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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.

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

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	Projected in \$Millions							Sums in \$Millions					
			Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter
<b>ACCRUAL LOAN LOSSES</b>															
1	Real Estate Loans (in Domestic Offices)	Sum of items 2, 5, 8, and 14	-	-	-	-	-	-	-	-	-	-	-	-	-
2	First Lien Mortgages	Sum of items 3 and 4	-	-	-	-	-	-	-	-	-	-	-	-	-
3	First Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-
4	First Lien HELOAN		-	-	-	-	-	-	-	-	-	-	-	-	-
5	Second / Junior Lien Mortgages	Sum of items 6 and 7	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Closed-End Junior Liens		-	-	-	-	-	-	-	-	-	-	-	-	-
7	HELOCs		-	-	-	-	-	-	-	-	-	-	-	-	-
8	CRE Loans	Sum of items 9, 10, and 11	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Construction		-	-	-	-	-	-	-	-	-	-	-	-	-
10	Multifamily		-	-	-	-	-	-	-	-	-	-	-	-	-
11	Nonfarm, Non-residential	Sum of items 12 and 13	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Owner-Occupied		-	-	-	-	-	-	-	-	-	-	-	-	-
13	Non-Owner-Occupied		-	-	-	-	-	-	-	-	-	-	-	-	-
14	Loans Secured by Farmland		-	-	-	-	-	-	-	-	-	-	-	-	-
15	Real Estate Loans (Not in Domestic Offices)	Sum of items 16, 17, 18, and 24	-	-	-	-	-	-	-	-	-	-	-	-	-
16	First Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-
17	Second / Junior Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-
18	CRE Loans	Sum of items 19, 20, and 21	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Construction		-	-	-	-	-	-	-	-	-	-	-	-	-
20	Multifamily		-	-	-	-	-	-	-	-	-	-	-	-	-
21	Nonfarm, Non-residential	Sum of items 22 and 23	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Owner-Occupied		-	-	-	-	-	-	-	-	-	-	-	-	-
23	Non-Owner-Occupied		-	-	-	-	-	-	-	-	-	-	-	-	-
24	Loans Secured by Farmland		-	-	-	-	-	-	-	-	-	-	-	-	-
25	C&I Loans	Sum of items 26 to 28	-	-	-	-	-	-	-	-	-	-	-	-	-
26	C&I Graded		-	-	-	-	-	-	-	-	-	-	-	-	-
27	Small Business (Scored/Delinquency Managed)		-	-	-	-	-	-	-	-	-	-	-	-	-
28	Business and Corporate Card		-	-	-	-	-	-	-	-	-	-	-	-	-
29	Credit Cards		-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other Consumer	Sum of items 31, 32, 33, and 34	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Auto Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
32	Student Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
33	Other loans backed by securities (non-purpose lending)		-	-	-	-	-	-	-	-	-	-	-	-	-
34	Other		-	-	-	-	-	-	-	-	-	-	-	-	-
35	Other Loans	Sum of items 36 to 40	-	-	-	-	-	-	-	-	-	-	-	-	-
36	Loans to Foreign Governments		-	-	-	-	-	-	-	-	-	-	-	-	-
37	Agricultural Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
38	Loans for purchasing or carrying securities (secured or unsecured)		-	-	-	-	-	-	-	-	-	-	-	-	-
39	Loans to Depositories and Other Financial Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
40	All Other Loans and Leases	Sum of items 41 and 42	-	-	-	-	-	-	-	-	-	-	-	-	-
41	All Other Loans (exclude consumer loans)		-	-	-	-	-	-	-	-	-	-	-	-	-
42	All Other Leases		-	-	-	-	-	-	-	-	-	-	-	-	-
43	<b>Total Loans and Leases</b>	Sum of items 1, 15, 25, 29, 30, and 35	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION</b>															
44	Real Estate Loans (in Domestic Offices)	Sum of items 45, 46, 47, and 48	-	-	-	-	-	-	-	-	-	-	-	-	-
45	First Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-
46	Second / Junior Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-
47	CRE Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
48	Loans Secured by Farmland		-	-	-	-	-	-	-	-	-	-	-	-	-
49	Real Estate Loans (Not in Domestic Offices)	Sum of items 50, 51, and 52	-	-	-	-	-	-	-	-	-	-	-	-	-
50	Residential Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-
51	CRE Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
52	Loans Secured by Farmland		-	-	-	-	-	-	-	-	-	-	-	-	-
53	C&I Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
54	Credit Cards		-	-	-	-	-	-	-	-	-	-	-	-	-
55	Other Consumer		-	-	-	-	-	-	-	-	-	-	-	-	-
56	All Other Loans and Leases		-	-	-	-	-	-	-	-	-	-	-	-	-
57	<b>Total Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>	Sum of items 44, 49, 53, 54, 55, and 56	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TRADING ACCOUNT</b>															
58	Trading MTM Losses	Item 10 on Trading Worksheet (flipped sign)	-	-	-	-	-	-	-	-	-	-	-	-	-
59	Trading Incremental Default Losses (Trading IDR)	Item 1 on Counterparty Risk Worksheet	-	-	-	-	-	-	-	-	-	-	-	-	-
60	Counterparty Credit MTM Losses (CVA losses)	Item 2 on Counterparty Risk Worksheet	-	-	-	-	-	-	-	-	-	-	-	-	-
61	Counterparty Incremental Default Losses (CCR IDR)	Item 3 on Counterparty Risk Worksheet	-	-	-	-	-	-	-	-	-	-	-	-	-
62	Other CCR losses	Item 4 on Counterparty Risk Worksheet	-	-	-	-	-	-	-	-	-	-	-	-	-
63	<b>Total Trading and Counterparty</b>	Sum of items 58, 59, 60, 61, and 62	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>OTHER LOSSES</b>															
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	<b>Total Other Losses</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
68	<b>Total Losses</b>	Sum of items 43, 57, 63, and 67	-	-	-	-	-	-	-	-	-	-	-	-	-

