DFAST-14A Summary Schedule Cover Sheet

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

Banks should complete all relevant cells in the corresponding worksheets, including this cover page. Banks should not complete any shaded cells.

Please ensure that the data submitted in this Summary Template match what was submitted in other data templates.

Please do not change the structure of this workbook.

Please note that unlike Call Report reporting, all actual and projected income statement figures should be reported on a quarterly basis, and not on a cumulative basis.

Any questions should be directed to **DFA165i2.reporting@occ.treas.gov**.

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

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

Baseline

Bank Income Statement Worksheet: XYZ in Baseline

Actual in \$Millions Sums in \$Millions Projected in \$Millions Q4 2012 Q1 2013 Q2 2013 Q3 2013 Q4 2013 Q1 2014 Q3 2014 Q4 2014 2013 Q3 2012 Q2 2014 Notes 2014 9-Quarter **ACCRUAL LOAN LOSSES** Sum of items 2, 5, 8, and 14 Real Estate Loans (in Domestic Offices) First Lien Mortgages Sum of items 3 and 4 -------- | --- | --First Lien Mortgages First Lien HELOAN -Second / Junior Lien Mortgages Sum of items 6 and 7 ------Closed-End Junior Liens **HELOCs** ---**CRE Loans** --Sum of items 9, 10, and 11 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** Real Estate Loans (Not in Domestic Offices) 15 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 Sum of items 26 to 28 25 **C&I Loans** -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 -----33 Other loans backed by securities (non-purpose lending) 34 Other 35 Sum of items 36 to 40 --Other Loans 36 Loans to Foreign Governments 37 38 Loans for purchasing or carrying securities (secured or unsecured) 39 Loans to Depositories and Other Financial Institutions All Other Loans and Leases 40 ------Sum of items 41 and 42 41 All Other Loans (exclude consumer loans) 42 All Other Leases 43 Sum of items 1, 15, 25, 29, 30, and 35 **Total Loans and Leases** LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION Real Estate Loans (in Domestic Offices) Sum of items 45, 46, 47, and 48 45 First Lien Mortgages Second / Junior Lien Mortgages 46 - | -47 **CRE Loans** Loans Secured by Farmland 48 --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 - | - | -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 **Trading MTM Losses** 58 Item 10 on Trading Worksheet (flipped sign) 59 Trading Incremental Default Losses (Trading IDR) Item 1 on Counterparty Risk Worksheet Counterparty Credit MTM Losses (CVA losses) Item 2 on Counterparty Risk Worksheet -- | -61 Counterparty Incremental Default Losses (CCR IDR) Item 3 on Counterparty Risk Worksheet 62 Other CCR losses Item 4 on Counterparty Risk Worksheet --- | - | -63 **Total Trading and Counterparty** Sum of items 58, 59, 60, 61, and 62 - | - | **OTHER LOSSES** Goodwill impairment riadc216 Valuation Adjustment for firm's own debt under fair value option (FVO) ------ | - | --- | - | -66 Other losses (describe in supporting documentation) - | - | -67 **Total Other Losses**

