repos (5)									
24C 25	Other Short Term Borrowing (5) Trading Liabilities									
25	Trading Liabilities									
26	Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities									
27	All Other Long Term Debt									
	•		·						-	-
	Average Liability Rates (%)									
28	Customer Deposits-Domestic									
28A	Non-Interest-Bearing Demand (5)									
28B	Money Market Accounts (5)									
28C	Savings (5)									
28D	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts (5)									
28E	Time Deposits (5)									
29	Customer Deposits-Foreign									
29A	Foreign Deposits (5)									
29B	Foreign Deposits-Time (5)									
30	Fed Funds, Repos, & Other Short Term Borrowing									
30A	Fed Funds (5)									
30B	Repos (5)									
30C 31	Other Short Term Borrowing (5) Trading Liabilities									
31	-									
32 33	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities All Other Long Term Debt									
33	All Other Long Term Debt									
34	Interest Expense from above	_	-	-	-	-	-	-	-	_
	Other Interest Expense (3)								-	
	• • • •									
36	Total Interest Expense	-	-	-		-	-	-	-	-
37	Total Net Interest Income (4)	-	-	-	-	-	-	-	-	-
	notes to the Net Interest Income Worksheet		l							
	Exclude nonaccrual loans, reporting these balances in item 56 of the PPNR Metrics Worksh	eet. Include purc	nased credit imp	paired loans.						
(2)	Break out and explain nature of significant items included in Other Interest Income.									
										-
(3)	Break out and explain nature of significant items included in Other Interest Expense.			l	l		1			
(5)	break out and explain factore of significant items included in other interest expense.									
			1				-			

(4) Amount should equal item 11 of the PPNR Submission Worksheet.

(5) Complete on a best efforts basis if the worksheet has been designated as "Supplementary Net Interest Income"

25 PPNR NII Worksheet

Bank PPNR Metrics Worksheet: in Baseline

Instructions: Banks are to complete non shaded cells only. Flow quarterly items should be reported by quarter, and not on a cumulative basis WARNING: MACROS MUST BE ENABLED TO USE THIS SCHEDULE

				Projected		2012 Proje	ctions			2013 P	ojections		Amo	ounts
	Metrics by Business Segment (6)	Call Report Codes	Units	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014
	Retail and Small Business Segment													
	Domestic Credit Cards													
1 2	Credit Card Interchange Revenues - Gross (exclude charge cards) (12) Credit Card Purchase Volume (exclude charge cards) (12)		\$ Mil \$ Mil										•	
	Mortgages													
3 4	Average Third-Party Residential Mortgages Serviced (7) (8) Production Revenues - Gross (1)		\$ Mil \$ Mil											
5	Servicing Revenue - Net (2)		\$ Mil										-	
6	Retail and Small Business Banking Debit Card Interchange - Gross		\$ Mil											
7	Debit Card Purchase Volume International Retail and Small Business (3)		\$ Mil										-	
8	Credit Card Revenues (3)		\$ Mil											
۰	Investment Banking Segment Compensation - Total		\$ Mil											
10	Compensation - Variable Pay (cash and stock, current and deferred)		\$ Mil										-	
11	Advisory Average Fee Rate (7)		%											
12	Deal Volume		\$ Mil											
13 14	Number of Deals Market Share (5) (7)		# %										-	
	Equity Underwriting													
15 16	Average Fee Rate (7) Deal Volume		% s Mil										-	
17	Market Share (5) (7)		%											
18	Debt Underwriting Average Fee Rate (7)		%											
19	Deal Volume		\$ Mil										-	
20	Market Share (5) (7) Corporate Lending		%											
21	Average Fee Rate (7)		%											
22 23	Market Share (5) (7)		\$ Mil %											
	Merchant Banking / Private Equity												-	
24	AUM Sales and Trading Segment		\$ Mil											
25	Total Proprietary Trading Revenues		\$ Mil										•	
26 27	Compensation - Total Compensation - Variable Pay (cash and stock, current and deferred)		\$ Mil \$ Mil										-	
28	Equities Commission and Fees		s Mil											
28 29	Average Asset Balance (7)		\$ Mil \$ Mil											
30	Fixed Revenues Commission and Fees		s Mil											
31	Average Asset Balance (7)		\$ Mil											
32	Commodities Commission and Fees		s Mil								1			
33	Average Asset Balance (7)		\$ Mil											
34	Prime Brokerage Average Client Balances (7)		s Mil								1			
35	Transaction Volume		\$ Mil											
	Investment Management Segment Asset Management													
36	AUM - Total		\$ Mil			-				-				
37 38	AUM - Equities AUM - Other		\$ Mil \$ Mil											
39	Net Inflows/Outflows		\$ Mil										-	
40	Wealth Management/Private Banking AUM		\$ Mil											
41	Net Inflows/Outflows Number of Financial Advisors		\$ Mil											
42	Investment Services Segment		#											
43	Asset Servicing Assets under Custody and Administration		s Mil											
44	Securities Lending Revenue		\$ Mil										-	
45	Issuer Services Number of Deals Administered		#		I									
	Treasury Services Segment		-											
46	Average Interest Rate Spread between Loan and Deposit Yields (10)		%											
	Firm Wide Metrics													
47	Number of Employees Revenues - International	BHCK4150	# \$ Mil										-	
48	Revenues - APAC (4)		\$ Mil										-	
49 50	Revenues - EMEA (4) Revenues - LatAm (4)		\$ Mil \$ Mil										-	
51	Revenues - Canada (4)		\$ Mil											
52 53		BHCK2150	\$ Mil \$ Mil			-	•			-			-	
	Metrics for Net Interest Income Worksheet (Required only for BHCs that were required to a			et)										
54	Nonaccrual Loan Balance	BHCK5526-BHCK3507	\$ Mil	st/									-	
55 56	Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues	BHCKC780	\$ Mil \$ Mil										-	
50			÷ /····								-			
	Metrics for Primary Net Interest Income Quarter End Weighted Average Life of Assets (9)													
57	First Lien Mortgages		months											
58 59	Closed-End Junior Liens HELOCs		months months											
60	C&I Loans		months											
61 62	CRE Loans Credit Cards		months months											-
63	Auto Loans		months											
64 65	Student Loans Other (13)		months months											
66 67	Small Business (Scored/Delinquency Managed) Other Loans & Leases		months months											
68	Other Loans & Leases Interest-Bearing Securities (AFS, HTM, and/or Trading)		months											
	Quarter Find Michight of Augusta Life of Lightities (0)													
69	Quarter End Weighted Average Life of Liabilities (9) Domestic Time Deposits		months											
70 71	Foreign Deposits-Time Fed Funds		months months											
72	Repos		months											
73 74	Other Short Term Borrowing Trading Liabilities		months months											-
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS													
75 76	Issued by Consolidated Special Purpose Entities		months months											-
/0	. III Outer Long reminatel		montus											
	Retail Deposit Repricing Beta in a "Normal Environment" (11)			For upward rate movements	For downward rate movements	Assumed Floor								
77 78	Money Market Accounts													
78														
79 80														

