DFAST-14A Summary Schedule Cover Sheet

All Banks are expected to complete a version of the Summary template for each required scenario - Baseline, Adverse, Severely Adverse - and additional scenarios that are named accordingly.

Banks should complete all relevant cells in the corresponding worksheets, including this cover page. 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 **DFA165i2.reporting@occ.treas.gov .**

Institution Name:	XYZ	
RSSD ID:		
OCC Charter ID:	#####	
Source:	**Bank**	
Current Year:	**2012**	(Enter appropriate year)
Planning Horizon Year 1:	**2013**	
Planning Horizon Year 2:	**2014**	
Submission Date (MM/DD/YYYY):		(Enter date)
When Received:		

Please indicate the scenario associated with this submission using the following drop-down menu:

Baseline

Bank Income Statement Worksheet: XYZ in Baseline

Item		Notes	Actual 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
	ACCRUAL LOAN LOSSES														
1	**Real Estate Loans (in Domestic Offices)**	*Sum of items 2, 5, 8, and 14*	-	-	-	-	-	-	-	-	-	-	-	-	-
2	**First Lien Mortgages**	*Sum of items 3 and 4*	-	-	-	-	-	-	-	-	-	-	-	-	-
3	First Lien Mortgages				-	-	-	-	-	-	-	-	-	-	-
4	First Lien HELOAN				-	-	-	-	-	-	-	-	-	-	-
5	**Second / Junior Lien Mortgages**	*Sum of items 6 and 7*	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Closed-End Junior Liens				-	-	-	-	-	-	-	-	-	-	-
7	HELOCs				-	-	-	-	-	-	-	-	-	-	-
8	**CRE Loans**	*Sum of items 9, 10, and 11*	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Construction												-	-	-
10	Multifamily												-	-	-
11	Nonfarm, Non-residential	*Sum of items 12 and 13*	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Owner-Occupied												-	-	-
13	Non-Owner-Occupied												-	-	-
14	Loans Secured by Farmland												-	-	-
15	**Real Estate Loans (Not in Domestic Offices)**	*Sum of items 16, 17, 18, and 24*	-	-	-	-	-	-	-	-	-	-	-	-	-
16	First Lien Mortgages			-	-	-	-	-	-	-	-	-	-	-	-
17	Second / Junior Lien Mortgages				-	-	-	-	-	-	-	-	-	-	-
18	**CRE Loans**	*Sum of items 19, 20, and 21*	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Construction												-	-	-
20	Multifamily												-	-	-
21	Nonfarm, Non-residential	*Sum of items 22 and 23*	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Owner-Occupied												-	-	-
23	Non-Owner-Occupied												-	-	-
24	Loans Secured by Farmland												-	-	-
25	**C&I Loans**	*Sum of items 26 to 28*	-	-	-	-	-	-	-	-	-	-	-	-	-
26	C&I Graded												-	-	-
27	Small Business (Scored/Delinquency Managed)				-	-	-	-	-	-	-	-	-	-	-
28	Business and Corporate Card												-	-	-
29	**Credit Cards**				-	-	-	-	-	-	-	-	-	-	-
30	**Other Consumer**	*Sum of items 31, 32, 33, and 34*	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Auto Loans				-	-	-	-	-	-	-	-	-	-	-
32	Student Loans				-	-	-	-	-	-	-	-	-	-	-
33	Other loans backed by securities (non-purpose lending)												-	-	-
34	Other												-	-	-
35	**Other Loans**	*Sum of items 36 to 40*	-	-	-	-	-	-	-	-	-	-	-	-	-
36	Loans to Foreign Governments												-	-	-
37	Agricultural Loans												-	-	-
38	Loans for purchasing or carrying securities (secured or unsecured)												-	-	-
39	Loans to Depositories and Other Financial Institutions												-	-	-
40	All Other Loans and Leases	*Sum of items 41 and 42*	-	-	-	-	-	-	-	-	-	-	-	-	-
41	All Other Loans (exclude consumer loans)												-	-	-
42	All Other Leases												-	-	-
43	**Total Loans and Leases**	*Sum of items 1, 15, 25, 29, 30, and 35*	-	-	-	-	-	-	-	-	-	-	-	-	-
	LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION														
44	**Real Estate Loans (in Domestic Offices)**	*Sum of items 45, 46, 47, and 48*	-	-	-	-	-	-	-	-	-	-	-	-	-
45	First Lien Mortgages												-	-	-
46	Second / Junior Lien Mortgages												-	-	-
47	CRE Loans												-	-	-
48	Loans Secured by Farmland												-	-	-
49	**Real Estate Loans (Not in Domestic Offices)**	*Sum of items 50, 51, and 52*	-	-	-	-	-	-	-	-	-	-	-	-	-
50	Residential Mortgages												-	-	-
51	CRE Loans												-	-	-
52	Loans Secured by Farmland												-	-	-
53	**C&I Loans**												-	-	-
54	**Credit Cards**												-	-	-
55	**Other Consumer**												-	-	-
56	**All Other Loans and Leases**												-	-	-
57	**Total Loans Held for Sale and Loans Accounted for under the Fair Value Option**	*Sum of items 44, 49, 53, 54, 55, and 56*	-	-	-	-	-	-	-	-	-	-	-	-	-
	TRADING ACCOUNT														
58	**Trading MTM Losses**	*Item 10 on Trading Worksheet (flipped sign)*											-	-	-
59	**Trading Incremental Default Losses (Trading IDR)**	*Item 1 on Counterparty Risk Worksheet*											-	-	-
60	**Counterparty Credit MTM Losses (CVA losses)**	*Item 2 on Counterparty Risk Worksheet*											-	-	-
61	**Counterparty Incremental Default Losses (CCR IDR)**	*Item 3 on Counterparty Risk Worksheet*											-	-	-
62	**Other CCR losses**	*Item 4 on Counterparty Risk Worksheet*											-	-	-
63	**Total Trading and Counterparty**	*Sum of items 58, 59, 60, 61, and 62*	-	-	-	-	-	-	-	-	-	-	-	-	-
	OTHER LOSSES														
64	**Goodwill impairment**	*riadc216*		-	-	-	-	-	-	-	-	-	-	-	-
65	**Valuation Adjustment for firm's own debt under fair value option (FVO)**			-	-	-	-	-	-	-	-	-	-	-	-
66	**Other losses (describe in supporting documentation)**			-	-	-	-	-	-	-	-	-	-	-	-
67	**Total Other Losses**		-	-	-	-	-	-	-	-	-	-	-	-	-
68	**Total Losses**	*Sum of items 43, 57, 63, and 67*	-	-	-	-	-	-	-	-	-	-	-	-	-

ALLOWANCE FOR LOAN and LEASE LOSSES

#	Item	Reference
69	ALLL, prior quarter	
70	Real Estate Loans (in Domestic Offices)	*Sum of items 71, 75, and 79*
71	Residential Mortgages	
72	First Lien Mortgages	
73	Closed-End Junior Liens	
74	HELOCs	
75	CRE Loans	
76	Construction	
77	Multifamily	
78	Nonfarm, Non-residential	
79	Loans Secured by Farmland	
80	Real Estate Loans (Not in Domestic Offices)	*Sum of items 81, 82, and 83*
81	Residential Mortgages	
82	CRE Loans	
83	Farmland	
84	C&I Loans	*Sum of items 85, 86, and 87*
85	C&I Graded	
86	Small Business (Scored/Delinquency Managed)	
87	Corporate and Business Cards	
88	Credit Cards	
89	Other Consumer	
90	All Other Loans and Leases	
91	Unallocated	
92	Provisions during the quarter	*riad4230*
93	Real Estate Loans (in Domestic Offices)	*Sum of items 94, 98, and 102*
94	Residential Mortgages	
95	First Lien Mortgages	
96	Closed-End Junior Liens	
97	HELOCs	
98	CRE Loans	
99	Construction	
100	Multifamily	
101	Nonfarm, Non-residential	
102	Loans Secured by Farmland	
103	Real Estate Loans (Not in Domestic Offices)	*Sum of items 104, 105, and 106*
104	Residential Mortgages	
105	CRE Loans	
106	Farmland	
107	C&I Loans	*Sum of items 108, 109, and 110*
108	C&I Graded	
109	Small Business (Scored/Delinquency Managed)	
110	Corporate and Business Cards	
111	Credit Cards	
112	Other Consumer	
113	All Other Loans and Leases	
114	Unallocated	
115	Net charge-offs during the quarter	*Item 43*
116	Other ALLL Changes	*riadc233 less riad 5523*
117	ALLL, current quarter	*Items 69, 92, and 116 less item 115 = rcfd3123*

PRE-PROVISION NET REVENUE

#	Item	Reference
118	Net interest income	*PPNR Projections Worksheet Item 13*
119	Noninterest income	*PPNR Projections Worksheet Item 26*
120	Noninterest expense	*PPNR Projections Worksheet Item 38*
121	Pre-Provision Net Revenue	*Items 118 and 119 less item 120*

CONDENSED INCOME STATEMENT

#	Item	Reference
122	Pre-Provision Net Revenue	*Item 121*
123	Provisions during the quarter	*Item 92 = riad4230*
124	Total Trading and Counterparty Losses	*Item 63*
125	Total Other Losses	*Item 67*
126	Other I/S items - describe in supporting documentation	
127	Realized Gains (Losses) on available-for-sale securities (forecast = OTTI)	*riad3196*
128	Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI)	*riad3521*
129	Income (loss) before taxes and extraordinary items	*Sum of items 122, 126, 128, and 127, less items 123, 124, and 125 =riad4301*
130	Applicable income taxes (foreign and domestic)	*riad4302*
131	Income (loss) before extraordinary items and other adjustments	*Item 129 less item 130 =riad4300*
132	Extraordinary items and other adjustments, net of income taxes	*riad4320*
133	Net income (loss) attributable to bank and minority interests	*Sum of items 131 and 132 = riadg104*
134	Net income (loss) attributable to minority interests	*riadg103*
135	Net income (loss) attributable to bank	*Item 57 less item 58 = riad4340 (must match item 4 on the Capital Worksheet)*
136	Effective Tax Rate (%)	*Item 130 divided by item 131, multiplied by 100*

REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES

#	Item	Reference
137	Reserve, prior quarter	
138	Provisions during the quarter	
139	Net charges during the quarter	
140	Reserve, current quarter	*Items 137 and 138 less item 139*

			Actual in $Millions			Projected in $Millions						
Item		Notes	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014

Assets

SECURITIES

Item		Notes	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	**Held to Maturity (HTM)**	rcfd1754										
2	**Available for Sale (AFS)**	rcfd1773										
3	**Total Securities**	Sum of items 1 and 2	-	-	-	-	-	-	-	-	-	-
	Total Loans and Leases											
4	**Real Estate Loans (in Domestic Offices)**	Sum of items 5, 8, 11, and 17	-	-	-	-	-	-	-	-	-	-
5	**First Lien Mortgages**	Sum of items 6 and 7 = rcon5367	-	-	-	-	-	-	-	-	-	-
6	First Lien Mortgages											
7	First Lien HELOAN											
8	**Second / Junior Lien Mortgages**	Sum of items 9 and 10 = rcon5368	-	-	-	-	-	-	-	-	-	-
9	Closed-End Junior Liens	= rcon5368										
10	HELOCs	= rcon1797										
11	**CRE Loans**	Sum of items 12, 13, and 14	-	-	-	-	-	-	-	-	-	-
12	Construction	= sum of rconf158 and rconf159										
13	Multifamily	= rcon1460										
14	Nonfarm, Non-residential	Sum of items 15 and 16	-	-	-	-	-	-	-	-	-	-
15	Owner-Occupied	= rconf160										
16	Non-Owner-Occupied	= rconf161										
17	**Loans Secured by Farmland**	= rcon1420										
18	**Real Estate Loans (Not in Domestic Offices)**	Sum of items 19, 20, 21, and 27	-	-	-	-	-	-	-	-	-	-
19	First Lien Mortgages											
20	Second / Junior Lien Mortgages											
21	**CRE Loans**	Sum of items 22, 23, and 24	-	-	-	-	-	-	-	-	-	-
22	Construction											
23	Multifamily											
24	Nonfarm, Non-residential	Sum of items 25 and 26	-	-	-	-	-	-	-	-	-	-
25	Owner-Occupied											
26	Non-Owner-Occupied											
27	Loans Secured by Farmland											
28	**C&I Loans**	Sum of items 29 to 32	-	-	-	-	-	-	-	-	-	-
29	C&I Graded											
30	Small Business (Scored/Delinquency Managed)											
31	Corporate Card											
32	Business Card											
33	**Credit Cards**	Sum of items 34 and 35	-	-	-	-	-	-	-	-	-	-
34	Charge Card											
35	Bank Card											
36	**Other Consumer**	Sum of items 37, 38, 39, and 40	-	-	-	-	-	-	-	-	-	-
37	Auto Loans	= rcfdk137										
38	Student Loans											
39	Other loans backed by securities (non-purpose lending)											
40	Other											
41	**Other Loans and Leases**	Sum of items 42 to 46	-	-	-	-	-	-	-	-	-	-
42	Loans to Foreign Governments	= rcfd2081										
43	Agricultural Loans	= rcfd1590										
44	Loans for purchasing or carrying securities (secured or unsecured)	= rcon1545										
45	Loans to Depositories and Other Financial Institutions	= rcfdb532+ rcfdb533+ rcfdb534+ rcfdb536+ rcfdb537+ rcfdj454										
46	All Other Loans and Leases	Sum of items 47 and 48	-	-	-	-	-	-	-	-	-	-
47	All Other Loans (exclude consumer loans)	= rconj451										
48	All Other Leases	= rconf163										
49	**Total Loans and Leases**	Sum of items 4, 18, 28, 33, 36, and 41	-	-	-	-	-	-	-	-	-	-
	ACCRUAL LOANS											
50	**Real Estate Loans (in Domestic Offices)**	Sum of items 51, 54, 57, and 63	-	-	-	-	-	-	-	-	-	-
51	**First Lien Mortgages**	Sum of items 52 and 53	-	-	-	-	-	-	-	-	-	-
52	First Lien Mortgages			-	-	-	-	-	-	-	-	-
53	First Lien HELOAN			-	-	-	-	-	-	-	-	-
54	**Second / Junior Lien Mortgages**	Sum of items 55 and 56	-	-	-	-	-	-	-	-	-	-
55	Closed-End Junior Liens			-	-	-	-	-	-	-	-	-
56	HELOCs			-	-	-	-	-	-	-	-	-
57	**CRE Loans**	Sum of items 58, 59, and 60	-	-	-	-	-	-	-	-	-	-
58	Construction											
59	Multifamily											
60	Nonfarm, Non-residential	Sum of items 61 and 62	-	-	-	-	-	-	-	-	-	-
61	Owner-Occupied											
62	Non-Owner-Occupied											
63	**Loans Secured by Farmland**											
64	**Real Estate Loans (Not in Domestic Offices)**	Sum of items 65, 66, 67, and 73	-	-	-	-	-	-	-	-	-	-

#	Item	Reference										
65	First Lien Mortgages			-	-	-	-	-	-	-	-	-
66	Second / Junior Lien Mortgages			-	-	-	-	-	-	-	-	-
67	**CRE Loans**	Sum of items 68, 69, and 70	-	-	-	-	-	-	-	-	-	-
68	Construction											
69	Multifamily											
70	Nonfarm, Non-residential	Sum of items 71 and 72	-	-	-	-	-	-	-	-	-	-
71	Owner-Occupied											
72	Non-Owner-Occupied											
73	Loans Secured by Farmland											
74	**C&I Loans**	Sum of items 75, 76, and 77	-	-	-	-	-	-	-	-	-	-
75	C&I Graded											
76	Small Business (Scored/Delinquency Managed)			-	-	-	-	-	-	-	-	-
77	Business and Corporate Card			-	-	-	-	-	-	-	-	-
78	**Credit Cards**			-	-	-	-	-	-	-	-	-
79	**Other Consumer**	Sum of items 80, 81, 82, and 83	-	-	-	-	-	-	-	-	-	-
80	Auto Loans			-	-	-	-	-	-	-	-	-
81	Student Loans			-	-	-	-	-	-	-	-	-
82	Other loans backed by securities (non-purpose lending)											
83	Other											
84	**Other Loans and Leases**	Sum of items 85 to 89	-	-	-	-	-	-	-	-	-	-
85	Loans to Foreign Governments											
86	Agricultural Loans											
87	Loans for purchasing or carrying securities (secured or unsecured)											
88	Loans to Depositories and Other Financial Institutions											
89	All Other Loans and Leases	Sum of items 90 and 91	-	-	-	-	-	-	-	-	-	-
90	All Other Loans (exclude consumer loans)											
91	All Other Leases											
92	**Total Loans and Leases**	Sum of items 50, 64, 74, 78, 79, and 84	-	-	-	-	-	-	-	-	-	-

Loans Held for Sale and Loans Accounted for under the Fair Value Option

#	Item	Reference										
93	**Real Estate Loans (in Domestic Offices)**	Sum of items 94, 95, 96, and 97	-	-	-	-	-	-	-	-	-	-
94	First Lien Mortgages	Item 5 less 51	-	-	-	-	-	-	-	-	-	-
95	Second / Junior Lien Mortgages	Item 8 less 54	-	-	-	-	-	-	-	-	-	-
96	CRE Loans	Item 11 less 57	-	-	-	-	-	-	-	-	-	-
97	Loans Secured by Farmland	Item 17 less 63	-	-	-	-	-	-	-	-	-	-
98	**Real Estate Loans (Not in Domestic Offices)**	Sum of items 99, 100, and 101	-	-	-	-	-	-	-	-	-	-
99	Residential Mortgages	Items 19 and 20 less 65 and 66	-	-	-	-	-	-	-	-	-	-
100	CRE Loans	Item 21 less 67	-	-	-	-	-	-	-	-	-	-
101	Loans Secured by Farmland	Item 27 less 73	-	-	-	-	-	-	-	-	-	-
102	**C&I Loans**	Item 28 less 74	-	-	-	-	-	-	-	-	-	-
103	**Credit Cards**	Item 33 less 78	-	-	-	-	-	-	-	-	-	-
104	**Other Consumer**	Item 36 less 79	-	-	-	-	-	-	-	-	-	-
105	**Other Loans and Leases**	Item 41 less 84	-	-	-	-	-	-	-	-	-	-
106	**Total Loans Held for Sale and Loans Accounted for under the Fair Value Option**	Sum of items 93, 98, 102, 103, 104, and 105	-	-	-	-	-	-	-	-	-	-
107	**Unearned Income on Loans**	rcfd2123										
108	**Allowance for Loan and Lease Losses**	rcfd3123	-	-	-	-	-	-	-	-	-	-
109	**Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses**	Item 49 less items 107 and 108 = rcfdb529	-	-	-	-	-	-	-	-	-	-

TRADING

#	Item	Reference										
110	**Trading Assets**	rcfd3545										

INTANGIBLES

#	Item	Reference										
111	**Goodwill**	rcfd3163										
112	**Mortgage Servicing Rights**	rcfd3164										
113	**Purchased Credit Card Relationships and Nonmortgage Servicing Rights**	rcfdb026										
114	**All Other Identifiable Intangible Assets**	rcfd5507										
115	**Total Intangible Assets**	Sum of items 111 to 114	-	-	-	-	-	-	-	-	-	-

OTHER

#	Item	Reference										
116	**Premises and Fixed Assets**	rcfd2145										
117	**OREO**	Sum of items 118 to 120 = rcfd2150	-	-	-	-	-	-	-	-	-	-
118	Commercial											
119	Residential											
120	Farmland											
121	**Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)**	Sum of items 122 and 123	-	-	-	-	-	-	-	-	-	-
122	Autos											
123	Other											
124	**Other Assets**	rcfd0081 + rcfd0395 + rcfd0397 + rconb987 + rcfdb989 + rcfd2130 + rcfd3656 + rcfd2160 less item 121										
125	**Total Other**	Sum of items 116, 117, 121, and 124	-	-	-	-	-	-	-	-	-	-
126	**TOTAL ASSETS**	Sum of items 3, 109, 110, 115, and 125 = rcfd2170	-	-	-	-	-	-	-	-	-	-

