OMB Number 3064-NEW Expiration Date: 03/31/16

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DFAST-14A Summary Schedule Cover Sheet

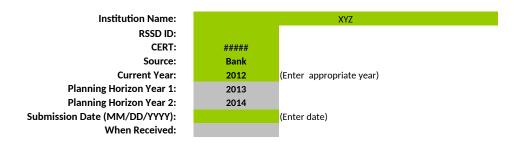
All Banks are expected to complete a version of the Summary template for each required scenario - Baseline, Adverse, Severely Adverse - and additional scenarios that are named accordingly.

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.



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	Proje Q3 2013	ected in \$Millio Q4 2013	ons Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	Sums in \$Millions 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 5	First Lien HELOAN Second / Junior Lien Mortgages	Sum of items 6 and 7	-	-	-	-	-	-	-	-	-	-	-		-
6	Closed-End Junior Liens	Sam of Rems o and y		-	-	-	-	-	-	-	-	-	-		-
7	HELOCs			-	-	-	-	-	-	-	-	-	-	-	-
8	CRE Loans	Sum of items 9, 10, and 11	-	-	-	-	-	-	-	-	-	- 1	-	-	-
9 10	Construction 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) First Lien Mortgages	Sum of items 16, 17, 18, and 24	-	-	-	-	-	-	-	-	-	-	-		-
16 17	First Lien Mortgages 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	-	-	- 1	-	-	-	-	-		-	-		-1
22 23	Owner-Occupied Non-Owner-Occupied												-		
23	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 29	Business and Corporate Card Credit Cards			-	-	-	-	-	-	-	-	-	-		-
30	Other Consumer	Sum of items 31, 32, 33, and 34	-	-	-	-	-	-		-	-	-	-		
31	Auto Loans	5411 67 REITS 62, 62, 66, 414 61		-		-	-	-		-	-	-	-		-
32	Student Loans			-	-	-	-	-	-	-	-	-	-	-	-
33	Other loans backed by securities (non-purpose lending)												-		-
34	Other	C 6 th 0 / t- 40											-		-
35 36	Other Loans Loans to Foreign Governments	Sum of items 36 to 40	-	-	-	-	-	-	-	-	-	-	-		
37	Agricultural Loans												-		
38	Loans for purchasing or carrying securities (secured or unsecured)												-	-	-
39	Loans to Depositories and Other Financial Institutions												-	-	-
40 41	All Other Loans and Leases	Sum of items 41 and 42	-	-	-	-	-	-	-	-	-	-	-		-
41	All Other Loans (exclude consumer loans) All Other Leases												-		-
43	Total Loans and Leases	Sum of items 1, 15, 25, 29, 30, and 35	-		-	-	-	-	-	-	-	-	-	-	-
44	LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UND Real Estate Loans (in Domestic Offices)	Sum of items 45, 46, 47, and 48	-	-				-			-	-	-		
45	First Lien Mortgages	Sam of items 15, 16, 17, and 16											-		_
46	Second / Junior Lien Mortgages												-		-
47	CRE Loans												-	-	-
48	Loans Secured by Farmland												-	-	-
49 50	Real Estate Loans (Not in Domestic Offices) Residential Mortgages	Sum of items 50, 51, and 52	-	-	-	-	-	-	-	-	-	-	-		
51	CRE Loans												_		
52	Loans Secured by Farmland												-	-	-
53	C&I Loans												-	-	-
54	Credit Cards												-	-	-
55 56	Other Consumer 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 60	Trading Incremental Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses)	Item 1 on Counterparty Risk Worksheet 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	l.	-	-	-	-	-	-	-	-	-	-	-	-
	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	[-	-	-	-	-	-	-	-	-	-	-	-

69 70	ALLOWANCE FOR LOAN and LEASE LOSSES ALLL, prior quarter Real Estate Loans (in Domestic Offices)	Sum of items 71, 75, and 79	-	-	-	-	-	-	-					
71 72 73 74	Residential Mortgages First Lien Mortgages Closed-End Junior Liens HELOCS		-	-	-	-	-	-		-	-			
75 76 77	CRE Loans Construction Multifamily		-	-	-	-	-	-	-	-				
78 79 80	Nonfarm, Non-residential Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices)	Sum of items 81, 82, and 83	-	-	-	-	-	-	-	-				
81 82 83 84	Residential Mortgages CRE Loans Farmland C&I Loans	Sum of items 85, 86, and 87												
85 86 87	C&I Graded Small Business (Scored/Delinquency Managed) Corporate and Business Cards	Sum of items 63, 66, and 67												
88 89 90	Credit Cards Other Consumer All Other Loans and Leases													
91 92	Unallocated Provisions during the quarter	riad4230	-	-	-	-	-	-	-	-		-	-	-
93 94 95 96	Real Estate Loans (in Domestic Offices) Residential Mortgages First Lien Mortgages Closed-End Junior Liens	Sum of items 94, 98, and 102	-	-	-	-	-	-	-	-		-	-	-
97 98	HELOCs CRE Loans		-	-	-	-	-	-	-	-		-	-	-
99 100	Construction Multifamily											-	-	-
101 102	Nonfarm, Non-residential Loans Secured by Farmland											-	-	-
103 104 105	Real Estate Loans (Not in Domestic Offices) Residential Mortgages CRE Loans	Sum of items 104, 105, and 106	-	-	-	-	-	-	-	-		-	-	-
106 107	Farmland C&I Loans	Sum of items 108, 109, and 110	-	-		-				-		-	-	-
108 109	C&l Graded Small Business (Scored/Delinquency Managed)	5411 6) Kell 5 160, 167, 414 116										-	-	-
110 111	Corporate and Business Cards Credit Cards											-	-	-
112 113	Other Consumer All Other Loans and Leases											-	-	-
114 115	Unallocated Net charge-offs during the quarter	Item 43	-	-	-	-	-	-	-	-		-	-	-
116 117	Other ALLL Changes ALLL, current quarter	riadc233 less riad 5523 Items 69, 92, and 116 less item 115 = rcfd3123	-	-	-	-		-	-	-		-	-	-
118	PRE-PROVISION NET REVENUE Net interest income	PPNR Projections Worksheet Item 13				-								
119 120	Noninterest income	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 38		-	-	-	-	-	-	-		-	-	-
121	Noninterest expense Pre-Provision Net Revenue	Items 118 and 119 less item 120	-	-	-	-	-	-	-	-		-	-	-
	CONDENSED INCOME STATEMENT													
122 123	Pre-Provision Net Revenue Provisions during the quarter	Item 121 Item 92 = riad4230	-	-	-	-	-	-	-	-		-		-
124 125	Total Trading and Counterparty Losses Total Other Losses	Item 63 Item 67		-	-	-	-	-	-	-		-	-	
126 127	Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI)	riad3196										-	-	-
128 129	Realized Gains (Losses) on held-to-maturity securities (forecast = OTI) Income (loss) before taxes and extraordinary items	riad3521 Sum of items 122, 126, 128, and 127, less items 123, 124, and 125 =riad4301	_	-	-	-	-	-		-		-	-	-
130	Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments	riad4302 Item 129 less item 130 =riad4300	-	-	-	-	-	-	-	-		-	-	-
132	Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests	riad4320 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	-na-	nar	nana-	-na-	-na-	-na-						
137	REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES Reserve, prior quarter			-	-	-	-	-	-	-		l		
138 139	Provisions during the quarter Net charges during the quarter			-	-	-	-		-	-		-	-	-
140	Reserve, current quarter	Items 137 and 138 less item 139	•	-	-		-	-	-	•				