<b>ALLOWANCE FOR LOAN and LEASE LOSSES</b>												
69	ALLL, prior quarter		-	-	-	-	-	-	-	-	-	-
70	Real Estate Loans (In Domestic Offices)	Sum of Items 71, 75, and 79	-	-	-	-	-	-	-	-	-	-
71	Residential Mortgages		-	-	-	-	-	-	-	-	-	-
72	First Lien Mortgages											
73	Closed-End Junior Liens											
74	HELOCs											
75	CRE Loans		-	-	-	-	-	-	-	-	-	-
76	Construction											
77	Multifamily											
78	Nonfarm, Non-residential											
79	Loans Secured by Farmland											
80	Real Estate Loans (Not in Domestic Offices)	Sum of Items 81, 82, and 83	-	-	-	-	-	-	-	-	-	-
81	Residential Mortgages											
82	CRE Loans											
83	Farmland											
84	C&I Loans	Sum of Items 85, 86, and 87	-	-	-	-	-	-	-	-	-	-
85	C&I Graded											
86	Small Business (Scored/Delinquency Managed)											
87	Corporate and Business Cards											
88	Credit Cards											
89	Other Consumer											
90	All Other Loans and Leases											
91	Unallocated											
92	Provisions during the quarter	riad4230	-	-	-	-	-	-	-	-	-	-
93	Real Estate Loans (In Domestic Offices)	Sum of Items 94, 98, and 102	-	-	-	-	-	-	-	-	-	-
94	Residential Mortgages		-	-	-	-	-	-	-	-	-	-
95	First Lien Mortgages											
96	Closed-End Junior Liens											
97	HELOCs											
98	CRE Loans		-	-	-	-	-	-	-	-	-	-
99	Construction											
100	Multifamily											
101	Nonfarm, Non-residential											
102	Loans Secured by Farmland											
103	Real Estate Loans (Not in Domestic Offices)	Sum of Items 104, 105, and 106	-	-	-	-	-	-	-	-	-	-
104	Residential Mortgages											
105	CRE Loans											
106	Farmland											
107	C&I Loans	Sum of Items 108, 109, and 110	-	-	-	-	-	-	-	-	-	-
108	C&I Graded											
109	Small Business (Scored/Delinquency Managed)											
110	Corporate and Business Cards											
111	Credit Cards											
112	Other Consumer											
113	All Other Loans and Leases											
114	Unallocated											
115	Net charge-offs during the quarter	Item 43	-	-	-	-	-	-	-	-	-	-
116	Other ALLL Changes	riadc233 less riad 5523										
117	ALLL, current quarter	Items 69, 92, and 116 less Item 115 = rcf43123	-	-	-	-	-	-	-	-	-	-
<b>PRE-PROVISION NET REVENUE</b>												
118	Net interest income	PPNR Projections Worksheet Item 13	-	-	-	-	-	-	-	-	-	-
119	Noninterest income	PPNR Projections Worksheet Item 26	-	-	-	-	-	-	-	-	-	-
120	Noninterest expense	PPNR Projections Worksheet Item 38	-	-	-	-	-	-	-	-	-	-
121	Pre-Provision Net Revenue	Items 118 and 119 less Item 120	-	-	-	-	-	-	-	-	-	-
<b>CONDENSED INCOME STATEMENT</b>												
122	Pre-Provision Net Revenue	Item 121	-	-	-	-	-	-	-	-	-	-
123	Provisions during the quarter	Item 92 = riad4230	-	-	-	-	-	-	-	-	-	-
124	Total Trading and Counterparty Losses	Item 63	-	-	-	-	-	-	-	-	-	-
125	Total Other Losses	Item 67	-	-	-	-	-	-	-	-	-	-
126	Other I/S items - describe in supporting documentation											
127	Realized Gains (Losses) on available-for-sale securities (forecast = OTTI)	riad3196	-	-	-	-	-	-	-	-	-	-
128	Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI)	riad3521	-	-	-	-	-	-	-	-	-	-
129	Income (loss) before taxes and extraordinary items	Sum of Items 122, 126, 128, and 127, less items 123, 124, and 125 = riad4301	-	-	-	-	-	-	-	-	-	-
130	Applicable income taxes (foreign and domestic)	riad4302	-	-	-	-	-	-	-	-	-	-
131	Income (loss) before extraordinary items and other adjustments	Item 129 less item 130 = riad4300	-	-	-	-	-	-	-	-	-	-
132	Extraordinary items and other adjustments, net of income taxes	riad4320	-	-	-	-	-	-	-	-	-	-
133	Net income (loss) attributable to bank and minority interests	Sum of Items 131 and 132 = riadg104	-	-	-	-	-	-	-	-	-	-
134	Net income (loss) attributable to minority interests	riadg103	-	-	-	-	-	-	-	-	-	-
135	Net income (loss) attributable to bank	Item 57 less item 58 = riad4340 (must match Item 4 on the Capital Worksheet)	-	-	-	-	-	-	-	-	-	-
136	Effective Tax Rate (%)	Item 130 divided by item 131, multiplied by 100	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-
<b>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</b>												
137	Reserve, prior quarter		-	-	-	-	-	-	-	-	-	-
138	Provisions during the quarter		-	-	-	-	-	-	-	-	-	-
139	Net charges during the quarter		-	-	-	-	-	-	-	-	-	-
140	Reserve, current quarter	Items 137 and 138 less item 139	-	-	-	-	-	-	-	-	-	-