Liabilities

127	Deposits	rcon6631 + rcon6636 + rcfn6631 + rcfn6636										
128	Trading Liabilities	rcfd3548										
129	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities											
130	Other Liabilities	rconb993 + rcfdb995 + rcfd3190 +rcfd3200 +rcfd2930										
131	Memo: Allowance for off-balance sheet credit exposures	rconb557										
132	Total Liabilities	Sum of items 127 to 130 = rcfd2948										

Equity Capital

133	Perpetual Preferred Stock and Related Surplus	rcfd3838										
134	Common Stock (Par Value)	rcfd3230										
135	Surplus (Exclude All Surplus Related to Preferred Stock)	rcfd3839										
136	Retained Earnings	rcfd3632										
137	Accumulated Other Comprehensive Income (AOCI)	rcfdb530										
138	Other Equity Capital Components	rcfda130										
139	Total Bank Equity Capital	Sum of items 133 to 138 = rcfd3210 (must equal item 17 of the RI-A section on the Capital Worksheet)	-	-	-	-	-	-	-	-	-	-
140	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	rcfd3000										
141	Total Equity Capital	Sum of items 139 and 140 = rcfdg105	-	-	-	-	-	-	-	-	-	-

Other

142	Unused Commercial Lending Commitments and Letters of Credit	rcfd164 + rcfdf165 + rcfd6550 + rcfd457 + rcfdj458 + rcfdj459 + rcfd3819 + rcfd3821 + rcfd3411										

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.

Bank Equity Capital	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE
Balance Sheet	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE

Footnotes to the *Balance Sheet Worksheet*

(1) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total should correspond to the amount provided in Call Report Schedule RC-F Line 6, item 14 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.

Item		Notes	Actual 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 RI-A—Changes in Bank Equity Capital														
1	Total bank equity capital most recently reported for the end of previous QUARTER	riad3217		-	-	-	-	-	-	-	-	-	-	-	-
2	Effect of changes in accounting principles and corrections of material accounting errors	riadb507											-	-	-
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)	riadb508		-	-	-	-	-	-	-	-	-	-	-	-
4	Net income (loss) attributable to bank	Must match item 135 on the Income Statement Worksheet = riad4340											-	-	-
	Sale of perpetual preferred stock (excluding treasury stock transactions):														
5	Sale of perpetual preferred stock, gross												-	-	-
6	Conversion or retirement of perpetual preferred stock												-	-	-
	Sale of common stock:														
7	Sale of common stock, gross												-	-	-
8	Conversion or retirement of common stock												-	-	-
9	Sale of treasury stock												-	-	-
10	Purchase of treasury stock												-	-	-
11	Changes incident to business combinations, net	riad4356											-	-	-
12	Cash dividends declared on preferred stock	riad4470											-	-	-
13	Cash dividends declared on common stock	riad4460											-	-	-
14	Other comprehensive income	riadb511											-	-	-
15	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank												-		-
16	Other adjustments to equity capital (not included above)*												-	-	-
17	Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)	Must match item 139 on the Balance Sheet Worksheet = riad3210											-	-	-
	Schedule RC-R—Regulatory Capital														
	Tier 1 capital														
18	Total bank equity capital	Item 17 =rcfd3210	-	-	-	-	-	-	-	-	-	-			
19	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													
20	Net unrealized loss on available-for-sale equity securities (report loss as a positive value)	rcfda221													
21	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													
22	Nonqualifying perpetual preferred stock	rcfdb588													
23	Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries	rcfdb589													
24	Qualifying restricted core capital elements (other than cumulative perpetual preferred stock)														
25	Qualifying mandatory convertible preferred securities of internationally active bank holding companies														
26	Disallowed goodwill and other disallowed intangible assets	rcfd590													
27	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's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	rcfd264													
28	Subtotal (sum of items 18, 23, 24, 25, less items 19, 20, 21, 22, 26, 27)														
29	Disallowed servicing assets and purchased credit card relationships	rcfdb591													
30	Disallowed deferred tax assets	rcfd5610													
31	Other additions to (deductions from) Tier 1 capital**	rcfdb592													
32	Tier 1 capital (sum of items 28 and 31, less items 29 and 30)	rcfd8274													
33	Total risk-weighted assets	rcfda223													
	REGULATORY CAPITAL AND RATIOS														
34	**Tier 1 Common Capital***														
35	**Tier 1 Capital**	rcfd8274													
36	**Total Risk-Based Capital**	rcfd3792													
37	**Risk-Weighted Assets**	Item 33 = rcfda223	-	-	-	-	-	-	-	-	-	-			
38	**Average Total Assets for Leverage Capital Purposes**	rcfda224													
39	**Tier 1 Common Ratio (%)**	Tier 1 Common/RWA*100	-	-	-	-	-	-	-	-	-	-			
40	**Tier 1 Ratio (%)**	Tier 1 Capital/RWA*100	-	-	-	-	-	-	-	-	-	-			
41	**Total Risk-Based Capital Ratio (%)**	Total Risk-Based Capital/RWA*100	-	-	-	-	-	-	-	-	-	-			
42	**Tier 1 Leverage Ratio (%)**	Tier 1 Capital/Average Total Assets*100	-	-	-	-	-	-	-	-	-	-			
	Schedule RC-R — Memoranda														
	Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:														
43	Noncumulative perpetual preferred stock														
44	Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities)														
45	Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding TruPS)														
	Treasury stock (including offsetting debit to the liability for ESOP debt):														
46	In the form of perpetual preferred stock														
47	In the form of common stock														
	Restricted core capital elements included in Tier 1 capital:														
48	Qualifying Class B noncontrolling (minority) interest														
49	Qualifying Class C noncontrolling (minority) interest)														
50	Qualifying cumulative perpetual preferred stock														
51	Qualifying TruPS														
52	Goodwill net of any associated deferred tax liability														
	Schedule RC-F—Other Assets														
53	Net deferred tax assets	rcfd2148													
	Schedule RC-G—Other Liabilities														
54	Net deferred tax liabilities	rcfd3049													
	Schedule RC-M—Memoranda														

55	**Total number of bank holding company common shares outstanding**									
	Issuances associated with the U.S. Department of Treasury Capital Purchase Program:									
56	Senior perpetual preferred stock or similar items									
57	Warrants to purchase common stock or similar items									

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

58	**(a) Enter the tier 1 subtotal**	*Item 28*									
59	**(b) Enter 10% of the tier 1 subtotal**	*10% of Item 58*		-	-	-	-	-	-	-	-
60	**(c) Enter the amount of of deferred tax assets to be used when calculating the regulatory capital limit**										
61	Enter any optional adjustment made to item 53 in item 60 as allowed in the Call Report instructions	*Item 53 less items 54 and 60*		-	-	-	-	-	-	-	-
62	**(d) Enter the amount of taxes previously paid that the bank could recover through loss carrybacks if the bank's temporary differences (both deductible and taxable) fully reverse at the report date******										
63	**(e) Amount of deferred tax assets that is dependent upon future taxable income**	*max(item 60 less item 62, 0)*									
64	**(f) Enter the portion of (e) that the bank 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**										
65	**(g) Enter minimum of (f) and (b)**	*min(item 64, item 59)*		-	-	-	-	-	-	-	-
66	**(h) Subtract (g) from (e), cannot be less than 0 (must equal item 30)**	*max(item 63 less item 65, 0)*		-	-	-	-	-	-	-	-
67	**Future taxes paid used to determine item 64**										
68	**Future taxable income consistent with item 64*******										

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

69	**Cash dividends declared on common stock**										
70	**Common shares outstanding (Millions)**										
71	Common dividends per share ($)	*Item 69 divided by item 70*		-	-	-	-	-	-	-	-
72	**Issuance of common stock for employee compensation**										
73	**Other issuance of common stock**										
74	Total issuance of common stock	*Sum of items 72 and 73*		-	-	-	-	-	-	-	-
75	**Share repurchases to offset issuance for employee compensation**										
76	**Other share repurchase**										
77	Total share repurchases	*Sum of items 75 and 76*		-	-	-	-	-	-	-	-

(*)   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. Specifically, non-common elements must include the following items captured in the Call Report: Schedule RC, line item 23 net of Schedule RC-R, line item 5; Schedule RC-R line item 6 and line item 10.

(****)   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 62 as follows:
Taxes paid during fiscal year ended 2010
Taxes paid during fiscal year ended 2011
Taxes paid during the 9 months ended 9/30/12

(*****)   Please provide historical data related to item 68 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 RI-A projections (i.e., allocate the capital actions among the RI-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	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE
Disallowed DTA	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE

		Actual in $Millions				Projected in $Millions					
Item		Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
	First Lien Mortgages (in Domestic Offices)										
1	Balances										
2	New originations										
3	Paydowns										
4	Asset Purchases										
5	Asset Sales										
6	Loan Losses										
7	Cumulative interim loan losses - Non PCI										
8	Cumulative interim loan losses - PCI										
	First Lien HELOANs (in Domestic Offices)										
9	Balances										
10	New originations										
11	Paydowns										
12	Asset Purchases										
13	Asset Sales										
14	Loan Losses										
15	Cumulative interim loan losses - Non PCI										
16	Cumulative interim loan losses - PCI										
	Closed-End Junior Liens (in Domestic Offices)										
17	Balances										
18	New originations										
19	Paydowns										
20	Asset Purchases										
21	Asset Sales										
22	Loan Losses										
23	Cumulative interim loan losses - Non PCI										
24	Cumulative interim loan losses - PCI										
	HELOCs (in Domestic Offices)										
25	Balances										
26	Paydowns										
27	Asset Purchases										
28	Asset Sales										
29	Loan Losses										
30	Cumulative interim loan losses - Non PCI										
31	Cumulative interim loan losses - PCI										
	First Lien Mortgages and HELOANs (International)										
32	Balances										
33	New originations										
34	Paydowns										
35	Asset Purchases										
36	Asset Sales										
37	Loan Losses										
38	Cumulative interim loan losses - Non PCI										
39	Cumulative interim loan losses - PCI										
	Closed-End Junior Liens and HELOCs (International)										
40	Balances										
41	New originations										
42	Paydowns										
43	Asset Purchases										
44	Asset Sales										
45	Loan Losses										
46	Cumulative interim loan losses - Non PCI										
47	Cumulative interim loan losses - PCI										
	Corporate Card (Domestic)										
48	Balances										

