

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 this submission using the following drop-down menu:

Baseline

Briefly describe the scenario below:

Bank Income Statement Worksheet: in Baseline

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

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-
REPURCHASE RESERVE/LIABILITY FOR REPS AND WARRANTIES														
61	Reserve, prior quarter													
62	Provisions during the quarter (included in PPNR or other revenue)													
63	Net charges during the quarter													
64	Reserve, current quarter	Items 61 and 62 less item 63	-	-	-	-	-	-	-	-	-	-	-	-
65	Line item of PPNR Submission Worksheet where repurchase provision is recorded													

The following cells provide checks of the internal consistency of the projected capital schedules. Please ensure that these cells are all "TRUE" before the worksheet is submitted.

Second / Junior Lien Mortgages	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Trading MTM Losses														1
Trading Incremental Default Losses														1
Counterparty Credit MTM Losses														1
Counterparty Incremental Default Losses														1
Net income attributable to bank	1	1	1	1	1	1	1	1	1	1	1	1	1	1

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

Bank Balance Sheet Worksheet: in Baseline

Item	Notes	Actual in \$Millions		Projected in \$Millions							
		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)	riad1773									
3	Total Securities	Sum of items 1 and 2		-	-	-	-	-	-	-	-
LOANS											
4	Real Estate Loans	Sum of items 5, 6, 9, 14, and 15 = rcf1410		-	-	-	-	-	-	-	-
5	First Lien Mortgages (In Domestic Offices)	rcon5367		-	-	-	-	-	-	-	-
6	Second / Junior Lien Mortgages (In Domestic Offices)	Sum of items 7 and 8		-	-	-	-	-	-	-	-
7	Closed-End Junior Liens	rcon5368		-	-	-	-	-	-	-	-
8	HELOCs	rcon1797		-	-	-	-	-	-	-	-
9	CRE Loans (In Domestic Offices)	Sum of items 10 to 12		-	-	-	-	-	-	-	-
10	Construction	rconf158 + rconf159									
11	Multifamily	rcon1460									
12	Nonfarm, Non-residential	rconf160 + rconf161									
13	Owner-Occupied	rconf160									
14	Loans Secured by Farmland (In Domestic Offices)	rcon1420									
15	Real Estate Loans Not in Domestic Offices	rcf1410 less items 5, 6, 9, and 14									
16	C&I Loans	Sum of items 17 to 19		-	-	-	-	-	-	-	-
17	Large Commercial Credits										
18	Small Business (Graded)										
19	Small Business (Scored/Delinquency Managed)			-	-	-	-	-	-	-	-
20	Credit Cards	rcfdb538		-	-	-	-	-	-	-	-
21	Other Consumer	Sum of items 22 to 24		-	-	-	-	-	-	-	-
22	Auto Loans	rcfdk137		-	-	-	-	-	-	-	-
23	Student Loans			-	-	-	-	-	-	-	-
24	Other	Include rcfdf162		-	-	-	-	-	-	-	-
25	Other Loans	Sum of items 26 to 31		-	-	-	-	-	-	-	-
26	Loans to Foreign Governments	rcfd2081									
27	Agricultural Loans	rcfd590									
28	Obligations of states and political subdivisions	rcfd2107									
29	Securities Lending	rcon1545									
30	Loans to nondepository financial institutions	rconj454									
31	All Other Loans and Leases	rconj451 + rcon2165 + rconf163									
32	Total Loans and Leases	Sum of items 4, 16, 20, 21, and 25		-	-	-	-	-	-	-	-
33	Unearned Income on Loans	rcfd2123									
34	Allowance for Loan and Lease Losses	rcfd3123									
35	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses	Item 32 less items 33 and 34 = rcf5369 + rcfdb529		-	-	-	-	-	-	-	-
TRADING											
36	Trading Assets	rcfd3545									
INTANGIBLES											
37	Goodwill	rcfd3163									
38	Mortgage Servicing Rights	rcfd3164									
39	Purchased Credit Card Relationships and Nonmortgage Servicing Rights	rcfdb026									
40	All Other Identifiable Intangible Assets	rcfd5507									
41	Total Intangible Assets	Sum of items 37 to 40		-	-	-	-	-	-	-	-
OTHER											
42	Other Assets	rcfd0081 + rcf0395 + rcf0397 + rconb987 + rcfdb989 + rcf2145 + rcf2150 + rcf2130 + rcf3656 + rcf2160									
43	Total Assets	Sum of items 3, 35, 36, 41, and 42 = rcf2170		-	-	-	-	-	-	-	-