Bank Balance Sheet Worksheet: XYZ in Baseline

Item	Notes	Actual in \$Millions	Projected in \$Millions									
			Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Assets												
<b>SECURITIES</b>												
1	Held to Maturity (HTM)	rcfd1754										
2	Available for Sale (AFS)	rcfd1773										
3	<b>Total Securities</b>	Sum of items 1 and 2	-	-	-	-	-	-	-	-	-	-
<b>Total Loans and Leases</b>												
4	<b>Real Estate Loans (in Domestic Offices)</b>	Sum of items 5, 8, 11, and 17	-	-	-	-	-	-	-	-	-	-
5	<b>First Lien Mortgages</b>	Sum of items 6 and 7 = rcon5367	-	-	-	-	-	-	-	-	-	-
6	First Lien Mortgages											
7	First Lien HELOAN											
8	<b>Second / Junior Lien Mortgages</b>	Sum of items 9 and 10 = rcon5368	-	-	-	-	-	-	-	-	-	-
9	Closed-End Junior Liens	= rcon5368										
10	HELOCs	= rcon1797										
11	<b>CRE Loans</b>	Sum of items 12, 13, and 14	-	-	-	-	-	-	-	-	-	-
12	Construction	= sum of rconf158 and rconf159										
13	Multifamily	= rcon1460										
14	Nonfarm, Non-residential	Sum of items 15 and 16	-	-	-	-	-	-	-	-	-	-
15	Owner-Occupied	= rconf160										
16	Non-Owner-Occupied	= rconf161										
17	Loans Secured by Farmland	= rcon1420										
18	<b>Real Estate Loans (Not in Domestic Offices)</b>	Sum of items 19, 20, 21, and 27	-	-	-	-	-	-	-	-	-	-
19	First Lien Mortgages											
20	Second / Junior Lien Mortgages											
21	<b>CRE Loans</b>	Sum of items 22, 23, and 24	-	-	-	-	-	-	-	-	-	-
22	Construction											
23	Multifamily											
24	Nonfarm, Non-residential	Sum of items 25 and 26	-	-	-	-	-	-	-	-	-	-
25	Owner-Occupied											
26	Non-Owner-Occupied											
27	Loans Secured by Farmland											
28	<b>C&amp;I Loans</b>	Sum of items 29 to 32	-	-	-	-	-	-	-	-	-	-
29	C&I Graded											
30	Small Business (Scored/Delinquency Managed)											
31	Corporate Card											
32	Business Card											
33	<b>Credit Cards</b>	Sum of items 34 and 35	-	-	-	-	-	-	-	-	-	-
34	Charge Card											
35	Bank Card											
36	<b>Other Consumer</b>	Sum of items 37, 38, 39, and 40	-	-	-	-	-	-	-	-	-	-
37	Auto Loans	= rcfdk137										
38	Student Loans											
39	Other loans backed by securities (non-purpose lending)											
40	Other											
41	<b>Other Loans and Leases</b>	Sum of items 42 to 46	-	-	-	-	-	-	-	-	-	-
42	Loans to Foreign Governments	= rafd2081										
43	Agricultural Loans	= rafd1590										
44	Loans for purchasing or carrying securities (secured or unsecured)	= rcon1545										
45	Loans to Depositories and Other Financial Institutions	= rcfdb532+ rcfdb533+ rcfdb534+ rcfdb536+ rcfdb537+ rcfdj454										
46	All Other Loans and Leases	Sum of items 47 and 48	-	-	-	-	-	-	-	-	-	-
47	All Other Loans (exclude consumer loans)	= rconj451										
48	All Other Leases	= rconf163										
49	<b>Total Loans and Leases</b>	Sum of items 4, 18, 28, 33, 36, and 41	-	-	-	-	-	-	-	-	-	-
<b>ACCRUAL LOANS</b>												
50	<b>Real Estate Loans (in Domestic Offices)</b>	Sum of items 51, 54, 57, and 63	-	-	-	-	-	-	-	-	-	-
51	<b>First Lien Mortgages</b>	Sum of items 52 and 53	-	-	-	-	-	-	-	-	-	-
52	First Lien Mortgages											
53	First Lien HELOAN											
54	<b>Second / Junior Lien Mortgages</b>	Sum of items 55 and 56	-	-	-	-	-	-	-	-	-	-
55	Closed-End Junior Liens											
56	HELOCs											
57	<b>CRE Loans</b>	Sum of items 58, 59, and 60	-	-	-	-	-	-	-	-	-	-
58	Construction											
59	Multifamily											
60	Nonfarm, Non-residential	Sum of items 61 and 62	-	-	-	-	-	-	-	-	-	-
61	Owner-Occupied											
62	Non-Owner-Occupied											
63	Loans Secured by Farmland											