Bank Balance Sheet Worksheet: XYZ in Baseline

			Actual in \$Millions				Proj	ected in \$Millio	ons			
Item		Notes	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
		Assets										
		Addition										
	SECURITIES Held to Maturity (HTM)	rcfd1754										I
1 2	Available for Sale (AFS)	rcfd1773										
3	Total Securities	Sum of items 1 and 2	-	-	-			-		-	-	
	Total Loans and Leases											
4 5	Real Estate Loans (in Domestic Offices) First Lien Mortgages	Sum of items 5, 8, 11, and 17 Sum of items 6 and 7 = rcon5367	-			-	-	-		-		
6	First Lien Mortgages First Lien Mortgages	Sum of items 6 and 7 = rcon5367	-	-	-	-	•	-	•	-	-	
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 13	Construction Multifamily	= sum of rconf158 and rconf159 = 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 21	Second / Junior Lien Mortgages CRE Loans	Sum of items 22, 23, and 24	-	-				-		-		
22	Construction	Sum of items 22, 23, and 24	-	•	-	-	•	-	-	-	-	
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 30	C&I Graded 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 37	Other Consumer Auto Loans	Sum of items 37, 38, 39, and 40 = rcfdk137	-	-	-	-	•	-	-	-	-	
38	Student Loans	= rcfak13/										
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 44	Agricultural Loans Loans for purchasing or carrying securities (secured or unsecured)	= rcfd1590 = rcon1545										
45	Loans for purchasing or carrying securities (secured or unsecured) Loans to Depositories and Other Financial Institutions	= rcon1545 = 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	-			-	-	-	-	-	-	
	ACCRITAL LOANS											
50	ACCRUAL LOANS Real Estate Loans (in Domestic Offices)	Sum of items 51, 54, 57, and 63	-			-		-				
51	First Lien Mortgages	Sum of items 52, 54, 57, and 63 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 CRE Loops	Cum of itams 50 50 and 40		-	-	-	-	-	-	-	•	
57 58	CRE Loans Construction	Sum of items 58, 59, and 60	-			-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-
65	First Lien Mortgages			-	-	-	-	-	-	-	-	-
66	Second / Junior Lien Mortgages			-	-	-	-	-	-	-	-	-
67	CRE Loans	Sum of items 68, 69, and 70	-		-	-	-	-	-	-		-
68	Construction											
69	Multifamily											
		0 (1) 74 170										
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											
		0 (1) 051 00		-							-	
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											
	Total Loans and Leases	Sum of items 50, 64, 74, 78, 79, and 84	-	-	-						-	
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											
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	-	-	-	-	-	-	-	-	-	-
100	Total Zould Hold for oute and Zould Accounted for and of the Full Full of option	5411 67 (C115 76, 76, 162, 166, 16 1, 414 165										
107	Uncorned Income on Loons	rcfd2123										
	Unearned Income on Loans											
108	Allowance for Loan and Lease Losses Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Incom-	rcfd3123	-	-	-	-	-	-	-	-	-	-
109	and Allowance for Loan and Lease Losses											
	and Anowance for Loan and Lease Losses	Item 49 less items 107 and 108 = rcfdb529	-	-	-	-	-	-	-	-	-	-
	TRADING											
110	Trading Assets	rcfd3545										
	INTANGIBLES											
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	-	-	-	-	-	-	-	-	-	-
	<u>OTHER</u>											
116	Premises and Fixed Assets	rcfd2145										
117	OREO	Sum of items 118 to 120 = rcfd2150	-	-	-	-	-	-	-	-	-	-
118	Commercial	•										
119	Residential							-			-	
120								-				
	Farmland	0 (1) 100 1100										
121	Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)	Sum of items 122 and 123	-	-	-	-	-	-	-	-	-	- 1
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		-	-	-	-		-	-	-	-
120			- 1	•	- 1				-	- 1		

Liabilities

407	D 1	(101) (101) (1101) (1101)										
127	Deposits	rcon6631 + rcon6636 + rcfn6631 + rcfn6636									\perp	
128	Trading Liabilities	rcfd3548										_
129	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Iss Consolidated Special Purpose Entities	ued by										
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										
		Facility Continu										
		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 = rcfdg 105	-	-	-	-		-	-		-	
		Other										
		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 sched	lules. Please ensure that these cells are all "TRUE" before the worksheet is	submitted.									
	Bank Equity Capital		1	1	1	1	1	1	1	1	1	
	Dalik Equity Capital		1			1	1					

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 5, 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.