Bank Capital Worksheet: in Baseline

Item	Notes	Actual in \$Millions		Projected in \$Millions							Sums in \$Millions			
		Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter
Schedule HI-A—Changes in Bank Holding Company Equity Capital														
1	Total bank equity capital most recently reported for the end of previous QUARTER	riad3217	-	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
2	Effect of changes in accounting principles and corrections of material accounting errors	riadb507	-	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
3	Balance end of previous QUARTER as restated (sum of Items 1 and 2)	riadb508	-	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
4	Net income (loss) attributable to bank	Must match Item 59 on the Income Statement Worksheet = riad4340												
5	Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	riad509												
6	Treasury stock transactions, net	riadb510												
7	Changes incident to business combinations, net	riad4356												
8	Cash dividends declared on preferred stock	riad4470												
9	Cash dividends declared on common stock	riad44760												
10	Other comprehensive income	riadb511												
11	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company	bhck4591												
12	Other transactions with parent holding company (not included above)	riad4415												
13	Total bank equity capital end of current period (sum of items 3, 4, 5, 7, 10, 11, 12, less items 6, 8, 9)	Must match Item 55 on the Balance Sheet Worksheet = riad3210		#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
Schedule HC-R—Regulatory Capital														
<i>Tier 1 capital</i>														
14	Total bank equity capital	Item 13 = rcf43210		#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
15	Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	rcfd8434												
16	Net unrealized loss on available-for-sale equity securities (report loss as a positive value)	rcfda221												
17	Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	rcfd4336												
18	Nonqualifying perpetual preferred stock	rcfdb588												
19	Qualifying noncontrolling (minority) interests in consolidated subsidiaries	rcfdb589												
20	Qualifying restricted core capital elements (other than cumulative perpetual preferred stock)	bhckg215												
21	Qualifying mandatory convertible preferred securities of internationally active bank holding companies	bhckg216												
22	Disallowed goodwill and other disallowed intangible assets	riadb590												
23	Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained 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												
24	Subtotal (sum of items 14, 19, less items 15, 16, 17, 18, 22, 23)	riadc227		#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
25	Disallowed servicing assets and purchased credit card relationships	rcfdb591												
26	Disallowed deferred tax assets	rcfd5610												
27	Other additions to (deductions from) Tier 1 capital**	rcfdb592												
28	Tier 1 capital (sum of items 24 and 27, less items 25 and 26)	rcfd8274		#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
29	Total risk-weighted assets	rcfda223												
REGULATORY CAPITAL AND RATIOS														
30	Tier 1 Common Capital***													
31	Tier 1 Capital	rcfd8274												
32	Total Risk-Based Capital	rcfd3792												
33	Risk-Weighted Assets	Item 29 = rcfda223		-	-	-	-	-	-	-	-	-	-	-
34	Average Total Assets for Leverage Capital Purposes	rcfda224												
35	Tier 1 Common Ratio (%)	Tier 1 Common/RWA*100		-	-	-	-	-	-	-	-	-	-	-
36	Tier 1 Ratio (%)	Tier 1 Capital/RWA*100		-	-	-	-	-	-	-	-	-	-	-
37	Total Risk-Based Capital Ratio (%)	Total Risk-Based Capital/RWA*100		-	-	-	-	-	-	-	-	-	-	-
38	Tier 1 Leverage Ratio (%)	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	bhck5479												
40	Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities)	bhckc498												
41	Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding TruPS)	bhcka507												
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	bhck5484												
Restricted core capital elements included in Tier 1 capital:														
44	Qualifying Class B noncontrolling (minority) interest	bhckg219												
45	Qualifying Class C noncontrolling (minority) interest	bhckg220												
46	Qualifying cumulative perpetual preferred stock	bhck5990												
47	Qualifying TruPS	bhckc502												
48	Goodwill net of any associated deferred tax liability	bhckg221												
Schedule HC-F—Other Assets														
49	Net deferred tax assets	rcfd2148												
Schedule HC-G—Other Liabilities														
50	Net deferred tax liabilities	rcfd3049												