49	Paydowns										
50	Asset Purchases										
51	Asset Sales										
52	Loan Losses										
	Business Card (Domestic)										
53	Balances										
54	Paydowns										
55	Asset Purchases										
56	Asset Sales										
57	Loan Losses										
	Charge Card (Domestic)										
58	Balances	-	-	-	-	-	-	-	-	-	-
59	Balance from vintages < 4Q12										
60	Balance from vintage 4Q12-4Q13										
61	Balance from vintage 2014										
62	Paydowns										
63	Asset Purchases										
64	Asset Sales										
65	Loan Losses										
	Bank Card (Domestic)										
66	Balances	-	-	-	-	-	-	-	-	-	-
67	Balance from vintages < 4Q12										
68	Balance from vintage 4Q12-4Q13										
69	Balance from vintage 2014										
70	Paydowns										
71	Asset Purchases										
72	Asset Sales										
73	Loan Losses										
	Business and Corporate Card (International)										
74	Balances										
75	Paydowns										
76	Asset Purchases										
77	Asset Sales										
78	Loan Losses										
	Bank and Charge Card (International)										
79	Balances										
80	Paydowns										
81	Asset Purchases										
82	Asset Sales										
83	Loan Losses										
	Auto Loans (Domestic)										
84	Balances										
85	New originations										
86	Paydowns										
87	Asset Purchases										
88	Asset Sales										
89	Loan Losses										
	Auto Loans (International)										
90	Balances										
91	New originations										
92	Paydowns										
93	Asset Purchases										
94	Asset Sales										
95	Loan Losses										
	Auto Leases (Domestic)										
96	Balances										
97	New originations										
98	Paydowns										
99	Asset Purchases										
100	Asset Sales										
101	Loan Losses										

Auto Leases (International)

102	Balances									
103	New originations									
104	Paydowns									
105	Asset Purchases									
106	Asset Sales									
107	Loan Losses									

Student Loan

108	Balances									
109	New originations									
110	Paydowns									
111	Asset Purchases									
112	Asset Sales									
113	Loan Losses									

Small Business Loan - Scored (Domestic)

114	Balances									
115	New originations									
116	Paydowns									
117	Asset Purchases									
118	Asset Sales									
119	Loan Losses									

Small Business Loan - Scored (International)

120	Balances									
121	New originations									
122	Paydowns									
123	Asset Purchases									
124	Asset Sales									
125	Loan Losses									

Other Consumer Loan (Domestic)

126	Balances									
127	New originations									
128	Paydowns									
129	Asset Purchases									
130	Asset Sales									
131	Loan Losses									

Other Consumer Loan (International)

132	Balances									
133	New originations									
134	Paydowns									
135	Asset Purchases									
136	Asset Sales									
137	Loan Losses									

Bank Retail Repurchase Worksheet: XYZ in Baseline

Table A.1 LOANS SOLD TO FANNIE MAE, Bank ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE A.1

Scenarios for which row should be reported

$Millions		2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total	
Original UPB												-	Baseline Only
Original UPB *(Excluding Exempt Population)*												-	Baseline Only
Outstanding UPB *(Excluding Exempt Population)*												-	Baseline Only
Delinquency Status as of 3Q *(Excluding Exempt Population)*													
	Current											-	Baseline Only
	Past due 30 to 89 days											-	Baseline Only
	Past due 90 to 179 days											-	Baseline Only
	Past due 180+ days											-	Baseline Only
Net Credit Loss Realized to-date *(Excluding Exempt Population)*												-	Baseline Only
Repurchase Requests Outstanding *(Excluding Exempt Population)*												-	Baseline Only
Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*												-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve *(Excluding Exempt Population)*												-	All Scenarios

Table A.2 LOANS SOLD TO FANNIE MAE, Bank UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE A.1

$Millions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total	
Original UPB											-	Baseline Only
Original UPB *(Excluding Exempt Population)*											-	Baseline Only
Outstanding UPB *(Excluding Exempt Population)*											-	Baseline Only
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios

Table A.3 Loss Projections for LOANS SOLD TO FANNIE MAE

$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Projected in $Millions Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total	
Projected Future Losses to Bank Charged to Repurchase Reserve											-	All Scenarios

Table B.1 LOANS SOLD TO FREDDIE MAC, Bank ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE B.1

$Millions		2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total	
Original UPB												-	Baseline Only
Original UPB *(Excluding Exempt Population)*												-	Baseline Only
Outstanding UPB *(Excluding Exempt Population)*												-	Baseline Only
Delinquency Status as of 3Q *(Excluding Exempt Population)*													
	Current											-	Baseline Only
	Past due 30 to 89 days											-	Baseline Only
	Past due 90 to 179 days											-	Baseline Only
	Past due 180+ days											-	Baseline Only
Net Credit Loss Realized to-date *(Excluding Exempt Population)*												-	Baseline Only
Repurchase Requests Outstanding *(Excluding Exempt Population)*												-	Baseline Only
Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*												-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)												-	All Scenarios

Table B.2 LOANS SOLD TO FREDDIE MAC, Bank UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE B.1

$Millions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total	
Original UPB											-	Baseline Only
Original UPB *(Excluding Exempt Population)*											-	Baseline Only
Outstanding UPB *(Excluding Exempt Population)*											-	Baseline Only
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios

Table B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC

$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Projected in $Millions Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total	
Projected Future Losses to Bank Charged to Repurchase Reserve											-	All Scenarios

Table C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

$Millions		2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total	
Original UPB												-	Baseline Only
Original UPB *(Excluding Exempt Population)*												-	Baseline Only
Outstanding UPB *(Excluding Exempt Population)*												-	Baseline Only
Delinquency Status as of 3Q *(Excluding Exempt Population)*													
	Current											-	Baseline Only
	Past due 30 to 89 days											-	Baseline Only
	Past due 90 to 179 days											-	Baseline Only

	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total	
Past due 180+ days											-	Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)											-	Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)											-	Baseline Only
Loss to-date due to Denied Insurance											-	Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)											-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios

Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

						Vintage						
$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	**Total**	
Original UPB											-	Baseline Only
Original UPB (Excluding Exempt Population)											-	Baseline Only
Outstanding UPB (Excluding Exempt Population)											-	Baseline Only
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios

Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)

						Projected in $Millions						
$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	**Total**	
Projected Future Losses to Bank Charged to Repurchase Reserve											-	All Scenarios

Table D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

						Vintage						
$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	**Total**	
Original UPB											-	Baseline Only
Original UPB (Excluding Exempt Population)											-	Baseline Only
Outstanding UPB (Excluding Exempt Population)											-	Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)												
Current											-	Baseline Only
Past due 30 to 89 days											-	Baseline Only
Past due 90 to 179 days											-	Baseline Only
Past due 180+ days											-	Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)											-	Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)											-	Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)											-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios

Table D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

						Vintage						
$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	**Total**	
Original UPB											-	Baseline Only
Original UPB (Excluding Exempt Population)											-	Baseline Only
Outstanding UPB (Excluding Exempt Population)											-	Baseline Only
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios

Table D.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE

						Projected in $Millions						
$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	**Total**	
Projected Future Losses to Bank Charged to Repurchase Reserve											-	All Scenarios

Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

						Vintage						
$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	**Total**	
Original UPB											-	Baseline Only
Original UPB (Excluding Exempt Population)											-	Baseline Only
Outstanding UPB (Excluding Exempt Population)											-	Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)												
Current											-	Baseline Only
Past due 30 to 89 days											-	Baseline Only
Past due 90 to 179 days											-	Baseline Only
Past due 180+ days											-	Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)											-	Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)											-	Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)											-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios

Table E.2 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

						Vintage						
$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	**Total**	
Original UPB											-	Baseline Only
Original UPB (Excluding Exempt Population)											-	Baseline Only

Outstanding UPB *(Excluding Exempt Population)*											-	Baseline Only
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios

Table E.3 Loss Projections for LOANS SECURITIZED WITHOUT MONOLINE INSURANCE

					Projected in $Millions						
$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	**Total**
Projected Future Losses to Bank Charged to Repurchase Reserve											-	All Scenarios

Table F.1 WHOLE LOANS SOLD, BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE F.1

						Vintage					
$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	**Total**
Original UPB											-	Baseline Only
Original UPB *(Excluding Exempt Population)*											-	Baseline Only
Outstanding UPB *(Excluding Exempt Population)*											-	Baseline Only
Delinquency Status as of 3Q *(Excluding Exempt Population)*												
Current											-	Baseline Only
Past due 30 to 89 days											-	Baseline Only
Past due 90 to 179 days											-	Baseline Only
Past due 180+ days											-	Baseline Only
Net Credit Loss Realized to-date *(Excluding Exempt Population)*											-	Baseline Only
Repurchase Requests Outstanding *(Excluding Exempt Population)*											-	Baseline Only
Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*											-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios

Table F.2 WHOLE LOANS SOLD, BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE F.1

						Vintage					
$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	**Total**
Original UPB											-	Baseline Only
Original UPB *(Excluding Exempt Population)*											-	Baseline Only
Outstanding UPB *(Excluding Exempt Population)*											-	Baseline Only
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios

Table F.3 Loss Projections for WHOLE LOANS SOLD

					Projected in $Millions						
$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	**Total**
Projected Future Losses to Bank Charged to Repurchase Reserve											-	All Scenarios

Table G.3 TOTAL Loss Projections

					Projected in $Millions						
$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	**Total**
Projected Future Losses to Bank Charged to Repurchase Reserve	-	-	-	-	-	-	-	-	-	-	-	All Scenarios

Bank ASC 310-30 Worksheet: XYZ in Baseline

Clarifications Regarding PCI Allowance:

Is item 8 (Provision to Allowance) included in Income Statement Item 92? ☐

If no, please list Income Statement line on which item is included:

