DFAST-14A Basel III & Dodd-Frank Schedule Cover Sheet

Institution Name:	
RSSD ID:	
Submission Date (MM/DD/YYYY):	
OCC Charter ID:	

Use the OCC Supervisory Baseline for this workbook.

Please specify the time period over which management expects to comply fully with the Basel III capital framework and related provisions of Dodd-Frank that will affect regulatory capital:

Please refer to the "DFAST-14 Basel III & Dodd-Frank Schedule Instructions" when completing this schedule.

Instructions

1. Please complete the DFAST-14A Basel III Schedule using actual data for Q3 2012, and projected data for the periods Q4 2012 through Q4 2017. For all projections, please use the baseline scenario as specified in the worksheet "Basel III_CoverSheet."

2. Instructions for completing the schedule are contained in the document titled "DFAST-14 Basel III and Dodd-Frank Schedule Instructions."

3. All data should be populated within the non-shaded cells in all worksheets. Cells highlighted in grey have embedded formulas and therefore will be automatically populated.

4. Banks should ensure that the version of Microsoft Excel they use to complete the schedule is set to automatically calculate formulas. This is achieved by setting “Calculation Options” (under the Formulas function) to “Automatic" within the settings for Microsoft Excel.

DFAST-14A - Basel III & Dodd-Frank Schedule

Capital Composition

	B	C	D	E	F	G	H	I
		$ Millions			**$ Millions**			
		Actual			**Projected**			
		Q3 2012	**Q4 2012**	**Q4 2013**	**Q4 2014**	**Q4 2015**	**Q4 2016**	**Q4 2017**
	Basel III Common Equity Tier 1							
1	Common Stock and Related Surplus (Net of Treasury Stock)							
2	Retained Earnings							
3	Accumulated Other Comprehensive Income							
4	Unrealized Gains and Losses on Available-for-Sale Items							
5	Net Unrealized Gains and Losses on Available-for-Sale Debt Securities Plus Unrealized Gains on Available-for-Sale Equity							
6	Unrealized Losses on AFS Equity (Report as Negative)							
7	Gains and Losses on Derivatives Held as Cash Flow Hedges							
8	Gains and Losses Resulting from Converting Foreign Currency Subsidiaries to the Parent Currency (If Applicable)							
9	Actuarial Reserve (If Applicable)							
10	Unrealized Gains and Losses from a Foreign Currency Hedge of a Net Investment in a Foreign Operation (If Applicable)							
11	All Other Reserves (If Applicable)							
12	Other Equity Capital Components (Including Unearned Employee Stock Ownership Program Shares)							
13	**Total Common Equity Tier 1 Attributable to Parent Company Common Shareholders**							
14	Minority Interest Included in Common Equity Tier 1							
15	**Total Group Common Equity Tier 1 Prior to Regulatory Adjustments**							
16	Deductions							
17	Goodwill, Net of Related Deferred Tax Liability							
18	Intangibles Other than Mortgage Servicing Assets, Net of Related Deferred Tax Liabilities							
19	Deferred Tax Assets (Excluding Temporary Differences Only), Net of Related Deferred Tax Liabilities							
20	Excess Expected Credit Loss (ECL) -- Applicable to Advanced Approaches Banking Organizations							
21	Cash Flow Hedge (If Gain, Report as Positive; If Loss, Report as Negative)							
22	Cumulative G/L Due to Changes in Own Credit Risk on Fair Valued Liabilities (If Gain, Report as Positive; If Loss, Report as Negative)							
23	Defined Benefit Pension Fund Assets							
24	Securitization Gain on Sale							
25	Investments in Own Shares							
26	Reciprocal Cross Holdings in Common Equity							
27	Regulatory Deductions Due to Insufficient Additional Tier 1							
28	**Total Common Equity Tier 1 After Deductions Above**							
29	Non-significant Investments in the Common Share of Unconsolidated Financial Entities That Exceed 10% of Common Equity Tier 1							
30	**Total Common Equity Tier 1 After the Regulatory Adjustments Above**							
31	Significant Investments in the Common Stock of Unconsolidated Financial Entities (Amount Above 10% Threshold)							
32	Mortgage Servicing Assets (Amount Above 10% Threshold)							
33	Deferred Tax Assets Arising from Temporary Differences (Amount Above 10% Threshold)							
34	**Total Common Equity Tier 1 After the Regulatory Adjustments Above**							
35	Deduction of Outstanding Items Subject to 15% Threshold Due to 15% Limit							
36	Additional Mortgage Servicing Assets Deduction Due to Fair Value Limit							
37	**Common Equity Tier 1**							
	Basel III Tier 1 Capital							
38	Non-common Equity Tier 1 Capital Instruments (Qualifying Instruments Only)							
39	Minority Interest Included in Tier 1 Capital							
40	Deductions							
41	Regulatory Adjustments to be Deducted from Additional Tier 1 Capital							
42	Reciprocal Cross Holdings in the Form of Additional Tier 1 Capital							
43	Non-significant Investments in the Form of Additional Tier 1 Capital Exceeding 10% Threshold							
44	Investments in Own Additional Tier 1 Capital Instruments							
45	Significant Investments in the Form of Additional Tier 1 Capital							
46	Regulatory deductions due to insufficient Tier 2 Capital							
47	**Tier 1 Capital**							