Schedule HC-M—Memoranda

51	Total number of bank holding company common shares outstanding	bhck3459
52	Issuances associated with the U.S. Department of Treasury Capital Purchase Program:	
52	Senior perpetual preferred stock or similar items	bhckg234
53	Warrants to purchase common stock or similar items	bhckg235

Disallowed Deferred Tax Assets Calculation (Schedule HC-R Instructions)

54	(a) Enter the tier 1 subtotal	Item 24
55	(b) Enter 10% of the tier 1 subtotal	10% of Item 54
56	(c) Enter the amount of deferred tax assets to be used when calculating the regulatory capital limit	
57	Enter any optional adjustment made to item 49 in item 56 as allowed in the FR Y-9C instructions	Item 49 less item 56
58	(d) Enter the amount of taxes previously paid that the bank holding company could recover through loss carrybacks if the bank holding company's temporary differences (both deductible and taxable) fully reverse at the report date*****	
59	(e) Amount of deferred tax assets that is dependent upon future taxable income	max(item 56 less item 58, 0)
60	(f) Enter the portion of (e) that the bank holding company could realize within the next 12 months based on its projected future taxable income. Future taxable income should not include net operating loss carryforwards to be used during the next 12 months or existing temporary differences that are expected to reverse over the next 12 months	
61	(g) Enter minimum of (f) and (b)	min(item 60, item 55)
62	(h) Subtract (g) from (e), cannot be less than 0 (must equal item 26)	max(item 59 less item 61, 0)
63	Future taxes paid used to determine item 60	
64	Future taxable income consistent with item 60*****	

	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
	-	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!

Supplemental Capital Action Information (report in \$Millions unless otherwise noted)*****

65	Cash dividends declared on common stock	
66	Common shares outstanding (Millions)	
67	Common dividends per share (\$)	Item 65 divided by item 66
68	Issuance of common stock for employee compensation	
69	Other issuance of common stock	
70	Total issuance of common stock	Sum of items 68 and 69
71	Share repurchases to offset issuance for employee compensation	
72	Other share repurchase	
73	Total share repurchases	Sum of items 71 and 72

	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-

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

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

(***) Tier 1 common is calculated as Tier 1 capital less 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 fiscal year ended 2009	
Taxes paid during fiscal year ended 2010	
Taxes paid during the 9 months 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	1	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
Disallowed DTA	1	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!

Bank Retail Balance Projections Submission Worksheet: in Baseline

Projected in \$Millions

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

Bank Retail Loss Projections Submission Worksheet: in Baseline

Item	Loan Losses in \$Millions	Projected in \$Millions								
		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

\$Millions	Vintage (Bank Baseline Scenario only)									
	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 A.2 Loss Projections for LOANS SOLD TO GSEs

\$Millions	Projected in \$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 B.1 LOANS SECURITIZED

\$Millions	Vintage (BHC Baseline Scenario only)									
	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

\$Millions	Projected in \$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 C.1 WHOLE LOANS SOLD

\$Millions	Vintage (BHC Baseline Scenario only)									
	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 C.2 Loss Projections for WHOLE LOANS SOLD

\$Millions	Projected in \$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 D.1 TOTAL LOANS SOLD

\$Millions	Vintage (BHC Baseline Scenario only)									
	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 D.2 Loss Projections for TOTAL LOANS SOLD

\$Millions	Projected in \$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										

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.

<PORTFOLIO>		<i>Projected in \$Millions</i>									
		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	
		Fair Value	Unpaid Principal Balance	Carrying Value	Unpaid Principal Balance
1	1st Lien Mortgage				
2	HELOC				
3	Credit Card				
4	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 USD millions. Values should be quarterly, not cumulative.

	Projected Q4 2012			Projected Q1 2013			Projected Q2 2013			Projected Q3 2013			Projected Q4 2013			Projected Q1 2014			Projected Q2 2014			Projected Q3 2014			Projected Q4 2014			
	Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	
1 Agency RMBS																												
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 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																												
30 Other**																												
31 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' 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 2012			Projected Q1 2013			Projected Q2 2013			Projected Q3 2013			Projected Q4 2013			Projected Q1 2014			Projected Q2 2014			Projected Q3 2014			Projected Q4 2014			
	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	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	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	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	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)**																												
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.