Item	First Lien Mortgages	Data Clarifications:	Actual in $Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Projected in $Millions Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	Carry Value	*Input as Positive*										
2	Allowance	*Input as Positive*										
3	Net Carry Value	*Calculated*	-	-	-	-	-	-	-	-	-	-
4	Unpaid Principal Balance	*Input as Positive*										
5	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	*Input as Positive*										
6	Quarter Ending Non Accretable Difference (NAD)	*Input as Positive*										
7	Cumulative Charge-offs to Date (to NAD)	*Input as Negative*										
8	Cumulative Charge-offs to Date (to Allowance)	*Input as Negative*										
9	Provisions to Allowance	*Prov/(Reverse)*										
10	Quarterly Charge-offs to NAD	*Input as Negative*										
11	Quarterly Charge-offs to Allowance	*Input as Negative*										
12	Accretable Yield Remaining	*Input as Positive*										
13	Accretable Yield Accreted to Income	*Input as Negative*										
14	Effective Yield (%)	*Input as Percentage*										

Item	Second Lien HELOANs	Data Clarifications:	Actual in $Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Projected in $Millions Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	Carry Value	*Input as Positive*										
2	Allowance	*Input as Positive*										
3	Net Carry Value	*Calculated*	-	-	-	-	-	-	-	-	-	-
4	Unpaid Principal Balance	*Input as Positive*										
5	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	*Input as Positive*										
6	Quarter Ending Non Accretable Difference (NAD)	*Input as Positive*										
7	Cumulative Charge-offs to Date (to NAD)	*Input as Negative*										
8	Cumulative Charge-offs to Date (to Allowance)	*Input as Negative*										

Item		Data Clarifications:										
9	Provisions to Allowance	Prov/(Reverse)										
10	Quarterly-Charge-offs to NAD	Input as Negative										
11	Quarterly Charge-offs to Allowance	Input as Negative										
12	Accretable Yield Remaining	Input as Positive										
13	Accretable Yield Accreted to Income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										

Item	HELOCs	Data Clarifications:	Actual in $Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Projected in $Millions Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive										
3	Net Carry Value	Calculated	-	-	-	-	-	-	-	-	-	-
4	Unpaid Principal Balance	Input as Positive										
5	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
7	Cumulative Charge-offs to Date (to NAD)	Input as Negative										
8	Cumulative Charge-offs to Date (to Allowance)	Input as Negative										
9	Provisions to Allowance	Prov/(Reverse)										
10	Quarterly-Charge-offs to NAD	Input as Negative										
11	Quarterly Charge-offs to Allowance	Input as Negative										
12	Accretable Yield Remaining	Input as Positive										
13	Accretable Yield Accreted to Income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										

Item	Other (specify in documentation)	Data Clarifications:	Actual in $Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Projected in $Millions Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive										
3	Net Carry Value	Calculated	-	-	-	-	-	-	-	-	-	-
4	Unpaid Principal Balance	Input as Positive										
5	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive										

Item		Data Clarifications:										
6	Quarter Ending Non Accretable Difference (NAD)	*Input as Positive*										
7	Cumulative Charge-offs to Date (to NAD)	*Input as Negative*										
8	Cumulative Charge-offs to Date (to Allowance)	*Input as Negative*										
9	Provisions to Allowance	*Prov/(Reverse)*										
10	Quarterly-Charge-offs to NAD	*Input as Negative*										
11	Quarterly Charge-offs to Allowance	*Input as Negative*										
12	Accretable Yield Remaining	*Input as Positive*										
13	Accretable Yield Accreted to Income	*Input as Negative*										
14	Effective Yield (%)	*Input as Percentage*										

Item	Portfolio to be acquired (specify in documentation)	Data Clarifications:	Actual in $Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Projected in $Millions Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	Carry Value	*Input as Positive*										
2	Allowance	*Input as Positive*										
3	Net Carry Value	*Calculated*	-	-	-	-	-	-	-	-	-	-
4	Unpaid Principal Balance	*Input as Positive*										
5	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	*Input as Positive*										
6	Quarter Ending Non Accretable Difference (NAD)	*Input as Positive*										
7	Cumulative Charge-offs to Date (to NAD)	*Input as Negative*										
8	Cumulative Charge-offs to Date (to Allowance)	*Input as Negative*										
9	Provisions to Allowance	*Prov/(Reverse)*										
10	Quarterly-Charge-offs to NAD	*Input as Negative*										
11	Quarterly Charge-offs to Allowance	*Input as Negative*										
12	Accretable Yield Remaining	*Input as Positive*										
13	Accretable Yield Accreted to Income	*Input as Negative*										
14	Effective Yield (%)	*Input as Percentage*										

Bank Projected OTTI for AFS Securities and HTM Securities by CUSIP: XYZ in Baseline

Projected OTTI for AFS Securities and HTM Securities by CUSIP

For each position that incurred a loss in P&L, please state the identifier value (CUSIP or ISIN) and the amount of loss projected (over the entire forecast horizon). Create a separate line item for each position. Total projected losses should reconcile to the total sum of projected losses (across all quarters) provided in the Securities OTTI by Portfolio tab of this schedule. Responses should be provided in $Millions.

Identifier Value (CUSIP/ISIN)	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
GRAND TOTAL	-	-	-	-

Projected OTTI for AFS and HTM Securities by Portfolio

Please provide the credit loss portion and non-credit loss portion of projected OTTI (for relevant portfolios) for the quarters detailed in the tables below. Responses should be provided in $Millions. Values should be quarterly, not cumulative.

OTTI related to the security's credit loss is recognized in earnings, whereas the OTTI related to other factors (defined as the non-credit loss portion) is included as part of a separate component of other comprehensive income (OCI). For only those securities determined to be other-than-temporarily impaired, Banks should provide both projected losses that would be recognized in earnings and any projected losses that would be captured in OCI.

Only securities projected to experience an other-than-temporary impairment loss in the P&L should be reported in the tables below. Securities not projected to be other-than-temporarily impaired (for example, any securities implicitly or explicitly guaranteed by the U.S. government or any other securities for which no OTTI is projected) should not be reported in this tab.

	AFS Securities	Actual MM/DD/YYYY Amortized Cost	Projected Q4 2012 Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Projected Q1 2013 Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Projected Q2 2013 Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Projected Q3 2013 Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Projected Q4 2013 Credit Loss Portion	Non-Credit Loss Portion	Total OTTI
1	Agency MBS				-			-			-			-			-
2	Auction Rate Securities				-			-			-			-			-
3	CDO				-			-			-			-			-
4	CLO				-			-			-			-			-
5	CMBS				-			-			-			-			-
6	Common Stock (Equity)				-			-			-			-			-
7	Auto ABS				-			-			-			-			-
8	Credit Card ABS				-			-			-			-			-
9	Student Loan ABS				-			-			-			-			-
10	Other Consumer ABS (excl HEL ABS)				-			-			-			-			-
11	Corporate Bond				-			-			-			-			-
12	Domestic Non-Agency RMBS (incl HEL ABS)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Alt-A (Option ARM)				-			-			-			-			-
14	Alt-A FRM				-			-			-			-			-
15	Alt-A ARM				-			-			-			-			-
16	Closed-End Second				-			-			-			-			-
17	HELOC				-			-			-			-			-
18	Scratch & Dent				-			-			-			-			-
19	Subprime				-			-			-			-			-
20	Prime Fixed				-			-			-			-			-
21	Prime ARM				-			-			-			-			-
22	Foreign RMBS				-			-			-			-			-
23	Municipal Bond				-			-			-			-			-
24	Mutual Fund				-			-			-			-			-
25	Preferred Stock (Equity)				-			-			-			-			-
26	Sovereign Bond				-			-			-			-			-
27	US Treasuries & Agencies				-			-			-			-			-
28	Other*				-			-			-			-			-
29	GRAND TOTAL	0	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-

*For 'Other' AFS securities, please provide name of security type in row 28 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

	HTM Securities	Actual MM/DD/YYYY Amortized Cost	Projected Q4 2012 Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Projected Q1 2013 Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Projected Q2 2013 Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Projected Q3 2013 Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Projected Q4 2013 Credit Loss Portion	Non-Credit Loss Portion	Total OTTI
1	Agency MBS				-			-			-			-			-
2	Auction Rate Securities				-			-			-			-			-
3	CDO				-			-			-			-			-
4	CLO				-			-			-			-			-
5	CMBS				-			-			-			-			-
6	Common Stock (Equity)				-			-			-			-			-
7	Auto ABS				-			-			-			-			-
8	Credit Card ABS				-			-			-			-			-
9	Student Loan ABS				-			-			-			-			-
10	Other Consumer ABS (excl HEL ABS)				-			-			-			-			-
11	Corporate Bond				-			-			-			-			-
12	Domestic Non-Agency RMBS (incl HEL ABS)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Alt-A (Option ARM)				-			-			-			-			-
14	Alt-A FRM				-			-			-			-			-
15	Alt-A ARM				-			-			-			-			-
16	Closed-End Second				-			-			-			-			-
17	HELOC				-			-			-			-			-
18	Scratch & Dent				-			-			-			-			-
19	Subprime				-			-			-			-			-
20	Prime Fixed				-			-			-			-			-
21	Prime ARM				-			-			-			-			-
22	Foreign RMBS				-			-			-			-			-
23	Municipal Bond				-			-			-			-			-
24	Mutual Fund				-			-			-			-			-
25	Preferred Stock (Equity)				-			-			-			-			-
26	Sovereign Bond				-			-			-			-			-
27	US Treasuries & Agencies				-			-			-			-			-
28	Other				-			-			-			-			-
29	GRAND TOTAL	0	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-

*For 'Other' AFS securities, please provide name of security type in row 28 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

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
		-			-			-			-
		-			-			-			-
		-			-			-			-
		-			-			-			-
		-			-			-			-
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		-			-			-			-
		-			-			-			-
		-			-			-			-
		-			-			-			-
0	0	-	0	0	-	0	0	-	0	0	-

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
		-			-			-			-
		-			-			-			-
		-			-			-			-
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		-			-			-			-
		-			-			-			-
		-			-			-			-
		-			-			-			-
0	0	-	0	0	-	0	0	-	0	0	-

Bank High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio: XYZ in Baseline

High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio
Please complete the unshaded cells in the table provided.