Bank Capital Worksheet: XYZ in Baseline

		Actual in \$Millions				Draine	ed in \$Millions					Sums in \$Millions	
Item	Notes	Q3 2012	Q4 2012	Q1 2013	Q2 2013		Q4 2013 Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter
Schedule RI-A—Changes in Bank Equity Capital													
Total bank equity capital most recently reported for the end of previous QUARTER Effect of changes in accounting principles and corrections of material accounting errors	riad3217 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 riadb511										-	-	
 Other comprehensive income Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the comprehensive income 												-	
16 Other adjustments to equity capital (not included above)* Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less item											-	-	
1/ Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less item	ns 10, 12, 13) Must match item 139 on the Balance Shee Worksheet = riad3210	et .									-		
Schedule RC-R—Regulatory Capital													
Tier 1 capital	Nov. 47 mildon												
18 Total bank equity capital	Item 17 =rcfd3210	-					-		-				
Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, repor negative value)	10,00454												
20 Net unrealized loss on available-for-sale equity securities (report loss as a positive value) 21	rcfda221												
Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a ne	egative value) rcfd4336												
22 Nonqualifying perpetual preferred stock	rcfdb588												
23 Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries 24 Qualifying restricted core capital elements (other than cumulative perpetual preferred stock)	rcfdb589												
25 Qualifying mandatory convertible preferred securities of internationally active bank holding companies													
26 Disallowed goodwill and other disallowed intangible assets 27	rcfd590												
27 Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is include earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive va	d in retained slue; if a net												
loss, report as a negative value) 28 Subtotal (sum of items 18, 23, 24, 25, less items 19, 20, 21, 22, 26, 27)	rcfd264												
29 Disallowed servicing assets and purchased credit card relationships	rcfdb591												
30 Disallowed deferred tax assets 31 Other additions to (deductions from) Tier 1 capital**	rcfd5610 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												
Risk-Weighted Assets Average Total Assets for Leverage Capital Purposes	Item 33 = rcfda223 rcfda224	-	-	-	-	-		-	-	-			
Average Total Assets for Leverage Capital Purposes	rcjaa224												
39 Tier 1 Common Ratio (%) 40 Tier 1 Ratio (%)	Tier 1 Common/RWA*100	-		-	-	-				-			
40 Tier 1 Ratio (%) 41 Total Risk-Based Capital Ratio (%)	Tier 1 Capital/RWA*100 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:													
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											
 (b) Enter 10% of the tier 1 subtotal (c) Enter the amount of of deferred tax assets to be used when calculating the regulatory capital limit 	10% of Item 58				-	-	-	-	-	-	-	-
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 taxabl income. Future taxable income should not include net operating loss carpforwards to be used during the next 12 months or existing temporary differences that are expected to reverse over the next 12 months	le											
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*****												
Takara takaba mesine consistent with hem of												
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 (\$)						-				-		
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 Ch												
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 adjustments to equity capital:	surplus and minority interest in subsidiaries. Speci	fically, non-com	mon elements n	ust include th	e following ite	ms captured	in the Call Repo	ort: Schedule R	C, line item 2	23 net of S	Schedule RC-R	, line item 5; Sche
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 item 6 and line item 10.		fically, non-com	mon elements n	ust include th	e following ite	ms captured	in the Call Repo	ort: Schedule Ro	.C, line item 2	23 net of S	Schedule RC-R	, line item 5; Scho
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:		fically, non-com	mon elements n	ust include th	e following ite	ms captured	in the Call Repo	vt: Schedule Ri	.C, line item 2	23 net of S	Schedule RC-R	, line item 5; Schr
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 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 provides paid during fiscal year ended 2010 Taxes paid during fiscal year ended 2011		fically, non-com	mon elements n	ust include th	e following ite	ms captured	in the Call Repo	rt: Schedule Ri	C, line item 2	23 net of S	Schedule RC-R	, line item 5; Scho
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 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 pr Taxes paid during fiscal year ended 2010		fically, non-com	mon elements n	ust include th	e following ite	ms captured	in the Call Repo	rt: Schedule Ri	C, line item 2	23 net of S	Schedule RC-R	. line item 5; Schr
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 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 pr 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 lifs on Schedule M3 (line 30) for fiscal year ended 2009		fically, non-com	mon elements n	sust include th	e following ite	ms captured	in the Call Repo	vrt. Schedule Ri	.C. line item 2	23 net of S	Schedule RC-R	, line item 5; Schu
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 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 professional professional period in the year-to-date period. Please professional professional period in the year-to-date period. Please professional professional period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please professional professional period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please professional professio		fically, non-com	mon elements n	uust include th	e following ite	ms captured	in the Call Repo	ort: Schedule Ri	:C, line item 2	23 net of S	Schedule RC-R	, line item 5; Sch
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 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 pr 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 lifs on Schedule M3 (line 30) for fiscal year ended 2009	ovide disaggregated data for item 62 as follows:	fically, non-com	mon elements n	ust include th	e following ite	ms captured	in the Call Repo	nt: Schedule R	.C., line Item 2	23 net of \$	Schedule RC-R	. line item 5; Sch
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 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 profile and 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 foliows: 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	ovide disaggregated data for item 62 as follows:	fically, non-com	mon elements n	ust include th	e following ite	ms captured	in the Call Repo	irt: Schedule Ri	.C. line item 2	23 net of \$	Schedule RC-R	, line item 5; Sch

Bank Retail Balance and Loss Projection Worksheet: XYZ in Baseline

		Actual in \$Millions				P	rojected in \$Millio	ons			
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										
Ü	First Lien HELOANs (in Domestic Offices)										
9	Balances										
10											
11	New originations Paydowns										
12	Asset Purchases										
13	Asset Sales										
14	Loan Losses										
15	Cumulative interim loan losses - Non PCI										
16	Cumulative interim loan losses - PCI										
17	Closed-End Junior Liens (in Domestic Offices) Balances										
18	New originations										
19	Paydowns										
20	Asset Purchases										
21	Asset Sales										
22 23	Loan Losses Cumulative interim Ioan Iosses - Non PCI										
23 24	Cumulative interim loan losses - Non PCI Cumulative interim loan losses - PCI										
24	HELOCs (in Domestic Offices)										
25	Balances										
26	Paydowns										
27	Asset Purchases										
28 29	Asset Sales Loan Losses										
30	Cumulative interim loan losses - Non PCI										
31	Cumulative interim loan losses - PCI										
	First Lien Mortgages and HELOANs (International)										
32	Balances										
33 34	New originations										
34 35	Paydowns Asset Purchases										
36	Asset Fulchases Asset Sales										
37	Loan Losses										
38	Cumulative interim loan losses - Non PCI										
39	Cumulative interim loan losses - PCI										
40	Closed-End Junior Liens and HELOCs (International) Balances										
40 41	New originations										
42	Paydowns										
43	Asset Purchases										
44	Asset Sales										
45	Loan Losses										
46 47	Cumulative interim loan losses - Non PCI Cumulative interim loan losses - PCI										
4/	Corporate Card (Domestic)										
	Corporate Caru (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										
3,	Charge Card (Domestic)										
58	Balances	-	-	-	-	-	-	-	-	-	-
59	Balance from vintages < 4Q12										
60	Balance from vintages 44(12-44(13)										
61	Balance from vintage 2014										
62	Paydowns										
63	Asset Purchases										
64	Asset Fulchases Asset Sales										
65											
00	Loan Losses Park Card (Demostic)										
44	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										
70	Bank and Charge Card (International)										
79	Balances										
80	Paydowns										
81	Asset Purchases										
82	Asset Sales										
83	Loan Losses										
0.4	Auto Loans (Domestic)										
84	Balances										
85	New originations										
86	Paydowns										
87 88	Asset Purchases										
89	Asset Sales										
09	Loan Losses										
00	Auto Loans (International)										
90	Balances										
91	New originations										
92	Paydowns										
93	Asset Purchases										
94	Asset Sales										
95	Loan Losses										
٥/	Auto Leases (Domestic)										
96	Balances										
97	New originations										
98	Paydowns										
99	Asset Purchases										
100	Asset Sales										