64	<b>Real Estate Loans (Not in Domestic Offices)</b>	<i>Sum of items 65, 66, 67, and 73</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	First Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	Second / Junior Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	<b>CRE Loans</b>	<i>Sum of items 68, 69, and 70</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
68	Construction																			
69	Multifamily																			
70	Nonfarm, Non-residential	<i>Sum of items 71 and 72</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71	Owner-Occupied																			
72	Non-Owner-Occupied																			
73	Loans Secured by Farmland																			
74	<b>C&amp;I Loans</b>	<i>Sum of items 75, 76, and 77</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75	C&I Graded																			
76	Small Business (Scored/Delinquency Managed)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
77	Business and Corporate Card		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
78	<b>Credit Cards</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
79	<b>Other Consumer</b>	<i>Sum of items 80, 81, 82, and 83</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80	Auto Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81	Student Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
82	Other loans backed by securities (non-purpose lending)																			
83	Other																			
84	<b>Other Loans and Leases</b>	<i>Sum of items 85 to 89</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	<i>Sum of items 90 and 91</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90	All Other Loans (exclude consumer loans)																			
91	All Other Leases																			
92	<b>Total Loans and Leases</b>	<i>Sum of items 50, 64, 74, 78, 79, and 84</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>																				
93	<b>Real Estate Loans (in Domestic Offices)</b>	<i>Sum of items 94, 95, 96, and 97</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
94	First Lien Mortgages	<i>Item 5 less 51</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
95	Second / Junior Lien Mortgages	<i>Item 8 less 54</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
96	CRE Loans	<i>Item 11 less 57</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
97	Loans Secured by Farmland	<i>Item 17 less 63</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
98	<b>Real Estate Loans (Not in Domestic Offices)</b>	<i>Sum of items 99, 100, and 101</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
99	Residential Mortgages	<i>Items 19 and 20 less 65 and 66</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100	CRE Loans	<i>Item 21 less 67</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
101	Loans Secured by Farmland	<i>Item 27 less 73</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
102	<b>C&amp;I Loans</b>	<i>Item 28 less 74</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
103	<b>Credit Cards</b>	<i>Item 33 less 78</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
104	<b>Other Consumer</b>	<i>Item 36 less 79</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
105	<b>Other Loans and Leases</b>	<i>Item 41 less 84</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
106	<b>Total Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>	<i>Sum of items 93, 98, 102, 103, 104, and 105</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
107	<b>Unearned Income on Loans</b>	<i>rcfd2123</i>																		
108	<b>Allowance for Loan and Lease Losses</b>	<i>rcfd3123</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
109	<b>Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses</b>	<i>Item 49 less items 107 and 108 = rcfdb529</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TRADING</b>																				
110	<b>Trading Assets</b>	<i>rcfd3545</i>																		
<b>INTANGIBLES</b>																				
111	<b>Goodwill</b>	<i>rcfd3163</i>																		
112	<b>Mortgage Servicing Rights</b>	<i>rcfd3164</i>																		
113	<b>Purchased Credit Card Relationships and Nonmortgage Servicing Rights</b>	<i>rcfdb026</i>																		
114	<b>All Other Identifiable Intangible Assets</b>	<i>rcfd5507</i>																		
115	<b>Total Intangible Assets</b>	<i>Sum of items 111 to 114</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>OTHER</b>																				
116	<b>Premises and Fixed Assets</b>	<i>rcfd2145</i>																		
117	<b>OREO</b>	<i>Sum of items 118 to 120 = rcfd2150</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
118	Commercial																			
119	Residential																			
120	Farmland																			
121	<b>Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)</b>	<i>Sum of items 122 and 123</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
122	Autos																			
123	Other																			
124	<b>Other Assets</b>	<i>rcfd0081 + rcfd0395 + rcfd0397 + rconb987 + rcfdb989 + rcfd2130 + rcfd3656 + rcfd2160 less item 121</i>																		
125	<b>Total Other</b>	<i>Sum of items 116, 117, 121, and 124</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
126	<b>TOTAL ASSETS</b>	<i>Sum of items 3, 109, 110, 115, and 125 = rcfd2170</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Liabilities

127	Deposits	$rcon6631 + rcon6636 + rcfn6631 + rcfn6636$																		
128	Trading Liabilities	$rcfd3548$																		
129	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities																			
130	Other Liabilities	$rconb993 + rcfdb995 + rcf3190 + rcf3200 + rcf32930$																		
131	Memo: Allowance for off-balance sheet credit exposures	$rconb557$																		
132	Total Liabilities	$Sum\ of\ items\ 127\ to\ 130 = rcf32948$																		

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	$rcfd130$																		
139	Total Bank Equity Capital	$Sum\ of\ items\ 133\ to\ 138 = rcf33210\ (must\ equal\ item\ 17\ of\ the\ RI-A\ section\ on\ the\ Capital\ Worksheet)$	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	$rcfd3000$																		
141	Total Equity Capital	$Sum\ of\ items\ 139\ and\ 140 = rcf33105$	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Other

142	Unused Commercial Lending Commitments and Letters of Credit	$rcfd164 + rcfdf165 + rcf36550 + rcf3457 + rcf3458 + rcf3459 + rcf3819 + rcf3821 + rcf3411$																		
-----	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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

Bank Equity Capital	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Balance Sheet	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	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 6, item 14 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.