	Criteria for determining OTTI including quantitative threshold value (e.g., price-based threshold, ratings-based threshold, cash flow model-based expected losses)	Collateral Assumptions Please state high-level simple average assumptions (where relevant) used for determining OTTI impairment. Please provide a numerical response.					Security Assumptions Please state what type of security assumptions (where relevant) are used for determining OTTI impairment. Please provide a qualitative response.	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?
		Probability of Default	Loss Severity	Roll Rate Assumptions	Cumulative/Projected Lifetime Loss Rate (% Original Balance)	Prepayment Rate			
AFS and HTM Securities									
1 Agency RMBS									
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 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									
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.

	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)
1	Agency RMBS				
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	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				
30	Other**				
31	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' 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.

AFS and HTM Securities	Principal Market Value Source (e.g., 3rd party vendor(s), proprietary model, other)	If relevant, please provide 3rd party vendor(s)	If using a proprietary model, please state the principal model input and assumption (e.g., discount rate, PD, loss severity, etc.)							How often are securities normally marked (e.g., daily, etc.)?
			Collateral Assumptions Please state high-level simple average assumptions (where relevant). Please provide a numerical response.					Security Assumptions Please state what type of security assumptions (where relevant). Please provide a numerical response.		
			Probability of Default	Loss Severity	Roll Rate Assumptions	Cumulative/ Projected Lifetime Loss Rate (% Original Balance)	Prepayment Rate	Simple Average Discount Rate		
1	Agency RMBS									
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	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									
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 Trading, PE & Other Fair Value Exposures: in Baseline

Effective date: XXXX, 2012

P/L Results in \$Millions

	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	
12 CVA Hedges	

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)	<input type="text"/>
2	Counterparty Incremental Default Losses (CCR IDR)	<input type="text"/>
3	Impact of CCR IDR hedges (as defined in the Instructions)	<input type="text"/>
4	Trading Incremental Default Losses (Trading IDR)	<input type="text"/>
5	Trading Incremental Default losses from securitized products	<input type="text"/>
6	Trading Incremental Default losses from other credit sensitive instruments	<input type="text"/>
	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 separate document 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 Projections				2014 Projections				
	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	Projected	2013 Projections				2014 Projections				2013	2014	
			Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014			Q4 2014
Net Interest Income by Business Segment:													
1	<u>Retail and Small Business</u>												
	Domestic (7)												
1A	Credit Cards (7)												
1B	Mortgages (7)												
1C	Home Equity (7)												
1D	Retail and Small Business Banking (7)												
1E	Other Retail and Small Business (7)												
1F	International Retail and Small Business (7)												
2	Commercial Lending												
3	Investment Banking												
4	Sales and Trading												
5	Investment Management												
6	Investment Services												
7	Treasury Services												
8	Insurance Services												
9	Retirement / Corporate Benefits Products												
10	Corporate / Other												
11	Total Net Interest Income (1)												
Non Interest Income by Business Segment:													
12	<u>Retail and Small Business</u>												
	Domestic												
12A	Credit Cards												
12B	Mortgages and Home Equity												
12C	Retail and Small Business Banking												
12D	Other Retail and Small Business												
12E	International Retail and Small Business												
13	Commercial Lending												
14	<u>Investment Banking</u>												
14A	Advisory												
14B	Equity Underwriting												
14C	Debt Underwriting												
14D	Corporate Lending												
14E	Merchant Banking / Private Equity												
15	<u>Sales and Trading (10)</u>												
15A	Equities												
15B	Fixed Revenues												
15C	Commodities												
15D	Prime Brokerage												
16	<u>Investment Management</u>												
16A	Asset Management												
16B	Wealth Management / Private Banking												
17	<u>Investment Services</u>												
17A	Asset Servicing												
17B	Issuer Services												
17C	Other Investment Services												
18	Treasury Services												
19	Insurance Services												
20	Retirement / Corporate Benefits Products												
21	Corporate / Other												
22	Total Non-Interest Income (2) (3)												
23	Optional Immaterial Segment Revenues (9)												
24	Total Revenues												
Non Interest Expense by Business Segment:													
25	<u>Compensation Expense (8)</u>												
	Base Pay												
25A	Salary Expense (cash incl. deferred)												
25B	Benefits Expense												
25C	Stock Based Compensation												
25D	Variable Pay (cash and stock, current and deferred)												
26	Operational Risk Expense												
27	Litigation Expense & Penalties (list only if not included in item 26)												
28	Occupancy Expense												
29	Professional and Outside Service Expense												
30	Other Non-Interest Expense (4)(5)												
31	Total Non-Interest Expense (2) (4)												
32	Projected PPNR [item 24 - item 31] (6)												