101	Loan Losses					
	Auto Leases (International)				ı	
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

			ourcers were		ITZ III Baseiine	=						
able A.1 LOANS SOLD TO FANNIE MAE, Bank ABLE TO REPORT OUTSTANDING UPB AND DELIN Millions	2004	2005	QUESTED IN TA	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Tatal	Scenarios fo should be
inal UPB	2004	2005	2006	2007	2006	2009	2010	2011	2012	Unallocated	Total	Baseline Only
inal UPB (Excluding Exempt Population)											-	Baseline Only
tanding UPB (Excluding Exempt Population)											-	Baseline Only
iquency Status as of 3Q (Excluding Exempt Population)									1			baseline Only
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
redit Loss Realized to-date (Excluding Exempt Population)											-	Baseline Only
rchase Requests Outstanding (Excluding Exempt Population)											-	Baseline Only
ated Lifetime Net Credit Losses (Excluding Exempt Population)											-	All Scenarios
cted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios
2 A.2 LOANS SOLD TO FANNIE MAE, Bank UNABLE TO REPORT OUTSTANDING UPB OR DEL	INOUENCY IN	FORMATION R	EOUESTED IN 1	ABLE A.1								
·	-		-			Vintage						
ions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total	
nal UPB			1								-	Baseline Only
nal UPB (Excluding Exempt Population)											-	Baseline Only
anding UPB (Excluding Exempt Population)											-	Baseline Onl
cted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios
A.3 Loss Projections for LOANS SOLD TO FANNIE MAE					Pr	ojected in \$Milli	ons					
ions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total	
ted Future Losses to Bank Charged to Repurchase Reserve											-	All Scenarios
ions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total	Danalina Only
al UPB											-	Baseline Only
nal UPB (Excluding Exempt Population) tanding UPB (Excluding Exempt Population)											-	Baseline Only Baseline Only
quency Status as of 3Q (Excluding Exempt Population)											-	Baseline Only
Current												Baseline Only
Past due 30 to 89 days											-	Baseline Only
Past due 90 to 179 days											-	Baseline Only
Past due 180+ days											-	Baseline Onl
redit Loss Realized to-date (Excluding Exempt Population)											-	Baseline Only
rchase Requests Outstanding (Excluding Exempt Population)											-	Baseline Only
ated Lifetime Net Credit Losses (Excluding Exempt Population)											-	All Scenarios
cted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios
B.2 LOANS SOLD TO FREDDIE MAC, Bank UNABLE TO REPORT OUTSTANDING UPB OR DE	LINQUENCY IN	IFORMATION I	REQUESTED IN	TABLE B.1								
ons	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total	
al UPB	200.	2005	2000	200,		2007				Snanocated	-	Baseline Only
al UPB (Excluding Exempt Population)									1		_	Baseline Only
anding UPB (Excluding Exempt Population)											-	Baseline Only
ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios
B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC					_							
ons	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Pr Q4-2013	ojected in \$Milli Q1-2014	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total	
ted Future Losses to Bank Charged to Repurchase Reserve	Q+ 2012	Q1 2010	Q2 2010	Q0 2010	Q+ 2010	Q1 2014	Q2 2014	Q0 2014	Q+ 201+	2015 OF Editor	-	All Scenarios
C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OU	ITSTANDING I	IPB AND DELIN	OUENCY INFO	RMATION REC	OUESTED IN TA	ABLE C.1						
G. I LOSTIO HISORED DI THE OS GOVERNIVIENT (C.G. FIIM, VM), DANK MOLE TO REPORT OU	. JIMINDING C	" P VIAD DETIN	ACOLINET HAPO	MI-IAI ION REC	(OFSIED IIA IV	Vintage						
ons	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total	
al UPB											-	Baseline Only
al UPB (Excluding Exempt Population)			-					-			-	Baseline Only
anding UPB (Excluding Exempt Population)											-	Baseline Only
uency Status as of 3Q (Excluding Exempt Population)												
Current											-	Baseline Only

Past due 30 to 89 days											
Past due 90 to 179 days											-
Past due 180+ days											-
t Credit Loss Realized to-date (Excluding Exempt Population)											-
purchase Requests Outstanding (Excluding Exempt Population)											-
ss to-date due to Denied Insurance											
imated Lifetime Net Credit Losses (Excluding Exempt Population)											-
jected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-
ole C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT	OLITETANIDINI	C LIDE OF DELL	INOLIENCY INE	ODNANTION DE	OUTSTED IN T	ADIF C 1					
DIE C.2 LOANS INSORED BY THE OS GOVERNIVIENT (E.g. PHA, VA), BANK ONABLE TO REPORT	OUISTANDIN	G OPB OR DELI	INQUENCY INF	ORMATION RE	QUESTED IN I	Vintage					
llions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total
nal UPB	2001	2005	2000	2007	2000	2007	2010	2011		Jiidiiocated	-
al UPB (Excluding Exempt Population)											-
nding UPB (Excluding Exempt Population)											-
ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-
e C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)											
C.S. ESSS PROJECTIONS FOR ESPAINS INSURED BY THE OS GOVERNMENT (e.g. THA, VA)					Pro	jected in \$Millio	ons				
lions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total
cted Future Losses to Bank Charged to Repurchase Reserve											-
al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) uency Status as of 3Q (Excluding Exempt Population)											
Current											-
Past due 30 to 89 days											-
Past due 90 to 179 days Past due 180+ days											
edit Loss Realized to-date (Excluding Exempt Population)											
chase Requests Outstanding (Excluding Exempt Population)											-
ated Lifetime Net Credit Losses (Excluding Exempt Population)											-
cted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-
D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS	TANDING UPB	OR DELINQUE	NCY INFORMA	TION REQUES	TED IN TABLE	D.1 Vintage					
lions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total
al UPB											
al UPB (Excluding Exempt Population)											
anding UPB (Excluding Exempt Population)											-
cted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-
D.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	ojected in \$Millio	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total
Ilions ected Future Losses to Bank Charged to Repurchase Reserve	Q- 2012	Q1 2013	Q£ 2010	Q0 2010	Q- 2013	Q1 2014	√2 201 4	Q0 2014	Q+ 2014	2013 Of Latel	- Iotai
·											
E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUTS	TANDING UP	B AND DELINQ	UENCY INFORM	MATION REQU	ESTED IN TABI	LE E.1 Vintage					
	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total
											-
UPB											
I UPB I UPB (Excluding Exempt Population)											
l UPB Il UPB (Excluding Exempt Population) nding UPB (Excluding Exempt Population)											-
al UPB al UPB (Excluding Exempt Population) nding UPB (Excluding Exempt Population) uency Status as of 3Q (Excluding Exempt Population)											-
UPB UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) ency Status as of 3Q (Excluding Exempt Population) Current											
UPB UPB (Excluding Exempt Population) ading UPB (Excluding Exempt Population) enercy Status as of 3Q (Excluding Exempt Population) Current Past due 30 to 89 days											-
al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) quency Status as of 3Q (Excluding Exempt Population) Current Past due 30 to 89 days Past due 90 to 179 days											-
al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) quency Status as of 3Q (Excluding Exempt Population) Current Past due 30 to 89 days Past due 90 to 179 days Past due 90 to 179 days											-
al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) quency Status as of 3Q (Excluding Exempt Population) Current Past due 30 to 89 days Past due 90 to 179 days Past due 180+ days redit Loss Realized to-date (Excluding Exempt Population)											-
Past due 30 to 89 days Past due 90 to 179 days											-