Bank Capital Worksheet: XYZ in Baseline

Item	Notes	Actual in \$Millions Q3 2012	Projected in \$Millions								Sums in \$Millions			
			Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter
<b>Schedule RI-A—Changes in Bank Equity Capital</b>														
1	Total bank equity capital most recently reported for the end of previous QUARTER	riad3217												
2	Effect of changes in accounting principles and corrections of material accounting errors	riadb507												
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)	riadb508												
4	Net income (loss) attributable to bank	Must match item 135 on the Income Statement Worksheet = riad4340												
<b>Sale of perpetual preferred stock (excluding treasury stock transactions):</b>														
5	Sale of perpetual preferred stock, gross													
6	Conversion or retirement of perpetual preferred stock													
<b>Sale of common stock:</b>														
7	Sale of common stock, gross													
8	Conversion or retirement of common stock													
<b>Sale of treasury stock</b>														
9	Purchase of treasury stock													
10	Changes incident to business combinations, net	riad4356												
11	Cash dividends declared on preferred stock	riad4470												
12	Cash dividends declared on common stock	riad4460												
13	Other comprehensive income	riadb511												
14	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank													
15	Other adjustments to equity capital (not included above)*													
16	Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)	Must match item 139 on the Balance Sheet Worksheet = riad3210												
17														
<b>Schedule RC-R—Regulatory Capital</b>														
<b>Tier 1 capital</b>														
18	Total bank equity capital	Item 17 = rcf43210												
19	Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	rcfd8434												
20	Net unrealized loss on available-for-sale equity securities (report loss as a positive value)	rcfda221												
21	Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	rcfd4336												
22	Nonqualifying perpetual preferred stock	rcfdb588												
23	Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries	rcfdb589												
24	Qualifying restricted core capital elements (other than cumulative perpetual preferred stock)													
25	Qualifying mandatory convertible preferred securities of internationally active bank holding companies													
26	Disallowed goodwill and other disallowed intangible assets	rcfd590												
27	Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	rcfd264												
28	Subtotal (sum of items 18, 23, 24, 25, less items 19, 20, 21, 22, 26, 27)													
29	Disallowed servicing assets and purchased credit card relationships	rcfd591												
30	Disallowed deferred tax assets	rcfd590												
31	Other additions to (deductions from) Tier 1 capital**	rcfdb592												
32	Tier 1 capital (sum of items 28 and 31, less items 29 and 30)	rcfd8274												
33	Total risk-weighted assets	rcfda223												
<b>REGULATORY CAPITAL AND RATIOS</b>														
34	Tier 1 Common Capital***													
35	Tier 1 Capital	rcfd8274												
36	Total Risk-Based Capital	rcfd3792												
37	Risk-Weighted Assets	Item 33 = rcfda223												
38	Average Total Assets for Leverage Capital Purposes	rcfda224												
39	Tier 1 Common Ratio (%)	Tier 1 Common/RWA *100												
40	Tier 1 Ratio (%)	Tier 1 Capital/RWA *100												
41	Total Risk-Based Capital Ratio (%)	Total Risk-Based Capital/RWA *100												
42	Tier 1 Leverage Ratio (%)	Tier 1 Capital/Average Total Assets *100												
<b>Schedule RC-R — Memoranda</b>														
<b>Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:</b>														
43	Noncumulative perpetual preferred stock													
44	Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities)													
45	Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding TruPS)													
<b>Treasury stock (including offsetting debit to the liability for ESOP debt):</b>														
46	In the form of perpetual preferred stock													
47	In the form of common stock													
<b>Restricted core capital elements included in Tier 1 capital:</b>														
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													
<b>Schedule RC-F—Other Assets</b>														
53	Net deferred tax assets	rcfd2148												
<b>Schedule RC-G—Other Liabilities</b>														
54	Net deferred tax liabilities	rcfd3049												
<b>Schedule RC-M—Memoranda</b>														
55	Total number of bank holding company common shares outstanding													
<b>Issuances associated with the U.S. Department of Treasury Capital Purchase Program:</b>														
56	Senior perpetual preferred stock or similar items													
57	Warrants to purchase common stock or similar items													

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

58	(a) Enter the tier 1 subtotal	Item 28																		
59	(b) Enter 10% of the tier 1 subtotal	10% of Item 58																		
60	(c) Enter the amount of deferred tax assets to be used when calculating the regulatory capital limit																			
61	Enter any optional adjustment made to item 53 in item 60 as allowed in the Call Report instructions	Item 53 less Items 54 and 60																		
62	(d) Enter the amount of taxes previously paid that the bank could recover through loss carrybacks if the bank's temporary differences (both deductible and taxable) fully reverse at the report date****																			
63	(e) Amount of deferred tax assets that is dependent upon future taxable income	max(Item 60 less Item 62, 0)																		
64	(f) Enter the portion of (e) that the bank could realize within the next 12 months based on its projected future taxable income. Future taxable income should not include net operating loss carryforwards to be used during the next 12 months or existing temporary differences that are expected to reverse over the next 12 months																			
65	(g) Enter minimum of (f) and (b)	min(Item 64, Item 59)																		
66	(h) Subtract (g) from (e), cannot be less than 0 (must equal item 30)	max(Item 63 less Item 65, 0)																		
67	Future taxes paid used to determine item 64																			
68	Future taxable income consistent with item 64*****																			

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

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

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

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

(\*\*\*) Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus and minority interest in subsidiaries. Specifically, non-common elements must include the following items captured in the Call Report: Schedule RC, line item 23 net of Schedule RC-R, line item 5; Schedule RC-R line item 6 and line item 10.