	AFS and HTM Securities	Threshold for Determining OTTI (please provide one of the following responses: price-based threshold, ratings-based threshold, cash flow model-based threshold, or other threshold)	Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)	Discount Rate Methodology (please state whether a market-based or accounting-based (e.g., book price/purchase price) discount rate is used)	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?
1	Agency MBS					
2	Auction Rate Securities					
3	CDO					
4	CLO					
5	CMBS					
6	Common Stock (Equity)					
7	Auto ABS					
8	Credit Card ABS					
9	Student Loan ABS					
10	Other Consumer ABS (excl HEL ABS)					
11	Corporate Bond					
12	Domestic Non-Agency RMBS (incl HEL ABS)					
13	Alt-A (Option ARM)					
14	Alt-A FRM					
15	Alt-A ARM					
16	Closed-End Second					
17	HELOC					
18	Scratch & Dent					
19	Subprime					
20	Prime Fixed					
21	Prime ARM					
22	Foreign RMBS					
23	Municipal Bond					
24	Mutual Fund					
25	Preferred Stock (Equity)					
26	Sovereign Bond					
27	US Treasuries & Agencies					
28	Other*					

*For 'Other' AFS and HTM securities, please provide name of security type in row 28 above (currently labeled "Other"). Please add additional rows if necessary.

Bank Post-Trading Shock Market Values for AFS Securities: XYZ in Baseline

Post-Trading Shock Market Values for AFS Securities

Banks should estimate and provide fair market values of AFS securities based on a re-pricing of positions held on the reporting date.

	AFS Securities	Estimated Post-Trading Shock Fair Market Value
1	Agency MBS	
2	Auction Rate Securities	
3	CDO	
4	CLO	
5	CMBS	
6	Common Stock (Equity)	
7	Auto ABS	
8	Credit Card ABS	
9	Student Loan ABS	
10	Other Consumer ABS (excl HEL ABS)	
11	Corporate Bond	
12	Domestic Non-Agency RMBS (incl HEL ABS)	-
13	Alt-A (Option ARM)	
14	Alt-A FRM	
15	Alt-A ARM	
16	Closed-End Second	
17	HELOC	
18	Scratch & Dent	
19	Subprime	
20	Prime Fixed	
21	Prime ARM	
22	Foreign RMBS	
23	Municipal Bond	
24	Mutual Fund	
25	Preferred Stock (Equity)	
26	Sovereign Bond	
27	US Treasuries & Agencies	
28	Other*	
29	**GRAND TOTAL**	-

* For 'Other' AFS securities, please provide name of security type in row 28 above (currently labeled "Other"). Please add additional rows if necessary.

Bank Actual AFS and HTM Fair Market Value Sources by Portfolio: XYZ in Baseline

Actual AFS and HTM Fair Market Value Sources by Portfolio

Please provide information on actual fair market values as of the reporting date.

	AFS and HTM Securities	**Principal Market Value Source** Please state whether a vendor or proprietary model is used. If using a 3rd party vendor, please provide the name(s) of the 3rd party vendor(s).	In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)?
1	Agency MBS		
2	Auction Rate Securities		
3	CDO		
4	CLO		
5	CMBS		
6	Common Stock (Equity)		
7	Auto ABS		
8	Credit Card ABS		
9	Student Loan ABS		
10	Other Consumer ABS (excl HEL ABS)		
11	Corporate Bond		
12	Domestic Non-Agency RMBS (incl HEL ABS)		
13	Alt-A (Option ARM)		
14	Alt-A FRM		
15	Alt-A ARM		
16	Closed-End Second		
17	HELOC		
18	Scratch & Dent		
19	Subprime		
20	Prime Fixed		
21	Prime ARM		
22	Foreign RMBS		
23	Municipal Bond		
24	Mutual Fund		
25	Preferred Stock (Equity)		
26	Sovereign Bond		
27	US Treasuries & Agencies		
28	Other*		

*For 'Other' AFS and HTM securities, please provide name of security type in row 28 above (currently labeled "Other"). Please add additional rows if necessary.

Bank Trading Worksheet: XYZ in Baseline

Effective date: TBD

P/L Results in $Millions	(A) Firmwide Total	(B) Contributions from: Higher-Order Risks	(C) CVA Hedges
1 Equity			
2 FX			
3 Rates			
4 Commodities			
5 Securitized Products			
6 Other Credit			
7 Private Equity			
8 Other Fair Value Assets			
9 Cross-Asset Terms			
10 **Total**	-		

1-6) The categories above (Equities, FX, Rates, etc.) are NOT meant to denote lines of business or desks, but rather firmwide totals by risk stripe.

5) "Securitized Products" is defined as the contribution to P/L from exposures detailed on the Securitized Products and Agencies worksheets.

6) "Other Credit" is defined as the contribution from all credit products other than those specified on the "Securitized Products" or "Agencies" worksheets.

9) Cross-Asset Terms are those intra-asset risks attributable to the co-movement of mulitple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk. The P/L due to this co-dependence would be entered into row 9.

(B) Higher order risks are those inter-asset risks attributable to terms not represented in the FR-Y14Q. The highest order term represented in the 14Q will vary based on the specific asset class. For example, the commodity spot vol grids do not capture risks attributable to the co-movement of multiple underlying commodities.

When reporting P/L numbers above, report profits as positive numbers and losses as negative numbers.

Bank Counterparty Risk Worksheet: XYZ in Baseline

$Millions
Losses should be reported as a positive value.

1	Trading Incremental Default Losses (Trading IDR)	-
1a	Trading Incremental Default losses from securitized products	
1b	Trading Incremental Default losses from other credit sensitive instruments	
2	Counterparty Credit MTM Losses (CVA losses)	-
2a	Counterparty CVA losses	
2b	Offline reserve CVA losses	
3	Counterparty Incremental Default Losses (CCR IDR)	
3a	Impact of CCR IDR hedges (as defined in the Instructions)	
4	Other CCR losses	

Bank Op Risk Scenario Input Worksheet: XYZ 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 unit of measure (UOM), and the contribution of those events to the operational loss projection.

Type of Data	Brief Description	Unit of Measure (UOM)	Contribution ($millions)
TOTAL		Total	$ -

TOTAL SHOULD AGREE TO THE PROJECTED "OPERATIONAL RISK EXPENSE" AMOUNT INCLUDED IN LINE 29 IN THE PPNR PROJECTIONS WORKSHEET

Bank Op Risk Projected Losses Worksheet: XYZ in Baseline

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

The sum of the quarterly data provided must equal the total of the scenarios in the Op Risk Scenario Inputs Worksheet.

Projected Operational Risk Losses

$Millions	2013 Projections				2014 Projections			
Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014

Instructions: Bank to complete non shaded cells only; all shaded cells with embedded formulas will self populate. Quarterly items should be reported by quarter, and not on a year-to-date basis.

Please indicate if deposits are 25% or more of total liabilities
Net Interest Income Designation Field - Populated Automatically

$Millions

	$Millions / **Net Interest Income by Business Segment: (17)**	Call Report Codes	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter
1	Retail and Small Business		-	-	-	-	-	-	-	-	-	-	-	-
1A	Domestic (11)		-	-	-	-	-	-	-	-	-	-	-	-
1B	Credit Cards (10)											-	-	-
1C	Mortgages											-	-	-
1D	Home Equity											-	-	-
1E	Retail and Small Business Deposits											-	-	-
1F	Other Retail and Small Business Lending											-	-	-
1G	International Retail and Small Business (16)											-	-	-
2	Commercial Lending											-	-	-
3	Investment Banking											-	-	-
4	Merchant Banking / Private Equity											-	-	-
5	Sales and Trading		-	-	-	-	-	-	-	-	-	-	-	-
5A	Prime Brokerage											-	-	-
5B	Other											-	-	-
6	Investment Management											-	-	-
7	Investment Services											-	-	-
8	Treasury Services											-	-	-
9	Insurance Services											-	-	-
10	Retirement / Corporate Benefits Products											-	-	-
11	Corporate / Other											-	-	-
12	Optional Immaterial Business Segments (7)											-	-	-
13	**Total Net Interest Income (1)**		-	-	-	-	-	-	-	-	-	-	-	-

Non Interest Income by Business Segment: (17)

	Label	Call Report Codes	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter
14	Retail and Small Business		-	-	-	-	-	-	-	-	-	-	-	-
14A	Domestic		-	-	-	-	-	-	-	-	-	-	-	-
14B	Credit Cards (10)		-	-	-	-	-	-	-	-	-	-	-	-
14C	Credit Card Interchange Revenues - Gross (exclude charge cards)											-	-	-
14D	Other											-	-	-
14E	Mortgages and Home Equity		-	-	-	-	-	-	-	-	-	-	-	-
14F	Production		-	-	-	-	-	-	-	-	-	-	-	-
14G	Gains/(Losses) on Sale (18)											-	-	-
14H	Other											-	-	-
14I	Servicing		-	-	-	-	-	-	-	-	-	-	-	-
14J	Servicing & Ancillary Fees											-	-	-
14K	MSR Amortization (20)											-	-	-
14L	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge											-	-	-
14M	Other											-	-	-
14N	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and											-	-	-
14O	Retail and Small Business Deposits		-	-	-	-	-	-	-	-	-	-	-	-
14P	Non Sufficient Funds / Overdraft Fees - Gross											-	-	-
14Q	Debit Interchange - Gross											-	-	-
14R	Other (22)											-	-	-
14S	Other Retail and Small Business Lending											-	-	-
14T	International Retail and Small Business (16)											-	-	-
15	Commercial Lending											-	-	-
16	Investment Banking		-	-	-	-	-	-	-	-	-	-	-	-
16A	Advisory											-	-	-
16B	Equity Capital Markets											-	-	-
16C	Debt Capital Markets											-	-	-
16D	Syndicated / Corporate Lending											-	-	-
17	Merchant Banking / Private Equity		-	-	-	-	-	-	-	-	-	-	-	-
17A	Net Investment Mark-to-Market											-	-	-
17B	Management Fees											-	-	-
17C	Other											-	-	-
18	Sales and Trading		-	-	-	-	-	-	-	-	-	-	-	-
18A	Equities		-	-	-	-	-	-	-	-	-	-	-	-
18B	Commission and Fees											-	-	-
18C	Other (23)											-	-	-
18D	Fixed Income		-	-	-	-	-	-	-	-	-	-	-	-
18E	Rates											-	-	-