Vintage

Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total
Original UPB											-
Original UPB (Excluding Exempt Population)											-
outstanding UPB (Excluding Exempt Population)											-
ojected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-
able E.3 Loss Projections for LOANS SECURITIZED WITHOUT MONOLINE INSURANCE											
						ojected in \$Millio					
Aillions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total
jected Future Losses to Bank Charged to Repurchase Reserve											-
ble F.1 WHOLE LOANS SOLD, BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQUENC	/ INFORMATIO	N PEOLIESTED	IN TABLE E 1								
DIET. I WHOLE LOANS SOLD, BANK ABLE TO REPORT GOTSTANDING OF DAND BELINGGENE	INIONIVIATIO	N KLQOLJILD	III IADLL I.I			Vintage					
illions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total
iginal UPB											-
iginal UPB (Excluding Exempt Population)											-
tstanding UPB (Excluding Exempt Population)											-
linquency Status as of 3Q (Excluding Exempt Population)											
Current											-
Past due 30 to 89 days											-
Past due 90 to 179 days Past due 180+ days											-
Past due 1804 days t Credit Loss Realized to-date (Excluding Exempt Population)											
purchase Requests Outstanding (Excluding Exempt Population)											-
imated Lifetime Net Credit Losses (Excluding Exempt Population)											-
ojected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-
ble F.2 WHOLE LOANS SOLD, BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQUEN	CY INFORMAT	ION REQUESTE	D IN TABLE F.1								
						Vintage					
illions ginal UPB	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total
ginal UPB (Excluding Exempt Population)											•
tstanding UPB (Excluding Exempt Population)											-
pjected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-
jected i dear e 200000 to Dank enarged to Reparenase Reserve (Exchange Exemple) opulation,											
ble F.3 Loss Projections for WHOLE LOANS SOLD											
					Pro	ojected in \$Millio	ons				
illions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total
ejected Future Losses to Bank Charged to Repurchase Reserve			,		,			<u> </u>			-
ole G.3 TOTAL Loss Projections											
						ojected in \$Millio					
Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total
rojected Future Losses to Bank Charged to Repurchase Reserve	-	-	-	-	-	-	-	-	-	-	-

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:

			Actual in \$Millions				Proie	ected in \$Mi	illions			
Item	First Lien Mortgages	Data Clarifications:	Q3 2012	Q4 2012	Q1 2013	Q2 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	_	-	-	-	-	-	-	-	-	-
				1								
4	Unpaid Principal Balance	Input as Positive										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI											
5	Loans	Input as Positive										
,	Quarter Ending Non Accretable Difference (NAD)	D			I	1		I	I	I		I
6	Qualiter Entitling North Accretable billerence (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										
10		input us regulive										
14	Effective Yield (%)	Input as Percentage										
			Actual in \$Millions				Proje	ected in \$Mi	illions			
Item	Second Lien HELOANs	Data Clarifications:	Q3 2012	04 2012	Q1 2013	Q2 2013	-		Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	Carry Value	Input as Positive	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
2	Allowance	Input as Positive										
3	Net Carry Value	Calculated				_					_	
3	Net Carry value	Calculated	_	_	_	_	-	_	_	_	_	_
4	Unpaid Principal Balance	Input as Positive										
	Lilian Control of the											
_	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans											
5	204.10	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										
	5											
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										
			Actual in									
			\$Millions					cted in \$Mi				
Item	HELOCs	Data Clarifications:	Q3 2012	Q4 2012	Q1 2013	Q2 2013	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										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI											
5	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)										
	Overteely Chause offs to NAD			l								
10	Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Negative										
11	Qualitarity Charge-Ons 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										
			Actual in									
			\$Millions				Proje	cted in \$Mi	llions			
Item	Other (specify in documentation)	Data Clarifications:	Q3 2012	Q4 2012	Q1 2013	Q2 2013	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										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI											
5	Loans	Input as Positive										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
_	Cumulativa Charge offe to Data (to NAD)											
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										
			Actual in \$Millions				Proie	cted in \$Mi	illions			
Item	Portfolio to be acquired (specify in documentation)	Data Clarifications:	Q3 2012	Q4 2012	Q1 2013	Q2 2013	-	Q4 2013		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										
3		input us i ositive										
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										
		, ,								Į.		
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.

			P	rojected Q4 201	2	P	rojected Q1 201	3	P	rojected Q2 201	13	Р	rojected Q3 201	.3	Р	rojected Q4 201	13
		Actual MM/DD/YYYY	Credit Loss	Non- Credit													
	AFS Securities	Amortized Cost	Portion	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				-			-			-			-			- 1
12	Domestic Non-Agency RMBS (incl HEL ABS)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Alt-A (Option ARM)				-			-			-			-			- 1
14	Alt-A FRM				-			-			-			-			- 1
15	Alt-A ARM				-			-			-			-			- 1
16	Closed-End Second				-			-			-	ĺ		-			- 1
17	HELOC				-			-			-	ĺ		-			- 1
18	Scratch & Dent				-			-			-	ĺ		-			-
19	Subprime				-			-			-	ĺ		-			-
20	Prime Fixed				-			-			-	ĺ		-			-
21	Prime ARM				-			-			-	İ		-			-
22	Foreign RMBS				-			-			-	İ		-	i		-
23	Municipal Bond				-			-			-	i		-	i		-
24	Mutual Fund				-			-			-	i			i		-
25	Preferred Stock (Equity)				-			-			-	i			i		-
26	Sovereign Bond				-			-			-	i			i		-
27	US Treasuries & Agencies				-			-			-	i					-
28	Other*				-			-			-	i					-
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.

			P	rojected Q4 201	2	Р	rojected Q1 201	3	Р	rojected Q2 201	13	Р	rojected Q3 201	3	Р	rojected Q4 201	3
		Actual MM/DD/YYYY	Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non-Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit	
	TM Securities	Amortized Cost	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI
	gency MBS				-			-			-			-			-
	uction Rate Securities				-			-			-			-			-
	DO				-			-			-			-			-
	LO				-			-			-			-			- 1
	MBS				-			-			-			-			- 1
6 0	ommon Stock (Equity)				-			-			-			-			-
	uto ABS				-			-			-			-			-
	redit Card ABS				-			-			-			-			-
9 s	tudent Loan ABS				-			-			-			-			-
10 C	ther Consumer ABS (excl HEL ABS)				-			-			-			-			-
11 C	orporate Bond				-			-			-			-			-
12 D	omestic 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 F	oreign RMBS				-			-			-			-			-
23 N	funicipal Bond				-			-			-			-			-
24 N	1utual Fund				-			-			-			-			-
	referred Stock (Equity)				-			-			-			-			-
_	overeign Bond				-			-			-			-			-
	S Treasuries & Agencies				-			-			-			-			-
	ther				-			-			-			-			-
	RAND 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.

F	rojected Q1 201	4	P	rojected Q2 201	4	Projected Q3 2014			P	rojected Q4 201	4
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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C	0	-	0	0	-	0	0	-	0	0	

Credit Loss Non-Credit Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Coss Portion Total OTTI Portion Coss Portion Total OTTI Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Coss Portion Co	4	rojected Q4 20:		4	rojected Q3 201		4	rojected Q2 201		4	rojected Q1 201	
Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Total OTTI Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss Portion Loss		rojecteu Q4 20.		7	Tojecteu Q3 201	-		rojecteu Q2 201		7	Tojecteu Q1 201	
	Total OTTI	Non- Credit Loss Portion	Credit Loss Portion		Non- Credit Loss Portion	Credit Loss Portion	Total OTTI	Non- Credit Loss Portion	Credit Loss Portion	Total OTTI	Non- Credit Loss Portion	Credit Loss Portion
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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.