(\*\*\*\*) The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for Item 62 as follows:

Taxes paid during fiscal year ended 2010	
Taxes paid during fiscal year ended 2011	
Taxes paid during the 9 months ended 9/30/12	

(\*\*\*\*\* Please provide historical data related to item 68 as follows:

Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2009	
Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2010	

(\*\*\*\*\* Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the RI-A buckets):

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

RI-A Bank equity capital vs Bank equity capital	1	1	1	1	1	1	1	1	1	1
Disallowed DTA	1	1	1	1	1	1	1	1	1	1



**Bank Retail Balance and Loss Projection Worksheet: XYZ in Baseline**

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

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

101	Loan Losses																			
	<b>Auto Leases (International)</b>																			
102	Balances																			
103	New originations																			
104	Paydowns																			
105	Asset Purchases																			
106	Asset Sales																			
107	Loan Losses																			
	<b>Student Loan</b>																			
108	Balances																			
109	New originations																			
110	Paydowns																			
111	Asset Purchases																			
112	Asset Sales																			
113	Loan Losses																			
	<b>Small Business Loan - Scored (Domestic)</b>																			
114	Balances																			
115	New originations																			
116	Paydowns																			
117	Asset Purchases																			
118	Asset Sales																			
119	Loan Losses																			
	<b>Small Business Loan - Scored (International)</b>																			
120	Balances																			
121	New originations																			
122	Paydowns																			
123	Asset Purchases																			
124	Asset Sales																			
125	Loan Losses																			
	<b>Other Consumer Loan (Domestic)</b>																			
126	Balances																			
127	New originations																			
128	Paydowns																			
129	Asset Purchases																			
130	Asset Sales																			
131	Loan Losses																			
	<b>Other Consumer Loan (International)</b>																			
132	Balances																			
133	New originations																			
134	Paydowns																			
135	Asset Purchases																			
136	Asset Sales																			
137	Loan Losses																			

Bank Retail Repurchase Worksheet: XYZ in Baseline

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

\$Millions	Vintage										Unallocated	Total	Scenarios for which row should be reported
	2004	2005	2006	2007	2008	2009	2010	2011	2012				
Original UPB												-	Baseline Only
Original UPB (Excluding Exempt Population)												-	Baseline Only
Outstanding UPB (Excluding Exempt Population)												-	Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)												-	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
Net Credit Loss Realized to-date (Excluding Exempt Population)												-	Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)												-	Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)												-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)												-	All Scenarios

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

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

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

\$Millions	Projected in \$Millions										Total	Scenarios for which row should be reported	
	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later			
Projected Future Losses to Bank Charged to Repurchase Reserve												-	All Scenarios

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

\$Millions	Vintage										Unallocated	Total	Scenarios for which row should be reported
	2004	2005	2006	2007	2008	2009	2010	2011	2012				
Original UPB												-	Baseline Only
Original UPB (Excluding Exempt Population)												-	Baseline Only
Outstanding UPB (Excluding Exempt Population)												-	Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)												-	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
Net Credit Loss Realized to-date (Excluding Exempt Population)												-	Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)												-	Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)												-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)												-	All Scenarios

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

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

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

\$Millions	Projected in \$Millions										Total	Scenarios for which row should be reported	
	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later			
Projected Future Losses to Bank Charged to Repurchase Reserve												-	All Scenarios

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

\$Millions	Vintage										Unallocated	Total	Scenarios for which row should be reported
	2004	2005	2006	2007	2008	2009	2010	2011	2012				
Original UPB												-	Baseline Only
Original UPB (Excluding Exempt Population)												-	Baseline Only
Outstanding UPB (Excluding Exempt Population)												-	Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)												-	Baseline Only
	Current											-	Baseline Only



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

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

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

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

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

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

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

**Table F.3 Loss Projections for WHOLE LOANS SOLD**

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

**Table G.3 TOTAL Loss Projections**

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

Bank ASC 310-30 Worksheet: XYZ in Baseline

**Clarifications Regarding PCI Allowance:**

Is item 8 (Provision to Allowance) included in Income Statement Item 92?   
 If no, please list Income Statement line on which item is included:

Item	First Lien Mortgages	Data Clarifications:	Actual in \$Millions		Projected in \$Millions							
			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										
5	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
7	Cumulative Charge-offs to Date (to NAD)	Input as Negative										
8	Cumulative Charge-offs to Date (to Allowance)	Input as Negative										
9	Provisions to Allowance	Prov/(Reverse)										
10	Quarterly-Charge-offs to NAD	Input as Negative										
11	Quarterly Charge-offs to Allowance	Input as Negative										
12	Accretable Yield Remaining	Input as Positive										
13	Accretable Yield Accreted to Income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										

Item	Second Lien HELOANS	Data Clarifications:	Actual in \$Millions		Projected in \$Millions							
			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										
5	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
7	Cumulative Charge-offs to Date (to NAD)	Input as Negative										
8	Cumulative Charge-offs to Date (to Allowance)	Input as Negative										
9	Provisions to Allowance	Prov/(Reverse)										

10	Quarterly-Charge-offs to NAD	<i>Input as Negative</i>										
11	Quarterly Charge-offs to Allowance	<i>Input as Negative</i>										
12	Accrutable Yield Remaining	<i>Input as Positive</i>										
13	Accrutable Yield Accreted to Income	<i>Input as Negative</i>										
14	Effective Yield (%)	<i>Input as Percentage</i>										

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

Item	Other (specify in documentation)	Data Clarifications:	Actual in \$Millions		Projected in \$Millions								
			Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	
1	Carry Value	<i>Input as Positive</i>											
2	Allowance	<i>Input as Positive</i>											
3	Net Carry Value	<i>Calculated</i>	-	-	-	-	-	-	-	-	-	-	-
4	Unpaid Principal Balance	<i>Input as Positive</i>											
5	Initial Day 1 Non-Accrutable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	<i>Input as Positive</i>											
6	Quarter Ending Non Accrutable Difference (NAD)	<i>Input as Positive</i>											
7	Cumulative Charge-offs to Date (to NAD)	<i>Input as Negative</i>											