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PPNR Metrics Worksheet

Metrics for Supplementary Net Interest Income Metrics for Supplementary Net Interest Income
Quarter End Weighted Average Life of Assets (9) (14)
First Lien Mortgages
Second / Junior Lien Mortgages
Closed-End Junior Liens
Home Equity Lines Of Credit (HELOCs) 82A 82B 83 84 85 86 86A 86B 86C 86D 87 88 C&I Loans months months months CRE Loans Credit Cards Credit Cards
Other Consumer
Auto Loans
Student Loans
Other
Small Business (Scored/Delinquency Managed) months months months months months months months Other Loans & Leases
Interest-Bearing Securities (AFS, HTM, and/or Trading Assets) months Quarter End Weighted Average Life of Liabilities (9) (14) Domestic Time Deposits months Foreign Deposits-Time Fed Funds, Repos, & Other Short Term Borrowing months Fed Funds Repos Other Short Term Borrowing 91A 91B 91C 92 months months months months Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities
All Other Long Term Debt months months For upward rate movements For downward rate movements Retail Deposit Repricing Beta in a "Normal Environment" (11) Money Market Accounts Savings NOW, ATS, and other Transaction Accounts Time Deposits Footnotes to the PPNR Metrics Worksheet

(1) Revenues associated with residential mortgage production, including originations, sales of mortgage loans, and related hedging activities. Do not include impact from repurchase provisions related to representations and warranties.

(3) BYROMENGARECHING WITH PROVINGER CHING (例 你知识要明社是不规矩要控制的制度在全国化制度控制的制度在全国化制度和联节 1986 (1998) 是他的 NEW 1986 term.

(30) A spread between the interest rates charged on loans (e.g. working capital loans) and interest rates paid on Treasury Services customer deposit balances.

(11) 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.

(12) Include revenues earned on BHC issued cards as well as a result of a partnership agreement.

(13) Corresponds to line item & Colher on the Net Interest Income worksheet

(14) Complete on a best efforts basis if the worksheet has been designated as "Supplementary Net Interest Income"

N/A

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N/A

N/A

N/A

N/A

N/A

N/A

N/A

Do international revenues exceed 5% of total revenues?