		Threshold for Determining OTTI		Discount Rate Methodology		
		-				
		(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	(please state whether a market-based or accounting- based (e.g., book price/purchase price) discount rate is	Please provide the name(s) of any vendor(s) and any	Were all securities reviewed for potential OTTI (yes/no) for stress testing?
	AFS and HTM Securities	model-based threshold, or other threshold)	Collateral (% Original Balance)	used)	vendor model(s) that are used	for stress testing?
	Agency MBS					
	Auction Rate Securities					
	CDO					
	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					
	Municipal Bond					
	Mutual Fund					
	Preferred Stock (Equity)					
	Sovereign Bond					
	US Treasuries & Agencies					
	Other*					
	*For 'Other' AFS and HTM securities, please provide nan	ne of security type in row 28 above (currently labeled	"Other") Please add additional rows if necessary			

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	
	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.

	·	<u> </u>	
	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)		
	Auto ABS		
8	Credit Card ABS		
	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		
	Foreign RMBS		
1	Municipal Bond		
	Mutual Fund		
	Preferred Stock (Equity)		
	Sovereign Bond		
	US Treasuries & Agencies		
28	Other*		
	*For Other! ACC and LITA account on place provide pages of acco	rity type in row 28 above (currently labeled "Other"). Please add additional ro	our if wassesmy

^{*}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

		(A)		(B)	(C)
	P/L Results in \$Millions			Contribu	tions from:
		Firmwide Total		Higher-Order Risks	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)	-
la	Trading Incremental Default losses from securitized products	
Ιb	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		Tota	\$ -

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 Pro	ojections			2014 Pro	014 Projections				
Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014			

Bank PPNR Projections Worksheet: XYZ in Baseline

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

					D		_						
	\$Millions Call Report Cod	es Q4 2012	Q1 2013	Q2 2013	Q3 2013	ected in \$Million: Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter
	Net Interest Income by Business Segment: (17)	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 Demostic (44)	-	-	-	-	-	•		-		-	-	-
1A 1B	Domestic (11) Credit Cards (10)		-	-	-	-	-	•	-	-	-		-
1C	Mortgages										-	-	-
1D	Home Equity										-	-	-
1E	Retail and Small Business Deposits										-	-	-
1F	Other Retail and Small Business Lending International Retail and Small Business (16)										-	-	-
1G 2	Commercial Lending										-		-
3	Investment Banking										-	-	-
4	Merchant Banking / Private Equity										-		-
5	Sales and Trading	-	-	-		-	•	•	•	•	-		-
5A 5B	Prime Brokerage Other										-	-	-
6	Investment Management										-		-
7	Investment Services										-	-	-
8	Treasury Services										-	-	-
9	Insurance Services										-	-	-
10 11	Retirement / Corporate Benefits Products Corporate / Other										-		-
12	Optional Immaterial Business Segments (7)										-	-	-
13	Total Net Interest Income (1)	-	-	-	-	-	-	-	-	-	-	-	-
	Non Interest Income by Business Segment: (17)												
14	Retail and Small Business	-	-	-	-	-	-	-	-	-	-	-	-
14A	Domestic	-	-	-	-	-	•	-	-	-	-		-
14B 14C	Credit Cards (10) Credit Card Interchange Revenues - Gross (exclude charge cards)	-	-	-	•	-	-	•	-	-	-		-
14D	Other										_	-	-
14E	Mortgages and Home Equity	-	-	-	-	-	-	-	-	-	-	-	-
14F	Production	-	-	-	-	-	-	-	-	-	-	-	-
14G	Gains/(Losses) on Sale (18)										-	-	-
14H 14I	Other Servicing					-					-	-	-
14J	Servicing & Ancillary Fees										-		-
14K	MSR Amortization (20) MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21)										-	-	-
14L											-	-	-
14M 14N	Other Provisions to Repurchase Reserve / Liability for Residential Mortgage										-		-
14N 14O	Representations and Warranties (contra-revenue) (12) Retail and Small Business Deposits	-	-				-				-	-	-
14P	Non Sufficient Funds / Overdraft Fees - Gross										-	-	-
14Q	Debit Interchange - Gross										-		-
14R	Other (22)										-		-
14S 14T	Other Retail and Small Business Lending International Retail and Small Business (16)										-	-	-
15	Commercial Lending										-	-	-
16	Investment Banking	-	-	-		-			-	-	-	-	-
16A	Advisory										-	-	-
16B	Equity Capital Markets										-	-	-
16C 16D	Debt Capital Markets Syndicated / Corporate Lending										-	-	-
17	Merchant Banking / Private Equity	-	-	-		-			-		-	-	-
17A	Net Investment Mark-to-Market										-	-	-
17B	Management Fees										-		-
17C	Other	-	-	-		-	-		-		-		-
18 18A	Sales and Trading Equities	-			-	-	-	-	-		-		-
18B	Commission and Fees										-		-
18C	Other (23)										-	-	-
18D	Fixed Income	-	-	-	-	-	-	-	-	-	-	-	-
18E	Rates										-	-	-
18F 18G	Credit 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		-	-	-	-	-	-	-	-	-	- -	-
	No. 64 - 15 - 15												
00	Non Interest Expense:		-				-						
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) i	n Ralance Sheet)											-
37	Other Non-Interest Expense (4)	ii balance sneet,										 	
37	Other Northiteless Expense (4)												
38	Total Non-Interest Expense (3)				-	-	-	-	-	-			-
50	Total Not interest Expense (b)												
39	Projected PPNR (5)			-			-	-	-				-
٠,	Trojected (Trincio)												
40	Valuation Adjustment for firm's own debt under fair value option (FVO) (9)												
41	Goodwill Impairment	RIADC216											
	Loss resulting from trading shock exercise (if applicable) (24) (25)	NIADC210	-										
42	Loss resulting from trauling shock exercise (ir 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

Evenence	are reported without further breakents	
Expense a	are reported without further breakout:	