8	Cumulative Charge-offs to Date (to Allowance)	<i>Input as Negative</i>																		
9	Provisions to Allowance	<i>Prov/(Reverse)</i>																		
10	Quarterly Charge-offs to NAD	<i>Input as Negative</i>																		
11	Quarterly Charge-offs to Allowance	<i>Input as Negative</i>																		
12	Accretable Yield Remaining	<i>Input as Positive</i>																		
13	Accretable Yield Accreted to Income	<i>Input as Negative</i>																		
14	Effective Yield (%)	<i>Input as Percentage</i>																		

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

**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
<b>GRAND TOTAL</b>	-	-	-	-

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

**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.

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

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

\*For 'Other' HTM 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.



**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.

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

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

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

**Post-Trading Shock Market Values for AFS Securities**

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

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

\* 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.

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

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

**Bank Trading Worksheet: XYZ in Baseline**

Effective date: TBD

P/L Results in \$Millions	(A)	(B)	(C)
	Firmwide Total	Contributions from:	
		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 multiple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk. The P/L due to this co-dependence would be entered into row 9.

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

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



## Bank Counterparty Risk Worksheet: XYZ in Baseline

\$Millions

Losses should be reported as a positive value.

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

**Bank Op Risk Scenario Input Worksheet: XYZ in Baseline**

For the inputs into each scenario, provide the type of data, a brief description of the loss events (including events from an operational risk scenario analysis process), the unit of measure (UOM), and the contribution of those events to the operational loss projection.

Type of Data	Brief Description	Unit of Measure (UOM)	Contribution (\$millions)
<b>TOTAL</b>			Total \$ -

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

**Bank Op Risk Projected Losses Worksheet: XYZ in Baseline**

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

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

**Projected Operational Risk Losses**

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

**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

	\$Millions	Call Report Codes	Projected in \$Millions							2013	2014	9-Quarter				
			Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014				Q3 2014	Q4 2014		
<b>13</b>	<b>Total Net Interest Income (1)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>14</b>	<b>Non Interest Income by Business Segment: (17)</b>															
	<u>Retail and Small Business</u>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
14A	Domestic		-	-	-	-	-	-	-	-	-	-	-	-	-	-
14B	Credit Cards (10)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
14C	Credit Card Interchange Revenues - Gross (exclude charge cards)															
14D	Other															
14E	Mortgages and Home Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-
14F	Production		-	-	-	-	-	-	-	-	-	-	-	-	-	-
14G	Gains/(Losses) on Sale (18)															
14H	Other															
14I	Servicing		-	-	-	-	-	-	-	-	-	-	-	-	-	-
14J	Servicing & Ancillary Fees															
14K	MSR Amortization (20)															
14L	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21)															
14M	Other															
14N	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12)															
14O	Retail and Small Business Deposits		-	-	-	-	-	-	-	-	-	-	-	-	-	-
14P	Non Sufficient Funds / Overdraft Fees - Gross															
14Q	Debit Interchange - Gross															
14R	Other (22)															
14S	Other Retail and Small Business Lending															
14T	International Retail and Small Business (16)															
15	<u>Commercial Lending</u>															
16	<u>Investment Banking</u>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
16A	Advisory															
16B	Equity Capital Markets															
16C	Debt Capital Markets															
16D	Syndicated / Corporate Lending															
17	<u>Merchant Banking / Private Equity</u>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
17A	Net Investment Mark-to-Market															
17B	Management Fees															
17C	Other															
18	<u>Sales and Trading</u>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
18A	Equities		-	-	-	-	-	-	-	-	-	-	-	-	-	-
18B	Commission and Fees															
18C	Other (23)															
18D	Fixed Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-
18E	Rates															
18F	Credit															
18G	Other															
18H	Commodities		-	-	-	-	-	-	-	-	-	-	-	-	-	-



- (8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.
- (9) List segments from which item was excluded:
- (10) Include domestic bank issued credit and charge cards including those that result from a partnership agreement.
- (11) Applies to line items 1A-1F; US and Puerto Rico only.
- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable.
- (13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.
- (16) Revenues from regions outside the US and Puerto Rico.
- (17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.
- (18) Gains/Losses from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.
- (19) Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.
- (20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.
- (21) Include MSR changes under both FV and LOCOM accounting methods.
- (22) Among items included here are debit card contra-revenues, as applicable. The reporting of debit card contra-revenues and expenses should be consistent with the bank Call Report methodology.
- (23) Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.
- (24) Banks should not report changes in value of the MSR asset or hedges within the trading book.
- (25) List segments from which item was excluded:
- (26) Exclude result of trading shock exercise (where applicable), as it is reported in item 42.

The following cells provide checks of the internal consistency of the PPNR Template schedules. Please ensure that these cells are all "TRUE," or "N/A" before the worksheet is submitted.