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Capital Composition

	B	C	D	E	F	G	H	I
		$ Millions				**$ Millions**		
		Actual				**Projected**		
		Q3 2012	**Q4 2012**	**Q4 2013**	**Q4 2014**	**Q4 2015**	**Q4 2016**	**Q4 2017**
	Periodic Changes in Common Stock							
48	Common Stock and Related Surplus (Net of Treasury Stock)							
49	Issuance of Common Stock (Including Conversion to Common Stock)							
50	Repurchases of Common Stock							
	Periodic Changes in Retained Earnings							
51	Net Income (Loss) Attributable to Bank							
52	Cash Dividends Declared on Preferred Stock							
53	Cash Dividends Declared on Common Stock							
54	Previously Issued Tier 1 Capital Instruments (Excluding Minority Interest) that Would No Longer Qualify (Please Report 100% Value)							
55	Previously Issued Tier 1 Minority Interest that would no Longer Qualify (Please Report 100% Value)							
	Data Validation Check (The following cells provide checks for consistency of the projected schedules)							
56	Does Line 48, "Common Stock and Related Surplus" = Line 1, "Common Stock and Related Surplus"?	No	No	No	No	No	No	No
	Baseline Scenario Validation Check -- Up to 2017 (Please input in the Explanation Memorandum Box)	Explanations Memorandum Box						
57	Are the sums of Line 1, "Common Stock and Related Surplus" and Line 12, "Other Equity Components" equal under both Baseline Scenarios (Bank and Supervisory)? If Yes, please input "Yes." If No, please explain why not in the Explanations Memorandum Box.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Differences in Reporting from the DFAST-14A Summary Schedule -- Up to 2014 (Please ensure the logic applies. If Yes, please input "Yes." If No, please explain why not in the Explanations Memorandum Box)							
		Explanations Memorandum Box						
58	Does Line 1, "Common Stock and Related Surplus" = "Common Stock (Par Value)" (MDRM No. RCFD 3230) + "Surplus (Exclude All Surplus Related to Preferred Stock)" (MDRM No. RCFD 3829) of Balance Sheet Worksheet (DFAST-14A Summary Schedule)?							
59	Does Line 2, "Retained Earnings" = "Retained Earnings" (MDRM No. RCFD 3632) of Balance Sheet Worksheet (DFAST-14A Summary Schedule)?							
60	Does Line 12, “Other Equity Capital Components” = “Other Equity Capital Components” (MDRM No. RCFD A130) of Balance Sheet Worksheet (DFAST-14A Summary Schedule)?							
61	Does Line 49, "Issuance of common stock" = "Total issuance of common stock" of Capital Worksheet (DFAST-14A Summary Schedule)?							
62	Does Line 50, "Repurchases of common stock" = "Total share repurchases" of Capital Worksheet (DFAST-14A Summary Schedule)?							
63	Does Line 51, "Net income (loss) attributable to bank" = "Net income (loss) attributable to bank" (MDRM No. RIAD 4340) of Capital Worksheet (DFAST-14A Summary Schedule)?							
64	Does Line 52, "Cash dividends declared on preferred stock" = "Cash dividends declared on preferred stock" (MDRM No. RIAD 4470) of Capital Worksheet (DFAST-14A Summary Schedule)?							
65	Does Line 53, "Cash dividends declared on common stock" = "Cash dividends declared on common stock" (MDRM No. RIAD 4460) of Capital Worksheet (DFAST-14A Summary Schedule)?							
	Data Completeness Check							
66	If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No