- (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 14M 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 mortgage, 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										
	Call Report Codes (5)					rojected in \$Millio				
Average Interest-Bearing Asset Balances (\$Millions) (1)		Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
First Lien Residential Mortgages (in Domestic Offices)	RCON5367									
Second / Junior Lien Residential Mortgages (in Domestic Offices) Closed-End Junior Liens	RCON5368	-	-	-	-	-	-	-	-	-
Home Equity Lines Of Credit (HELOCs)	RCON1797									
C&I Loans, excl. Small Business (Scored/Delinquency Managed) (7)	REGNITY									
Small Business (Scored/Delinquency Managed)										
	RCONF158+RCONF159+RCO									
	N1460+RCONF160+RCONF16									
CRE Loans (in Domestic Offices)	1									
Credit Cards	RCFDB538		-					-		
Other Consumer	00504407	-	-	-	-	-	-	-	-	•
Auto Loans Student Loans	RCFDK137									
Other, incl. loans backed by securities (non-purpose lending)	PCFD1410 la 't 1 2 5									
Real Estate Loans (Not in Domestic Offices)	RCFD1410 less items 1, 2, 5, and RCON1420	_	_	-	-	_	-	-	_	-
Residential Mortgages (First and Second Lien)										
Other										
Other Loans & Leases (10)										
Interest-Bearing Securities (AFS and HTM)	RCFD1754+RCFD1773									
Trading Assets	RCFD3401									
Deposits with Banks & Other Other (2)										
Total Average Interest-Bearing Asset Balances Average Rates Earned (%) (9)		-	-	-	-	-	-	=	-	
First Lien Residential Mortgages (in Domestic Offices)										
Second / Junior Lien Residential Mortgages (in Domestic Offices)										
A Closed-End Junior Liens B HELOCs										
B HELOCs										
B HELOCs C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices)										
B HELOCs C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards										
B HELOCs C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer										
B HELOCs C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans										
B HELOCs C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans B Student Loans										
B HELOCs C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans										
B HELOCs C&l Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans B Student Loans C Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) A Residential Mortgages (First and Second Lien)										
B HELOCs C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans Student Loans Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) A Residential Mortgages (First and Second Lien) Other										
B HELOCs C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans Student Loans Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) A Residential Mortgages (First and Second Lien) Other Other Other Loans & Leases										
B HELOCs C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans Student Loans Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) A Residential Mortgages (First and Second Lien) Other Other Loans & Leases Interest-Bearing Securities (AFS and HTM)										
B HELOCs C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans Student Loans Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) A Residential Mortgages (First and Second Lien) Other Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets										
B HELOCs C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans Student Loans Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) A Residential Mortgages (First and Second Lien) Other Other Loans & Leases Interest-Bearing Securities (AFS and HTM)										
C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans Student Loans Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) A Residential Mortgages (First and Second Lien) Other Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Deposits with Banks & Other Other										
C&l Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans Student Loans Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) A Residential Mortgages (First and Second Lien) Other Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Deposits with Banks & Other										
C&l Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans Student Loans Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) A Residential Mortgages (First and Second Lien) Other Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Deposits with Banks & Other Other Total Interest Income Average Deposit and Interest-Bearing Non-Deposit Liability Balances (\$Million)	us)									
C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans B Student Loans C Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) A Residential Mortgages (First and Second Lien) Other Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Deposits with Banks & Other Other Total Interest Income Average Deposit and Interest-Bearing Non-Deposit Liability Balances (\$Million Customer Deposits-Domestic (6)	ns)									
C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans Student Loans Other, incl. Ioans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) A Residential Mortgages (First and Second Lien) Other Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Deposits with Banks & Other Other Total Interest Income Average Deposit and Interest-Bearing Non-Deposit Liability Balances (\$Million Customer Deposits-Domestic (6) Non-Interest-Bearing Demand	ıs)		-					-		
C&I Loans, excl. Small Business (Scored/Delinquency Managed) Small Business (Scored/Delinquency Managed) CRE Loans (in Domestic Offices) Credit Cards Other Consumer A Auto Loans B Student Loans C Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) A Residential Mortgages (First and Second Lien) Other Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Deposits with Banks & Other Other Total Interest Income Average Deposit and Interest-Bearing Non-Deposit Liability Balances (\$Million Customer Deposits-Domestic (6)	ıs)									-

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 Fed Funds	-	-	-	-	-	-	-	-	-
31A										
31B 31C	Repos Other Short Term Borrowing									
32	Trading Liabilities									
02	Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred									
33	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	-	-	-	-	-	-	-	-	-
30	Total Average Deposit and Interest-bearing Non-Deposit Liability balances	-								
	Average Liability Rates (%) (9)									
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	-	-	-	-	-	-	-	-	-
	Total interest Expense									
45	Total Net Interest Income (4)	-	-	-	-	-	-	-	-	-
	notes to the Net Interest Income Worksheet									
	Exclude nonaccrual loans, reporting these balances in item 55 of the PPNR Metrics Worksheet. In									
(2)	Break out and explain nature of significant items included in Other Average Interest-Bearing Asset	t Balances such that no more 5% of total Avera	age Interest-Bea	iring Asset Balar	ices are reporte	d without a furthe	r breakout.			
-										
-										
-										
+										
	Break out and explain nature of significant items included in Other Average Deposit and Interest-	Rearing Non-Denosit Liability Ralances such th	at no more tha	n 5% of total Av	erage Denosit a	nd Interest-Rearin	g Non-Denosit I	iability Balances	are reported wi	thout a
(3)	further breakout.	bearing Non-Deposit Liability Balances such the	iat no more ma	II 3/6 OF LOCAL AV	егаде Берозіі а	iu iiiterest-beariii	ig Norr-Deposit L	lability balances	are reported wi	tilout a
-										
-										
(4)	Amount should agual itam 12 of the DDND Draigetters Westernet									
	Amount should equal item 13 of the PPNR Projections Worksheet.	do guidance for the types of items to be included	dod or ovluded:	but NOT the to	o of halance to	ho provided				
	All requested balance items are averages. Call Report code references are intended only to provi A sum of average domestic and foreign customer deposits should be equal to a sum of average RC			DUL NOT THE TYP	e oi naiaiice to	ue provided.				
(0)	n sum of average domestic and foreign customer deposits should be equal to a sum of average RC	CONTOURS, NCCINOUSO, NCFINOUSS, AIRU RCFINOU	JU.							

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

(10) Include loans secured by farmland here (RCON1420) and other loans not accounted for in the other categories.

(8) Rates are equal to zero by definition. (9) All rates are annualized.

PPNR NII Worksheet 32

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.

								Projected							
		Call Report Codes	Units	Q4 2012	Q1 2013	Q2 2013	Q3 2013	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		#										- 1		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+RC ONF674+RCONF675	\$Millions												
7	Servicing Expenses (8)	014 074 RCO14 075	\$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										-	-	-
10	International Retail and Small Business (12) Credit Card Revenues (1)		\$Millions			1	I	T	I	1				-	
10	Investment Banking Segment		\$MIIIONS										-		
11	Number of Employees (15)		#										-	-	N/A
12	Compensation - Total (8)		\$Millions										-	-	
13	Stock Based Compensation and Cash Variable Pay (8)		\$Millions										-	-	-
	Advisory							_							
14 15	Deal Volume Industry Market Size - Fees		\$Millions \$Millions										-	-	-
16	Industry Market Size - Fees Industry Market Size - Completed Deal Volume		\$Millions										-	-	
17	Backlog (30)		\$Millions										-		-
	Equity Capital Markets														
18	Deal Volume		\$Millions										-		-
19 20	Industry Market Size - Fees Industry Market Size - Volume		\$Millions \$Millions										-	-	-
20	Debt Capital Markets		\$MIIIONS										-		-
21	Deal Volume		\$Millions										-		-
22	Industry Market Size - Fees		\$Millions										-	-	-
23	Industry Market Size - Volume		\$Millions										-	-	-
	Syndicated Lending														
24 25	Deal Volume Industry Market Size - Fees		\$Millions \$Millions										-	-	-
26	Industry Market Size - Volume		\$Millions										-		-
20	Merchant Banking / Private Equity		ψι-iiiion3					-							
27	AUM (10)		\$Millions										-	-	N/A
28	Sales and Trading Segment														
29	Number of Employees (15)		#										-		N/A
30 31	Total Proprietary Trading Revenue Compensation - Total (8)		\$Millions \$Millions										-	_	-
32	Stock Based Compensation and Cash Variable Pay (8)		\$Millions										-		-
	Equities														
33	Average Asset Balance		\$Millions												
	Fixed Income								1						
34	Average Asset Balance Commodities		\$Millions												
35	Average Asset Balance		\$Millions												
22	Prime Brokerage		φ		1										
36	Average Client Balances (13)		\$Millions												
37	Transaction Volume		\$Millions										-	-	-
	Investment Management Segment														
	Investment Management Segment Asset Management														
38	ASSET Management 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 Wealth Management/Private Banking		\$Millions										-		-
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			-							-		- N/A
42	Number of Financial Advisors (11) Investment Services Segment.		#					1					-		N/A
	Asset Servicing														
43	Assets under Custody and Administration		\$Millions										-	-	N/A
	Issuer Services														
44	Corporate Trust Deals Administered		#										-	-	-
	D. Cime Milds Madrice, DDND Designations May 1.1														
45	B. Firm Wide Metrics: PPNR Projections Worksheet Number of Employees	RIAD4150	#												N/A
46	Revenues - International	1	# \$Millions	-	-	-	-	-	-	-	-	-	-		