Net Interest Income agrees between worksheets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Immaterial revenues are less than or equal to 10% of total revenue	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Bank PPNR Net Interest Income Worksheet: XYZ in Baseline**

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

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

		Projected in \$Millions									
		Call Report Codes (5)	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
<b>Average Interest-Bearing Asset Balances (\$Millions) (1)</b>											
1	First Lien Residential Mortgages (in Domestic Offices)	RCON5367									
2	Second / Junior Lien Residential Mortgages (in Domestic Offices)		-	-	-	-	-	-	-	-	-
2A	Closed-End Junior Liens	RCON5368									
2B	Home Equity Lines Of Credit (HELOCs)	RCON1797									
3	C&I Loans, excl. Small Business (Scored/Delinquency Managed) (7)										
4	Small Business (Scored/Delinquency Managed)										
		RCONF158+RCONF159+RCO N1460+RCONF160+RCONF16 1									
5	CRE Loans (in Domestic Offices)										
6	Credit Cards	RCFDB538									
7	Other Consumer		-	-	-	-	-	-	-	-	-
7A	Auto Loans	RCFDK137									
7B	Student Loans										
7C	Other, incl. loans backed by securities (non-purpose lending)										
8	Real Estate Loans (Not in Domestic Offices)	RCFD1410 less items 1, 2, 5, and RCON1420	-	-	-	-	-	-	-	-	-
8A	Residential Mortgages (First and Second Lien)										
8B	Other										
9	Other Loans & Leases (10)										
10	Interest-Bearing Securities (AFS and HTM)	RCFD1754+RCFD1773									
11	Trading Assets	RCFD3401									
12	Deposits with Banks & Other										
13	Other (2)										
14	<b>Total Average Interest-Bearing Asset Balances</b>		-	-	-	-	-	-	-	-	-
<b>Average Rates Earned (%) (9)</b>											
15	First Lien Residential Mortgages (in Domestic Offices)										
16	Second / Junior Lien Residential Mortgages (in Domestic Offices)										
16A	Closed-End Junior Liens										
16B	HELOCs										
17	C&I Loans, excl. Small Business (Scored/Delinquency Managed)										
18	Small Business (Scored/Delinquency Managed)										
19	CRE Loans (in Domestic Offices)										
20	Credit Cards										
21	Other Consumer										
21A	Auto Loans										
21B	Student Loans										
21C	Other, incl. loans backed by securities (non-purpose lending)										
22	Real Estate Loans (Not in Domestic Offices)										
22A	Residential Mortgages (First and Second Lien)										
22B	Other										
23	Other Loans & Leases										
24	Interest-Bearing Securities (AFS and HTM)										
25	Trading Assets										
26	Deposits with Banks & Other										
27	Other										
28	<b>Total Interest Income</b>		-	-	-	-	-	-	-	-	-
<b>Average Deposit and Interest-Bearing Non-Deposit Liability Balances (\$Millions)</b>											
29	Customer Deposits-Domestic (6)		-	-	-	-	-	-	-	-	-
29A	Non-Interest-Bearing Demand										
29B	Money Market Accounts										
29C	Savings										

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

<b>Average Liability Rates (%) (9)</b>														
37	<b>Customer Deposits-Domestic (6)</b>													
37A	Non-Interest-Bearing Demand (8)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
37B	Money Market Accounts													
37C	Savings													
	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts													
37D	Time Deposits													
37E	Time Deposits													
38	<b>Customer Deposits-Foreign (6)</b>													
38A	Foreign Deposits													
38B	Foreign Deposits-Time													
39	<b>Fed Funds, Repos, &amp; Other Short Term Borrowing</b>													
39A	Fed Funds													
39B	Repos													
39C	Other Short Term Borrowing													
40	<b>Trading Liabilities</b>													
41	<b>Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities</b>													
42	<b>All Other Long Term Debt</b>													
43	<b>Other</b>													
44	<b>Total Interest Expense</b>	-	-	-	-	-	-	-	-	-	-	-	-	
45	<b>Total Net Interest Income (4)</b>	-	-	-	-	-	-	-	-	-	-	-	-	

**Footnotes to the Net Interest Income Worksheet**

- (1) Exclude nonaccrual loans, reporting these balances in item 55 of the *PPNR Metrics Worksheet*. Include purchased credit impaired loans.
- (2) Break out and explain nature of significant items included in Other Average Interest-Bearing Asset Balances such that no more 5% of total Average Interest-Bearing Asset Balances are reported without a further breakout.
 

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

- (4) Amount should equal item 13 of the *PPNR Projections Worksheet*.
- (5) All requested balance items are averages. Call Report code references are intended only to provide guidance for the types of items to be included or excluded; but NOT the type of balance to be provided.
- (6) A sum of average domestic and foreign customer deposits should be equal to a sum of average RCON6631, RCON6636, RCFN6631, and RCFN6636.
- (7) Report Large Commercial Credits and Small Business (Graded) Loans.
- (8) Rates are equal to zero by definition.
- (9) All rates are annualized.
- (10) Include loans secured by farmland here (RCON1420) and other loans not accounted for in the other categories.



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

Bank PPNR Metrics Worksheet: XYZ in Baseline

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

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



(13) Report the grossed up "interest balances" that result from prime brokerage activities.  
 (14) List items on PPNR Projections worksheet that include this item if any:

(15) Full-time equivalent employees at end of current period (RIAD4150) for a given segment only.  
 (16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)  
 (17) Europe, Middle East, and Africa  
 (18) Latin America, including Mexico

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

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

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

(22) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line 22 should correspond to the amount provided in Schedule C of Form 990. The report should only reflect collateral related expenses.

(24) Applies to line items 1-9: US and Puerto Rico only.

(25) Total domestic mortgages originated during the quarter.

(26) Call Report name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.

(27) New business pricing for time deposits refers to the anticipated average rate on newly issued time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business. The worksheet is requesting re-pricing beta under normal rate scenarios for both an upward and downward rate movement.

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

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

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

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