Item	Description											Right
18F	Credit											- - -
18G	Other											- - -
18H	Commodities	-	-	-	-	-	-	-	-	-		- - -
18I	Commission and Fees											- - -
18J	Other											- - -
18K	Prime Brokerage	-	-	-	-	-	-	-	-	-		- - -
18L	Commission and Fees											- - -
18M	Other											- - -
19	Investment Management	-	-	-	-	-	-	-	-	-		- - -
19A	Asset Management											- - -
19B	Wealth Management / Private Banking											- - -
20	Investment Services	-	-	-	-	-	-	-	-	-		- - -
20A	Asset Servicing	-	-	-	-	-	-	-	-	-		- - -
20B	Securities Lending											- - -
20C	Other											- - -
20D	Issuer Services											- - -
20E	Other											- - -
21	Treasury Services											- - -
22	Insurance Services											- - -
23	Retirement / Corporate Benefits Products											- - -
24	Corporate / Other											- - -
25	Optional Immaterial Business Segments **(7)**											- - -
26	**Total Non-Interest Income (2) (26)**	-	-	-	-	-	-	-	-	-		- - -
27	**Total Revenues**	-	-	-	-	-	-	-	-	-		- - -

Non Interest Expense:

Item	Description											Right
28	Compensation Expense	-	-	-	-	-	-	-	-	-		- - -
28A	Salary **(14)**											- - -
28B	Benefits **(14)**											- - -
28C	Commissions **(6)**											- - -
28D	Stock Based Compensation											- - -
28E	Cash Variable Pay											- - -
29	Operational Risk Expense **(8)**	-	-	-	-	-	-	-	-	-		- - -
30	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties **(12)**											- - -
31	Professional and Outside Services Expenses **(13)**											- - -
32	Expenses of Premises and Fixed Assets — RIAD4217											- - -
33	Amortization Expense and Impairment Losses for Other Intangible Assets — RIADC232											- - -
34	Marketing Expense	-	-	-	-	-	-	-	-	-		- - -
34A	Domestic Credit Cards **(10)(15)(17)**											- - -
34B	Other											- - -
35	Other Real Estate Owned Expense											- - -
36	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (RCFDB557) in Balance Sheet)											- - -
37	Other Non-Interest Expense **(4)**											- - -
38	**Total Non-Interest Expense (3)**	-	-	-	-	-	-	-	-	-		- - -
39	**Projected PPNR (5)**	-	-	-	-	-	-	-	-	-		- - -
40	Valuation Adjustment for firm's own debt under fair value option (FVO) **(9)**											- - -
41	Goodwill Impairment — RIADC216											- - -
42	Loss resulting from trading shock exercise (if applicable) **(24) (25)**	-	-	-	-	-	-	-	-	-		- - -

Footnotes to the *PPNR Projections Worksheet*

(1) Amount should equal item **45** of the PPNR NII Worksheet, if completed.

(2) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item **40**.

(3) Excludes Goodwill Impairment included in item **41**.

(4) Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest

(5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items **40-41**.

(6) Report commissions only in "Commissions" line item **28C**; do not report commissions in any other compensation line items.

(7) See instructions for guidance on related thresholds. List segments included in this line item.

[   ]

(8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.

(9) List segments from which item was excluded:

[   ]

(10) Include domestic bank issued credit and charge cards including those that result from a partnership agreement.

(11) Applies to line items **1A-1F**; US and Puerto Rico only.

(12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items **14N** or **30**, as applicable.

(13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.

(14) Do not report stock based and cash variable pay compensation here.

(15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.

(16) Revenues from regions outside the US and Puerto Rico.

(17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.

(18) Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.

(19) Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.

(20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.

(21) Include MSR changes under both FV and LOCOM accounting methods.

(22) Among items included here are debit card contra-revenues, as applicable. The reporting of debit card contra-revenues and expenses should be consistent with the bank Call Report methodology.

(23) Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.

(24) Banks should not report changes in value of the MSR asset or hedges within the trading book.

(25) List segments from which item was excluded:

[   ]

(26) Exclude result of trading shock exercise (where applicable), as it is reported in item **42**.

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 PPNR Net Interest Income Worksheet: XYZ in Baseline

Instructions: All Banks for which deposits comprise 25% or more of total liabilities for any reported period must complete this worksheet. Banks to complete non shaded cells only; all shaded cells with embedded formulas will self populate. Quarterly items should be reported by quarter, and not on a year-to-date basis.

Please indicate if deposits are 25% or more of total liabilities	
Net Interest Income Designation Field - Populated Automatically	

							Projected in $Millions				
	Average Interest-Bearing Asset Balances ($Millions) (1)	Call Report Codes (5)	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	**First Lien Residential Mortgages (in Domestic Offices)**	RCON5367									
2	**Second / Junior Lien Residential Mortgages (in Domestic Offices)**		-	-	-	-	-	-	-	-	-
2A	Closed-End Junior Liens	RCON5368									
2B	Home Equity Lines Of Credit (HELOCs)	RCON1797									
3	**C&I Loans, excl. Small Business (Scored/Delinquency Managed) (7)**										
4	**Small Business (Scored/Delinquency Managed)**										
5	**CRE Loans (in Domestic Offices)**	RCONF158+RCONF159+RCON1460+RCONF160+RCONF161									
6	**Credit Cards**	RCFDB538									
7	**Other Consumer**		-	-	-	-	-	-	-	-	-
7A	Auto Loans	RCFDK137									
7B	Student Loans										
7C	Other, incl. loans backed by securities (non-purpose lending)										
8	**Real Estate Loans (Not in Domestic Offices)**	RCFD1410 less items 1, 2, 5, and RCON1420	-	-	-	-	-	-	-	-	-
8A	Residential Mortgages (First and Second Lien)										
8B	Other										
9	**Other Loans & Leases (10)**										
10	**Interest-Bearing Securities (AFS and HTM)**	RCFD1754+RCFD1773									
11	**Trading Assets**	RCFD3401									
12	**Deposits with Banks & Other**										
13	**Other (2)**										
14	**Total Average Interest-Bearing Asset Balances**		-	-	-	-	-	-	-	-	-
	Average Rates Earned (%) (9)										
15	**First Lien Residential Mortgages (in Domestic Offices)**										
16	**Second / Junior Lien Residential Mortgages (in Domestic Offices)**										
16A	Closed-End Junior Liens										
16B	HELOCs										
17	**C&I Loans, excl. Small Business (Scored/Delinquency Managed)**										
18	**Small Business (Scored/Delinquency Managed)**										
19	**CRE Loans (in Domestic Offices)**										
20	**Credit Cards**										
21	**Other Consumer**										
21A	Auto Loans										
21B	Student Loans										
21C	Other, incl. loans backed by securities (non-purpose lending)										
22	**Real Estate Loans (Not in Domestic Offices)**										
22A	Residential Mortgages (First and Second Lien)										
22B	Other										
23	**Other Loans & Leases**										
24	**Interest-Bearing Securities (AFS and HTM)**										
25	**Trading Assets**										
26	**Deposits with Banks & Other**										
27	**Other**										
28	**Total Interest Income**		-	-	-	-	-	-	-	-	-
	Average Deposit and Interest-Bearing Non-Deposit Liability Balances ($Millions)										
29	**Customer Deposits-Domestic (6)**		-	-	-	-	-	-	-	-	-
29A	Non-Interest-Bearing Demand										
29B	Money Market Accounts										

#	Item									
29C	Savings									
29D	NOW, ATS, and other Transaction Accounts									
29E	Time Deposits									
30	**Customer Deposits-Foreign (6)**	-	-	-	-	-	-	-	-	-
30A	Foreign Deposits									
30B	Foreign Deposits-Time									
31	**Fed Funds, Repos, & Other Short Term Borrowing**	-	-	-	-	-	-	-	-	-
31A	Fed Funds									
31B	Repos									
31C	Other Short Term Borrowing									
32	**Trading Liabilities**									
33	**Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities**									
34	**All Other Long Term Debt**									
35	**Other (3)**									
36	**Total Average Deposit and Interest-Bearing Non-Deposit Liability Balances**	-	-	-	-	-	-	-	-	-

Average Liability Rates (%) (9)

#	Item									
37	**Customer Deposits-Domestic (6)**									
37A	Non-Interest-Bearing Demand (8)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
37B	Money Market Accounts									
37C	Savings									
37D	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts									
37E	Time Deposits									
38	**Customer Deposits-Foreign (6)**									
38A	Foreign Deposits									
38B	Foreign Deposits-Time									
39	**Fed Funds, Repos, & Other Short Term Borrowing**									
39A	Fed Funds									
39B	Repos									
39C	Other Short Term Borrowing									
40	**Trading Liabilities**									
41	**Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities**									
42	**All Other Long Term Debt**									
43	**Other**									
44	**Total Interest Expense**	-	-	-	-	-	-	-	-	-
45	**Total Net Interest Income (4)**	-	-	-	-	-	-	-	-	-

Footnotes to the *Net Interest Income Worksheet*

(1) Exclude nonaccrual loans, reporting these balances in item **55** of the *PPNR Metrics Worksheet* . Include purchased credit impaired loans.

(2) Break out and explain nature of significant items included in Other Average Interest-Bearing Asset Balances such that no more 5% of total Average Interest-Bearing Asset Balances are reported without a further breakout.

(3) Break out and explain nature of significant items included in Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances such that no more than 5% of total Average Deposit and Interest-Bearing Non-Deposit Liability Balances are reported without a further breakout.

(4) Amount should equal item **13** of the *PPNR Projections Worksheet*.

(5) All requested balance items are averages. Call Report code references are intended only to provide guidance for the types of items to be included or exluded; but NOT the type of balance to be provided.

(6) A sum of average domestic and foreign customer deposits should be equal to a sum of average RCON6631, RCON6636, RCFN6631, and RCFN6636.

(7) Report Large Commercial Credits and Small Business (Graded) Loans.

(8) Rates are equal to zero by definition.

(9) All rates are annualized.
(10) Include loans secured by farmland here (RCON1420) and other loans not accounted for in the other categories.