- 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
- 36 One Time Items - Revenues (2)
- 37 One Time Items - Expenses (2)

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-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

-	-
-	-
-	-
-	-
-	-

Footnotes 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 from items 22-23 and 31 and report in items 36 and 37. Examples of one time items include gains or losses on sales of business lines, gains or losses on extinguishment of debt, gains or losses on mergers / joint ventures, etc. Break out these excluded items here:
 One Time Items - Revenues

-	-
-	-
-	-

 One Time Items - Expense

-	-
-	-
-	-

- (3) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) and trading shock loss in items 33 and 34.
- (4) Excludes Goodwill Impairment included in item 35
- (5) Provide a further break out of significant items included in Other Non-Interest Expense:

-	-
-	-
-	-

- (6) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense for both material and immaterial segments, excluding items broken out in items 33-37. Other items, such as one time items (included in note 2 above), will be separately considered.
- (7) Complete on a best efforts basis if the worksheet has been designated as "Supplementary Net Interest Income"
- (8) Report commissions in category which is most consistent with internal reporting practice and provide supporting documentation and data in the accompanying memo for FR Y-14A.
- (9) See instructions for guidance on related thresholds.
- (10) Exclude result of trading shock exercise (where applicable), as it is reported in item 34
- (11) BHCs should not report changes in value of the MSR asset or hedges within the trading book

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.

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	N/A

Bank Net Interest Income Worksheet: in Baseline

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 Projections				2013 Projections			
	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Average Interest-Bearing Asset Balances (\$ Mil) (1)									
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	Interest Income from above	-	-	-	-	-	-	-	-
20	Other Interest Income (2)								
21	Total Interest Income	-	-	-	-	-	-	-	-
Average Interest-Bearing Liability Balance (\$ Mil)									
22	Customer Deposits-Domestic								
22A	Non-Interest-Bearing Demand (5)								
22B	Money Market Accounts (5)								

