

DFAST-14A Regulatory Capital Instruments Schedule Cover Sheet

Institution Name:

RSSD ID:

Submission Date (MM/DD/YYYY):

CERT:

Projected Capital Actions and Balances

Item	Base regulatory capital treatment	Tier	Notional amount (\$mil)										Amount recognized in regulatory capital (\$mil)										Comments					
			Actual					Projected					Actual					Projected										
			Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014						
Quarterly Redemption/Repurchase Activity																												
1	Common Stock (CS)	Tier 1																										
2	CS Warrants	Tier 1																										
3	CS USG Investment	Tier 1																										
4	Non-Cumulative Perpetual Preferred (NCPP)	Tier 1																										
5	NCPP Convertible	Tier 1																										
6	Cumulative Perpetual Preferred (CPP)	Tier 1																										
7	CPP TARP Preferred	Tier 1																										
8	Mandatory Convertible Preferred (MCP)	Tier 1																										
9	MCP USG Preferred	Tier 1																										
10	Cumulative Dated Preferred (TRUPS)	Tier 1																										
11	USG Preferred TRUPS	Tier 1																										
12	REIT Preferred	Tier 1																										
13	Other Tier 1 Instruments	Tier 1																										
14	Cumulative Perpetual Preferred (CPP)	Tier 2																										
15	Mandatory Convertible Preferred (MCP)	Tier 2																										
16	Cumulative Dated Preferred (TRUPS)	Tier 2																										
17	Subordinated Debt	Tier 2																										
18	Other Tier 2 Instruments	Tier 2																										
Quarterly Issuance Activity																												
19	Common Stock (CS)	Tier 1																										
20	CS Warrants	Tier 1																										
21	CS USG Investment	Tier 1																										
22	Non-Cumulative Perpetual Preferred (NCPP)	Tier 1																										
23	NCPP Convertible	Tier 1																										
24	Cumulative Perpetual Preferred (CPP)	Tier 1																										
25	CPP TARP Preferred	Tier 1																										
26	Mandatory Convertible Preferred (MCP)	Tier 1																										
27	MCP USG Preferred	Tier 1																										
28	Cumulative Dated Preferred (TRUPS)	Tier 1																										
29	USG Preferred TRUPS	Tier 1																										
30	REIT Preferred	Tier 1																										
31	Other Tier 1 Instruments	Tier 1																										
32	Cumulative Perpetual Preferred (CPP)	Tier 2																										
33	Mandatory Convertible Preferred (MCP)	Tier 2																										
34	Cumulative Dated Preferred (TRUPS)	Tier 2																										
35	Subordinated Debt	Tier 2																										
36	Other Tier 2 Instruments	Tier 2																										
Capital Balances																												
37	Common Stock (CS)	Tier 1																										
38	CS Warrants	Tier 1																										
39	CS USG Investment	Tier 1																										
40	Non-Cumulative Perpetual Preferred (NCPP)	Tier 1																										
41	NCPP Convertible	Tier 1																										
42	Cumulative Perpetual Preferred (CPP)	Tier 1																										
43	CPP TARP Preferred	Tier 1																										
44	Mandatory Convertible Preferred (MCP)	Tier 1																										
45	MCP USG Preferred	Tier 1																										
46	Cumulative Dated Preferred (TRUPS)	Tier 1																										
47	USG Preferred TRUPS	Tier 1																										
48	REIT Preferred	Tier 1																										
49	Other Tier 1 Instruments	Tier 1																										
50	Cumulative Perpetual Preferred (CPP)	Tier 2																										
51	Mandatory Convertible Preferred (MCP)	Tier 2																										
52	Cumulative Dated Preferred (TRUPS)	Tier 2																										
53	Subordinated Debt	Tier 2																										
54	Other Tier 2 Instruments	Tier 2																										
Data completeness check: If "No", please complete all non shaded cells until all cells to the right read "Yes". Do not leave cells blank; enter "0" if not applicable.			No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No

DFAST-14A Regulatory Capital Instruments Schedule

Capital Position Reconciliation

	Notes	Actual in \$Millions									
		Q3 2012	Q4 2012	Q1 2013	Q2 2013	Projections in \$Millions			Q3 2014	Q4 2014	
Reconciliation of Tier 1 capital position											
1 Funded Tier 1 instruments*		-	-	-	-	-	-	-	-	-	-
2 Noncontrolling (minority) interest	RCFD 3000										
3 Class A											
4 Class B											
5 Class C											
6 Retained earnings	RCFD 3632										
7 Accumulated other comprehensive income	RCFD B530										
8 Regulatory adjustments											
9 Restricted core capital in excess of the Tier 1 limit (if addition, report as a positive value; if deduction, report as a negative value)											
10 Other additions/reductions											
11 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)	RCFD 8434										
12 Net unrealized loss on available-for-sale equity securities (report loss as a positive value)	RCFD A221										
13 Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	RCFD 4336										
14 Disallowed goodwill and other disallowed intangible assets	RCFD B590										
15 Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank holding company's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	RCFD F264										
16 Disallowed servicing assets and purchased credit card relationships	RCFD B591										
17 Disallowed deferred tax assets	RCFD 5610										
18 Other additions/deduction to tier 1 capital	RCFD B592										
19 Tier 1 capital (includes funded instruments, noncontrolling interest, retained earnings and AOCI LESS regulatory adjustments)											
20 For validation purposes, enter the value of Tier 1 capital per Schedule RC-R	RCFD 8274										
Validation check: does Line 19=Line 20?		No									
Reconciliation of Tier 2 capital position											
21 Funded Tier 2 instruments*		-	-	-	-	-	-	-	-	-	-
22 Noncontrolling (minority) interest											
23 Class B											
24 Class C											
25 Regulatory adjustments											
26 Restricted core capital in excess of the Tier 2 limit (if addition, report as a positive value; if deduction, report as a negative value)											
27 Allowance for loan and lease losses includible in Tier 2 capital	RCFD 5310										
28 Unrealized gains on available-for-sale equity securities includable in Tier 2 capital	RCFD 2221										
29 Other Tier 2 capital components	RCFD B594										
30 Tier 2 capital (includes funded instruments, noncontrolling interest, and regulatory adjustments)											
31 For validation purposes, enter the value of Tier 2 capital per Schedule RC-R	RCFD 8275										
Validation check: does Line 30=Line 31?		No									
Reconciliation of Total risk-based capital position											
32 Tier 3 capital allocated for market risk	RCFD 1395										
33 Deductions for total risk-based capital	RCFD B595										
34 Total risk-based capital											
35 For validation purposes, enter the value of Total risk-based capital per Schedule RC-R	RCFD 3792										
Validation check: does Line 34=Line 35?		No									
Data completeness check: If "No", please complete all non shaded cells until all cells to the right read "Yes." Do not leave cells blank; enter "0" if not applicable.											
		No	No	No	No	No	No	No	No	No	No

* Funded Tier 1 and Tier 2 instruments should equal the sum of the instruments as reported on the "Projected Capital Balances" worksheet.