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	-	-	-	-	-	-	-	-		-		
49A	Auto		\$Millions	_		-	-	-					-		
49B												-			
	Other		\$Millions	-	-	-	-	-	-	-	-	-	-	- N/A	
50	OREO Balance	RCFD2150	\$Millions	-	-	-	-	-		-	-	-	-	- N/A	
50A	Commercial		\$Millions	-	-	-	-	-	-	-	-	-	-		
50B	Residential		\$Millions	-	-	-	-	-	-	-	-	-	-	- N/A	
50C	Farmland		\$Millions	-	-	-	-	-	-	-	-	-	-	- N/A	
	Non Interest Income														
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 re		est Income Worksheet)												
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)														
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			months												
	Residential Mortgages (First and Second Lien, Not in Domestic Offices)														
69	Residential Mortgages (First and Second Lien, Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices)		months												
69 70															
	Other Real Estate Loans (Not in Domestic Offices)		months												
70	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases		months months												
70 71	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM)		months months months												
70 71	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM)		months months months												
70 71	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets		months months months												
70 71 72	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6)		months months months months												
70 71 72 73	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time		months months months months												
70 71 72 73 74	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time		months months months months months												
70 71 72 73 74 75	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits-Time Fed Funds		months months months months months months												
70 71 72 73 74 75 76 77	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing		months months months months months months months months												
70 71 72 73 74 75 76	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities		months months months months months months months months months												
70 71 72 73 74 75 76 77 78	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS		months months months months months months months months months months months												
70 71 72 73 74 75 76 77	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities		months months months months months months months months months												
70 71 72 73 74 75 76 77 78	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities		months months months months months months months months months months months months												
70 71 72 73 74 75 76 77 78	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities		months months months months months months months months months months months months	Expurated site.	Eer downward to										
70 71 72 73 74 75 76 77 78	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities		months months months months months months months months months months months months	For upward rate movements	For downward rate movements	Assumed Floor									
70 71 72 73 74 75 76 77 78	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities All Other Long Term Debt		months months months months months months months months months months months months			Assumed Floor									
70 71 72 73 74 75 76 77 78 79 80	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities All Other Long Term Debt Average Retail Deposit Repricing Beta in a 'Normal Environment' (5) Money Market Accounts		months months months months months months months months months months months months months basis points			Assumed Floor									
70 71 72 73 74 75 76 77 78 79 80	Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities All Other Long Term Debt Average Retail Deposit Repricing Beta in a 'Normal Environment' (5) Money Market Accounts Savings		months months months months months months months months months months months months basis points basis points			Assumed Floor									
70 71 72 73 74 75 76 77 78 79 80	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities All Other Long Term Debt Average Retail Deposit Repricing Beta in a 'Normal Environment' (5) Money Market Accounts Savings NOW, ATS, and other Transaction Accounts		months months months months months months months months months months months months months basis points basis points basis points			Assumed Floor									
70 71 72 73 74 75 76 77 78 79 80	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities All Other Long Term Debt Average Retail Deposit Repricing Beta in a 'Normal Environment' (5) Money Market Accounts Savings NOW, ATS, and other Transaction Accounts Time Deposits		months months months months months months months months months months months months basis points basis points basis points basis points basis points			Assumed Floor									
70 71 72 73 74 75 76 77 78 79 80	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities All Other Long Term Debt Average Retail Deposit Repricing Beta in a 'Normal Environment' (5) Money Market Accounts Savings NOW, ATS, and other Transaction Accounts Time Deposits New Business Pricing for Time Deposits (27)		months months months months months months months months months months months months months basis points			Assumed Floor									
70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 85A	Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits-Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entitles All Other Long Term Debt Average Retail Deposit Repricing Beta in a 'Normal Environment' (5) Money Market Accounts Savings NOW, ATS, and other Transaction Accounts Time Deposits New Business Pricing for Time Deposits (27) Curve (if multiple terms assumed) (28)		months months months months months months months months months months months months months basis points			Assumed Floor									
70 71 72 73 74 75 76 77 78 79 80	Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Interest-Bearing Securities (AFS and HTM) Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time Foreign Deposits - Time Fed Funds Repos Other Short Term Borrowing Trading Liabilities Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities All Other Long Term Debt Average Retail Deposit Repricing Beta in a 'Normal Environment' (5) Money Market Accounts Savings NOW, ATS, and other Transaction Accounts Time Deposits New Business Pricing for Time Deposits (27)		months months months months months months months months months months months months months basis points			Assumed Floor									

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 Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Total Retail and Small Business Segment and Small Business Segment and Small Business Segment and Small Business Segment and Small Business Segment and Small B
- (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.
- Average outstanding principal balance for esidential mortgage loans the Bank services for others.
 Average outstanding principal balance for esidential mortgage loans the Bank services for others.
 The Weighted Average Life should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions. Is such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the veighted 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 definitions 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.									
	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:									
(00)										
	Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accum terms 85 should course pend the the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the course pend to the									
(23)	Credit Cards (including charge cards). "List which in entents) bit PPNR Submission worksheet contain(s) the Cards Rewards/Partner sexpenses.	Sharing contravevenues and/or								
(0.4)	Applies to line items 1-9: US and Puerto Rico only.									
(24)	Applies to line items 1-9; Os and Puerto Rico only. Total domestic mortgages originated during the quarter.									
(23)	Call Report name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity	haring and line								
	New business pricing for time deposits refers to the anticipated average rate on newly issued time deposits, including renewals. Gir		rity all time done	site issued for						
	that time period are considered new business. The worksheet is requesting re-pricing beta under normal rate scenarios for both an		irity, air tillie depo	sits issued for						
		•								
(28)	The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on t	he term the institution should provide th	e overall curve use	d to price time						
	deposits.	ne term, the institution should provide th	c overall curve use	d to price time						
(20)	If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spri		:- !: 44	_						
(29)	it the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spri	ead used to estimate new business pricing	in fleu of the curv	e.						
	A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by ma	arket 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