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

	Call Report Codes	Units	Projected		2012 Projections		2013 Projections				Amounts	
			Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013
Metrics by Business Segment (6)												
<u>Retail and Small Business Segment</u>												
Domestic												
1		Credit Card										
		Credit Card Interchange Revenues - Gross (exclude charge cards) (12)	\$ Mil									-
2		Credit Card Purchase Volume (exclude charge cards) (12)	\$ Mil									-
Mortgages												
3		Average Third-Party Residential Mortgages Serviced (7) (8)	\$ Mil									-
4		Production Revenues - Gross (1)	\$ Mil									-
5		Servicing Revenue - Net (2)	\$ Mil									-
<u>Retail and Small Business Banking</u>												
6		Debit Card Interchange - Gross	\$ Mil									-
7		Debit Card Purchase Volume	\$ Mil									-
<u>International Retail and Small Business (3)</u>												
8		Credit Card Revenues (3)	\$ Mil									-
<u>Investment Banking Segment</u>												
9		Compensation - Total	\$ Mil									-
10		Compensation - Variable Pay (cash and stock, current and deferred)	\$ Mil									-
<u>Advisory</u>												
11		Average Fee Rate (7)	%									-
12		Deal Volume	\$ Mil									-
13		Number of Deals	#									-
14		Market Share (5) (7)	%									-
<u>Equity Underwriting</u>												
15		Average Fee Rate (7)	%									-
16		Deal Volume	\$ Mil									-
17		Market Share (5) (7)	%									-
<u>Debt Underwriting</u>												
18		Average Fee Rate (7)	%									-
19		Deal Volume	\$ Mil									-
20		Market Share (5) (7)	%									-
<u>Corporate Lending</u>												
21		Average Fee Rate (7)	%									-
22		Deal Volume	\$ Mil									-
23		Market Share (5) (7)	%									-
<u>Merchant Banking / Private Equity</u>												
24		AUM	\$ Mil									-
<u>Sales and Trading Segment</u>												
25		Total Proprietary Trading Revenues	\$ Mil									-
26		Compensation - Total	\$ Mil									-
27		Compensation - Variable Pay (cash and stock, current and deferred)	\$ Mil									-
<u>Equities</u>												
28		Commission and Fees	\$ Mil									-
29		Average Asset Balance (7)	\$ Mil									-
<u>Fixed Revenues</u>												
30		Commission and Fees	\$ Mil									-
31		Average Asset Balance (7)	\$ Mil									-
<u>Commodities</u>												
32		Commission and Fees	\$ Mil									-
33		Average Asset Balance (7)	\$ Mil									-
<u>Prime Brokerage</u>												
34		Average Client Balances (7)	\$ Mil									-
35		Transaction Volume	\$ Mil									-
<u>Investment Management Segment</u>												
<u>Asset Management</u>												
36		AUM - Total	\$ Mil									-
37		AUM - Equities	\$ Mil									-
38		AUM - Other	\$ Mil									-
39		Net Inflows/Outflows	\$ Mil									-
<u>Wealth Management/Private Banking</u>												
40		AUM	\$ Mil									-
41		Net Inflows/Outflows	\$ Mil									-
42		Number of Financial Advisors	#									-
<u>Investment Services Segment</u>												
<u>Asset Servicing</u>												
43		Assets under Custody and Administration	\$ Mil									-
44		Securities Lending Revenue	\$ Mil									-
<u>Issuer Services</u>												
45		Number of Deals Administered	#									-
<u>Treasury Services Segment</u>												
46		Average Interest Rate Spread between Loan and Deposit Yields (10)	%									-
Firm Wide Metrics												
47		Number of Employees	#	BHCK4150								-
		Revenues - International	\$ Mil									-
48		Revenues - APAC (4)	\$ Mil									-
49		Revenues - EMEA (4)	\$ Mil									-
50		Revenues - LatAm (4)	\$ Mil									-
51		Revenues - Canada (4)	\$ Mil									-
52		Revenues - Domestic	\$ Mil									-
53		OREO Balances	\$ Mil	BHCK2150								-
Metrics for Net Interest Income Worksheet (Required only for BHCs that were required to complete the Net Interest Income Worksheet)												
54		Nonaccrual Loan Balances	\$ Mil	BHCK526-BHCK3507								-
55		Carrying Value of Purchased Credit Impaired (PCI) Loans	\$ Mil	BHCKC780								-
56		Net Accretion of discount on PCI Loans included in Interest Revenues	\$ Mil									-
Metrics for Primary Net Interest Income												
<u>Quarter End Weighted Average Life of Assets (9)</u>												
57		First Lien Mortgages	months									-
58		Closed-End Junior Liens	months									-
59		HELOCs	months									-
60		C&I Loans	months									-
61		CRE Loans	months									-
62		Credit Cards	months									-
63		Auto Loans	months									-
64		Student Loans	months									-
65		Other (12)	months									-
66		Small Business (Scored/Delinquency Managed)	months									-
67		Other Loans & Leases	months									-
68		Interest-Bearing Securities (AFS, HTM, and/or Trading)	months									-
<u>Quarter End Weighted Average Life of Liabilities (9)</u>												
69		Domestic Time Deposits	months									-
70		Foreign Deposits-Time	months									-
71		Fed Funds	months									-
72		Repos	months									-
73		Other Short Term Borrowing	months									-
74		Trading Liabilities	months									-
75		Subordinated Notes Payable to Unconsolidated Trusts issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities	months									-
76		All Other Long Term Debt	months									-
<u>Retail Deposit Repricing Beta in a "Normal Environment" (11)</u>												
77		Money Market Accounts			For upward rate movements	For downward rate movements	Assumed Floor					
78		Savings										
79		NOW, ATS, and other Transaction Accounts										
80		Time Deposits										