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

Bank PPNR Metrics Worksheet: XYZ in Baseline

Instructions: Banks to complete non shaded cells only; all shaded cells with embedded formulas will self populate. Quarterly items should be reported by quarter, and not on a year-to-date basis. Annual and 9-Quarter numbers for all averages should be reported only if the annual averages are not equal to a simple average of the four quarters for a given year.

		Call Report Codes	Units	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Projected Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter
	A. Metrics by Business Segment/Line (9)														
	Retail and Small Business Segment														
	Domestic **(24)**														
	Credit Cards														
1	Total Open Accounts – End of Period		#										-	-	N/A
2	Credit Card Purchase Volume (exclude charge cards)		$Millions										-	-	-
3	Credit Card Rewards/Partner Sharing Expense **(23)**		$Millions										-	-	-
	Mortgages and Home Equity														
4	Average Third-Party Residential Mortgages Serviced **(3)**		$Millions												
5	Residential Mortgage Originations Industry Market Size – Volume **(25)**		$Millions										-	-	-
6	Mortgages and Home Equity Sold during the quarter **(26)**	RCONF070+RCONF071+RCONF674+RCONF675	$Millions										-	-	-
7	Servicing Expenses **(8)**		$Millions										-	-	-
	Retail and Small Business Deposits														
8	Total Open Checking and Money Market Accounts – End of Period		#										-	-	N/A
9	Debit Card Purchase Volume		$Millions										-	-	-
	International Retail and Small Business **(12)**														
10	Credit Card Revenues **(1)**		$Millions										-	-	-
	Investment Banking Segment														
11	Number of Employees **(15)**		#										-	-	N/A
12	Compensation - Total **(8)**		$Millions										-	-	-
13	Stock Based Compensation and Cash Variable Pay **(8)**		$Millions										-	-	-
	Advisory														
14	Deal Volume		$Millions										-	-	-
15	Industry Market Size - Fees		$Millions										-	-	-
16	Industry Market Size - Completed Deal Volume		$Millions										-	-	-
17	Backlog **(30)**		$Millions										-	-	-
	Equity Capital Markets														
18	Deal Volume		$Millions										-	-	-
19	Industry Market Size - Fees		$Millions										-	-	-
20	Industry Market Size - Volume		$Millions										-	-	-
	Debt Capital Markets														
21	Deal Volume		$Millions										-	-	-
22	Industry Market Size - Fees		$Millions										-	-	-
23	Industry Market Size - Volume		$Millions										-	-	-
	Syndicated Lending														
24	Deal Volume		$Millions										-	-	-
25	Industry Market Size - Fees		$Millions										-	-	-
26	Industry Market Size - Volume		$Millions										-	-	-
	Merchant Banking / Private Equity														
27	AUM **(10)**		$Millions										-	-	N/A
28	Sales and Trading Segment														
29	Number of Employees **(15)**		#										-	-	N/A
30	Total Proprietary Trading Revenue		$Millions										-	-	-
31	Compensation - Total **(8)**		$Millions										-	-	-
32	Stock Based Compensation and Cash Variable Pay **(8)**		$Millions										-	-	-
	Equities														
33	Average Asset Balance		$Millions												
	Fixed Income														
34	Average Asset Balance		$Millions												
	Commodities														
35	Average Asset Balance		$Millions												
	Prime Brokerage														
36	Average Client Balances **(13)**		$Millions												
37	Transaction Volume		$Millions										-	-	-
	Investment Management Segment														
	Asset Management														
38	AUM - Total **(10)**		$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
38A	AUM - Equities		$Millions										-	-	N/A
38B	AUM - Fixed Income		$Millions										-	-	N/A
38C	AUM - Other		$Millions										-	-	N/A
39	Net Inflows/Outflows		$Millions										-	-	-
	Wealth Management/Private Banking														
40	AUM - Total **(10)**		$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
40A	AUM - Equities		$Millions										-	-	N/A
40B	AUM - Fixed Income		$Millions										-	-	N/A
40C	AUM - Other		$Millions										-	-	N/A
41	Net Inflows/Outflows		$Millions										-	-	-
42	Number of Financial Advisors **(11)**		#										-	-	N/A
	Investment Services Segment														
	Asset Servicing														
43	Assets under Custody and Administration		$Millions										-	-	N/A
	Issuer Services														
44	Corporate Trust Deals Administered		#										-	-	-
	B. Firm Wide Metrics: PPNR Projections Worksheet														
45	Number of Employees	RIAD4150	#										-	-	N/A
46	Revenues - International		$Millions	-	-	-	-	-	-	-	-	-	-	-	-

#	Item	Code	Unit											
46A	Revenues - APAC (2) (16)		$Millions									-	-	-
46B	Revenues - EMEA (2) (17)		$Millions									-	-	-
46C	Revenues - LatAm (2) (18)		$Millions									-	-	-
46D	Revenues - Canada (2)		$Millions									-	-	-
47	Revenues - Domestic		$Millions	-	-	-	-	-	-	-	-	-	-	-
48	Severance Costs (14)		$Millions									-	-	-
49	Collateral Underlying Operating Leases for Which the Bank is the Lessor (22)		$Millions	-	-	-	-	-	-	-	-	-	-	N/A
49A	Auto		$Millions	-	-	-	-	-	-	-	-	-	-	N/A
49B	Other		$Millions	-	-	-	-	-	-	-	-	-	-	N/A
50	OREO Balance	RCFD2150	$Millions	-	-	-	-	-	-	-	-	-	-	N/A
50A	Commercial		$Millions	-	-	-	-	-	-	-	-	-	-	N/A
50B	Residential		$Millions	-	-	-	-	-	-	-	-	-	-	N/A
50C	Farmland		$Millions	-	-	-	-	-	-	-	-	-	-	N/A

Non Interest Income

#	Item	Code	Unit											
51	Trading Revenue	RIADA220	$Millions									-	-	-
52	Net Gains/(Losses) on Sales of Other Real Estate Owned (19)	RIAD5415	$Millions									-	-	-
53	Net Gains/(Losses) on Sales of Other Assets (excluding securities) (20)	RIADB496	$Millions									-	-	-
54	Extinguishment of Debt and Preferred Exchange Benefits Revenue (21)		$Millions									-	-	-

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

#	Item	Code	Unit											
55	Nonaccrual Loan Balance	RCFD5526 less RCFD3507	$Millions									-	-	N/A
56	Carrying Value of Purchased Credit Impaired (PCI) Loans	RCONC780	$Millions									-	-	N/A
57	Net Accretion of discount on PCI Loans included in interest Revenues		$Millions									-	-	N/A

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

#	Item	Unit
58	First Lien Residential Mortgages (in Domestic Offices)	months
59	Closed-End Junior Residential Liens (in Domestic Offices)	months
60	Home Equity Lines Of Credit (HELOCs)	months
61	C&I Loans, excl. Small Business (Scored/Delinquency Managed)	months
62	Small Business (Scored/Delinquency Managed)	months
63	CRE Loans (in Domestic Offices)	months
64	Credit Cards	months
65	Auto Loans	months
66	Student Loans	months
67	Other, incl. loans backed by securities (non-purpose lending) (7)	months
68	Residential Mortgages (First and Second Lien, Not in Domestic Offices)	months
69	Other Real Estate Loans (Not in Domestic Offices)	months
70	Other Loans & Leases	months
71	Interest-Bearing Securities (AFS and HTM)	months
72	Trading Assets	months

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

#	Item	Unit
73	Domestic Deposits - Time	months
74	Foreign Deposits-Time	months
75	Fed Funds	months
76	Repos	months
77	Other Short Term Borrowing	months
78	Trading Liabilities	months
79	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities	months
80	All Other Long Term Debt	months

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

#	Item	Unit	For upward rate movements	For downward rate movements	Assumed Floor
81	Money Market Accounts	basis points			
82	Savings	basis points			
83	NOW, ATS, and other Transaction Accounts	basis points			
84	Time Deposits	basis points			
85	New Business Pricing for Time Deposits (27)	basis points			
85A	Curve (if multiple terms assumed) (28)	basis points			
85B	Index rate (if single term assumed) (29)	basis points			

Footnotes to the *PPNR Metrics Worksheet*

(1) Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.

(2) Provide regional breakouts for all quarters but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule.

(3) Average oustanding principal balance fo residential mortgage loans the Bank services for others.

(4) The Weighted Average Life should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments, and defaults. For the 14A, given that it covers forecasted time periods, the WAL should be forward-looking which incorporates the changes to the projected WAL, including new business activity.

(5) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.

(6) Reference PPNR Net Interest Income worksheet for product definitions.

(7) Corresponds to line item **7C** on the Net Interest Income worksheet.

(8) Include both direct and allocated expenses.

(9) "Metrics by Business Segment/Line" correspond to Business Segments/Lines on PPNR Submission worksheet, unless explicitly stated otherwise (e.g. line item **2**). See Instructions for defintions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.

(10) Assets under Management

(11) Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.

(12) Regions outside the US and Puerto Rico.

(13) Report the grossed up "interest balances" that result from prime brokerage activities.

(14) List items on PPNR Projections worksheet that include this item if any:

(15) Full-time equivalent employees at end of current period (RIAD4150) for a given segment only.
(16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)
(17) Europe, Middle East, and Africa
(18) Latin America, including Mexico
(19) List Business Segments reported on PPNR Projections Worksheet that include this item if any:

(20) List Business Segments reported on PPNR Projections Worksheet that include this item if any:

(21) List Business Segments reported on PPNR Projections Worksheet that include this item if any:

(22) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in
(23) Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing contra-revenues and/or
expenses.

(24) Applies to line items **1-9**; US and Puerto Rico only.
(25) Total domestic mortgages originated during the quarter.
(26) Call Report name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.
(27) New business pricing for time deposits refers to the anticipated average rate on newly issued time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued
for that time period are considered new business. The worksheet is requesting re-pricing beta under normal rate scenarios for both an upward and downward rate movement.

(28) The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price
time deposits.

(29) If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.

(30) A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter
should be the bank's latest backlog estimate.

Do international revenues exceed 5% of total revenues?   N/A   N/A   N/A   N/A   N/A   N/A   N/A   N/A   N/A