DFAST-14A - Basel III & Dodd-Frank Schedule

"Exceptions Bucket" Calculator

	B	C	D	E	F	G	H	I
		$ Millions Actual			$ Millions Projected			
		Q3 2012	Q4 2012	Q4 2013	Q4 2014	Q4 2015	Q4 2016	Q4 2017
	Significant Investments in the Common Stock of Unconsolidated Financial Entities							
1	Gross Holdings of Common Stock							
2	Permitted Offsetting Short Positions in Relation to the Specific Gross Holdings Included Above							
3	**Holdings of Common Stock Net of Short Positions**							
4	Common Equity Tier 1 After All Regulatory Adjustments Except Significant Investments, Mortgage Servicing Assets and Deferred Tax Assets Arising from Temporary Differences							
5	**Amount to be Deducted from Common Equity Tier 1 Due to 10% Limit**							
	Mortgage Servicing Assets							
6	Total Mortgage Servicing Assets Classified as Intangible							
7	Associated Deferred Tax Liabilities Which Would be Extinguished if the Intangible Becomes Impaired or Derecognized Under the Relevant Accounting Standards							
8	**Mortgage Servicing Assets Net of Related Deferred Tax Liabilities**							
9	Common Equity Tier 1 After All Regulatory Adjustments Except Significant Investments, Mortgage Servicing Assets and Deferred Tax Assets Arising from Temporary Differences							
10	**Amount to be Deducted from Common Equity Tier 1 Due to 10% Limit**							
	Deferred Tax Assets Due to Temporary Differences							
11	Deferred Tax Assets Due to Temporary Differences, Net of Related Deferred Tax Liabilities							
12	Common Equity Tier 1 After All Regulatory Adjustments Except Significant Investments, Mortgage Servicing Assets and Deferred Tax Assets Arising from Temporary Differences							
13	**Amount to be Deducted from Common Equity Tier 1 Due to 10% Limit**							
	Aggregate of Items Subject To The 15% Limit (Significant Investments, Mortgage Servicing Assets and Deferred Tax Assets Arising from Temporary Differences)							
14	Outstanding Significant Investments in the Common Stock of Financial Entities Not Deducted Due to 10% Limit							
15	Outstanding Mortgage Servicing Assets Not Deducted Due to 10% Limit							
16	Outstanding Deferred Tax Assets Due To Temporary Differences Not Deducted Due to 10% Limit							
17	**Sum of Outstanding Significant Investments, Mortgage Servicing Assets and Deferred Tax Assets Arising from Temporary Differences Not Deducted Due to 10% Limit**							
18	**15% Common Equity Tier 1 Limit (For Items Subject to 15% Threshold)**							
19	**Deduction of Outstanding Items Subject to 15% Threshold Due to 15% Limit**							
20	Amount of 15% Limit Deduction Attributable to Mortgage Servicing Assets							
21	Estimated Fair Value of Mortgage Servicing Assets							
22	**Additional Deduction from Common Equity Tier 1 Due to 10% Fair Value Limit of Mortgage Servicing Assets**							
	Data Completeness Check							
23	If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No

DFAST-14A - Basel III & Dodd-Frank Schedule

Risk-weighted Assets[1, 2]

	B	C	D	E	F	G	H	I
		$ Millions				**$ Millions**		
		Actual				**Projected**		
		Q3 2012	**Q4 2012**	**Q4 2013**	**Q4 2014**	**Q4 2015**	**Q4 2016**	**Q4 2017**
	Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor - Applicable to Advanced Approaches Banking Organizations							
1	Corporate							
2	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)							
3	Other Exposures							
4	Sovereign							
5	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)							
6	Other Exposures							
7	Bank							
8	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)							
9	Other Exposures							
10	Retail							
11	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)							
12	Other Exposures							
13	Equity							
14	Securitization							
15	Trading Book Counterparty Credit Risk Exposures (if not included in above)							
16	CVA Capital Charge (Risk-Weighted Asset Equivalent)							
17	Advanced CVA Approach							
18	Unstressed VaR with Multipliers							
19	Stressed VaR with Multipliers							
20	Simple CVA Approach							
21	Other Credit Risk							
22	Total Credit RWA							
	Market Risk							
23	Standardized Specific Risk (excluding securitization and correlation)							
24	VaR with Multiplier							
25	Stressed VaR with Multiplier							
26	Incremental Risk Charge (IRC)							
27	Correlation Trading							
28	Comprehensive Risk Measurement (CRM), Before Application of Surcharge							
29	Standardized Measurement Method (100%) for Exposures Subject to CRM							
30	CRM Floor Based on 100% of Standardized - Net Long							
31	CRM Floor Based on 100% of Standardized - Net Short							
32	Non-modeled Securitization							
33	Net Long							
34	Net Short							
35	Other Market Risk							
36	Total Market RWA							
	Other							
37	Other Capital Requirements							
38	Operational Risk							
39	Change in Risk-Weighted Assets Due to Impact of Basel III Definition of Capital							
40	**Total Risk-weighted Assets**							
	Data Completeness Check							
41	If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No

Footnotes:

[1] Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

[2] Any assets deducted from capital should not be included in risk-weighted assets.

DFAST-14A - Basel III & Dodd-Frank Schedule

Risk-weighted Assets[1, 2]

	B	C	D	E	F	G	H	I
		$ Millions				$ Millions		
		Actual				Projected		
		Q3 2012	Q4 2012	Q4 2013	Q4 2014	Q4 2015	Q4 2016	Q4 2017
	Basel I Credit Risk (Including CCR and non-trading credit risk) - Applicable to All Banks							
1	Counterparty Credit RWA							
2	Credit RWAs excluding Counterparty Credit RWAs							
3	Total Credit RWA							
	Market Risk							
4	Standardized Specific Risk (excluding securitization and correlation)							
5	VaR with Multiplier							
6	Stressed VaR with Multiplier							
7	Incremental Risk Charge (IRC)							
8	Correlation Trading							
9	Comprehensive Risk Measurement (CRM), Before Application of Surcharge							
10	Standardized Measurement Method (100%) for Exposures Subject to CRM							
11	CRM Floor Based on 100% of Standardized - Net Long							
12	CRM Floor Based on 100% of Standardized - Net Short							
13	Non-modeled Securitization							
14	Net Long							
15	Net Short							
16	Other Market Risk							
17	Total Market RWA							
	Other							
18	Other Capital Requirements							
19	Change in Risk-Weighted Assets Due to Impact of Basel III Definition of Capital							
20	**Total Risk-weighted Assets**							
	Data Completeness Check							
21	If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No

Footnotes:

[1] Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

[2] Any assets deducted from capital should not be included in risk-weighted assets.

DFAST-14A - Basel III & Dodd-Frank Schedule

Leverage Exposure (quarterly averages)

	B	C	D	E	F	G	H	I
		$ Millions				**$ Millions**		
		Actual				**Projected**		
		Q3 2012	**Q4 2012**	**Q4 2013**	**Q4 2014**	**Q4 2015**	**Q4 2016**	**Q4 2017**
	Leverage Exposure for Tier 1 Leverage Ratio (Applicable to All Banks)							
1	Average Total Assets							
2	Amounts Deducted from Tier 1 Capital (Report as Negative)							
3	**Average Total Assets for Leverage Capital Purposes**							
	Leverage Exposure for Supplementary Leverage Ratio (Applicable to Advanced Approaches Banking Organizations)							
4	On-Balance Sheet Derivatives							
5	Derivatives, Potential Future Exposure							
6	On-Balance Sheet Repo-Style Transactions							
7	Other On-Balance Sheet Items (Excluding Derivatives and Repo-Style Transactions)							
8	Off-Balance Sheet Items (Excluding Derivatives and Repo-Style Transactions)							
9	Of Which: Unconditionally Cancellable Commitments Eligible for 10% Credit Conversion Factor							
10	Of Which: All Other							
11	Amounts Deducted from Tier 1 Capital (Report as Negative)							
12	**Total Leverage Exposure for Supplementary Leverage Ratio**							
	Data Completeness Check							
13	**Leverage Exposure for Tier 1 Leverage Ratio (applicable to all banks)**: If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No
14	**Leverage Exposure for Supplementary Leverage Ratio (applicable to advanced approaches banking organizations)**: If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No

DFAST-14A - Basel III & Dodd-Frank Schedule
Planned Actions

A	B	C	D
Action #	**Description**	**Action Type**	**Exposure Type**
1			
2			
3			
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E	F	G	H	I	J	K	L	M
	Q4 2012							
RWA Type	Common Equity Tier 1	Tier 1	RWA	Average Total Assets for Leverage Capital Purposes	Total Leverage Exposure for Supplementary Leverage Ratio	Balance Sheet Impact	Common Equity Tier 1	Tier 1

$ Mil

N	O	P	Q	R	S	T	U	V	W
Q4 2013				Q4 2014					
RWA	Average Total Assets for Leverage Capital Purposes	Total Leverage Exposure for Supplementary Leverage Ratio	Balance Sheet Impact	Common Equity Tier 1	Tier 1	RWA	Average Total Assets for Leverage Capital Purposes	Total Leverage Exposure for Supplementary Leverage Ratio	Balance Sheet Impact

llions

X	Y	Z	AA	AB	AC	AD	AE	AF	AG
Q4 2015						Q4 2016			
Common Equity Tier 1	**Tier 1**	**RWA**	**Average Total Assets for Leverage Capital Purposes**	**Total Leverage Exposure for Supplementary Leverage Ratio**	**Balance Sheet Impact**	**Common Equity Tier 1**	**Tier 1**	**RWA**	**Average Total Assets for Leverage Capital Purposes**

AH	AI	AJ	AK	AL	AM	AN	AO	BB	BC
		Q4 2017							
Total Leverage Exposure for Supplementary Leverage Ratio	Balance Sheet Impact	Common Equity Tier 1	Tier 1	RWA	Average Total Assets for Leverage Capital Purposes	Total Leverage Exposure for Supplementary Leverage Ratio	Balance Sheet Impact	Common Equity Tier 1	Tier 1
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BD	BE	BF	BG	BH
Total				
RWA	Average Total Assets for Leverage Capital Purposes	Total Leverage Exposure for Supplementary Leverage Ratio	Balance Sheet Impact	Confirm detailed description of action provided in separate attachment
0	0	0	0	
0	0	0	0	
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