Sum of items 43, 57, 63, and 67

-

-

-

-

-

68

Total Losses

	ALLOWANDS FOR LOAD ALLOWS ASSESS														
	ALLOWANCE FOR LOAN and LEASE LOSSES														
69 70	ALLL, prior quarter	6 60 74 75 170		-	-	-	-	-	-	-	-	-			
70 - 1	Real Estate Loans (in Domestic Offices)	Sum of items 71, 75, and 79	-	-	-	-	-	-	-	-	-	-			
71 72	Residential Mortgages		-	-	-	-	-	-	-	-	-	-			
72 72	First Lien Mortgages														
73	Closed-End Junior Liens														
74 75	HELOCs CRE Loans														
75 76	Construction		-	-	-	-	-	-	-	-	-	-			
70 77	Multifamily														
77 78	Nonfarm, Non-residential														
79	Loans Secured by Farmland	Cura of itama 01 02 and 02													
80	Real Estate Loans (Not in Domestic Offices)	Sum of items 81, 82, and 83	-	-	-	-	-	-	-	-	-	-			
81	Residential Mortgages														
82	CRE Loans Farmland														
83		Company the man OF OC and OZ													
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	: 44220													
92	Provisions during the quarter	riad4230	-	-	-	-	-	-	-	-	-	-	-	-	-
93	Real Estate Loans (in Domestic Offices)	Sum of items 94, 98, and 102	-	-	-	-	-	-	-	-	-	-	-	-	-
94 95	Residential Mortgages First Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-
95 06													-	-	-
96 97	Closed-End Junior Liens								-				-	-	
97 00	HELOCs CRE Loans												-	-	
98 99			-	-	-	-	-	-	-	-	-	-	-	-	
99 100	Construction Multifamily						-						-	-	
100	Nonfarm, Non-residential														-
101	Loans Secured by Farmland												-	-	-
102	Real Estate Loans (Not in Domestic Offices)	Sum of itams 104, 105, and 106	-	-	-	-	-	-	-	-		-	-	-	_
103	Residential Mortgages	Sum of items 104, 105, and 106	-	-	-	-	-	-	-	-	-	-	-	-	-
104	CRE Loans												-	-	-
105	Farmland												-	-	-
100	C&I Loans	Sum of items 108, 109, and 110	-	-	-	-	-	-	-	-	_	-	-	-	-
107	C&I Graded	3am oj items 108, 109, ana 110	-	-	-	-	-	-	-	-	-	-	-	-	-
108	Small Business (Scored/Delinquency Managed)												-	-	-
	Corporate and Business Cards														-
110 111	Corporate and Business Cards Credit Cards												-	-	-
111	Other Consumer												-	-	-
112	All Other Loans and Leases												-	-	_
113	Unallocated												-	-	-
114	Net charge-offs during the quarter	Item 43	-	-	-	-	-	-	-	-	-	-	-	-	_
116	Other ALLL Changes	riadc233 less riad 5523		-						-			-	-	_
110	other ALLE changes	11ddc255 1C55 11dd 5525													
117	ALLL, current quarter	Items 69, 92, and 116 less item 115 = rcfd3123	_	_	_	_	_	_	-	_	_	_			
	PRE-PROVISION NET REVENUE														
118	Net interest income	PPNR Projections Worksheet Item 13		-	-	-	-	-	-	-	-	-	-	-	-
119	Noninterest income	PPNR Projections Worksheet Item 26		-	-	-	-	-	-	-	-	-	-	-	-
120	Noninterest expense	PPNR Projections Worksheet Item 38		-	-	-	-	-	-	-	-	-	-	-	-
121	Pre-Provision Net Revenue	Items 118 and 119 less item 120	-	-	-	-	-	-	-	-	-	-	-	-	-
							-				-		-	-	
	CONDENSED INCOME STATEMENT														
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	-	-	-	-	-	-	-	-	-	-	-	-	-
		ı													
130	Applicable income taxes (foreign and domestic)	riad4302											-	-	-
131	Income (loss) before extraordinary items and other adjustments	Item 129 less item 130 =riad4300	-	-	-	-	-	-	-	-	-	-	-	-	-
		1													
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	-	-	-	-	-	-	-	-	-	-	-	-	-
							<u> </u>			<u> </u>					
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-	-na-	-na-	-na-
. . -	REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES														
137	Reserve, prior quarter			-	-	-	-	-	-	-	-	-			
138	Provisions during the quarter			-	-	-	-	-	-	-	-	-	-	-	-
139	Net charges during the quarter	Home 127 and 120 lear 11 at 120		-	-	-	-	-	-	-	-	-	-	-	-
140	Reserve, current quarter	Items 137 and 138 less item 139	-	-	-	-	-	-	-	-	-	-			

Bank Balance Sheet Worksheet: XYZ in Baseline

Actual in \$Millions

Projected in \$Millions

em		Notes	Şivillions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4
		A 1 .										
		Assets										
	<u>SECURITIES</u>					_						
1	Held to Maturity (HTM)	rcfd1754										-
	Available for Sale (AFS) Total Securities	rcfd1773 Sum of items 1 and 2									-	
	Total Securities	Sum of items 1 and 2	-	-	<u> </u>	-	-	-	-	-	-	
	Total Loans and Leases											
	Real Estate Loans (in Domestic Offices)	Sum of items 5, 8, 11, and 17	-	-	-	-	-	-	-	-	-	
	First Lien Mortgages	Sum of items 6 and 7 = rcon5367	-	-	-	-	-	-	-	-	-	
,	First Lien Mortgages First Lien HELOAN											
2	Second / Junior Lien Mortgages	Sum of items 9 and 10 = rcon5368	_	-	_	_	_	_	-	_	_	
)	Closed-End Junior Liens	= rcon5368										
0	HELOCs	= rcon1797										
1	CRE Loans	Sum of items 12, 13, and 14	-	-	-	-	-	-	-	-	-	
2	Construction	= sum of rconf158 and rconf159										
3	Multifamily	= rcon1460										
4	Nonfarm, Non-residential	Sum of items 15 and 16	-	-	-	-	-	-	-	-	-	
5	Owner-Occupied	= rconf160										
6 7	Non-Owner-Occupied	= rconf161 = rcon1420										
7 8	Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices)	= rcon1420 Sum of items 19, 20, 21, and 27	-	-	-	_	_	_	-	_	_	
9	First Lien Mortgages	Julii of items 19, 20, 21, und 27		-								
)	Second / Junior Lien Mortgages											
Ĺ	CRE Loans	Sum of items 22, 23, and 24	-	-	-	-	-	-	-	-	-	
2	Construction											
3	Multifamily											
1	Nonfarm, Non-residential	Sum of items 25 and 26	-	-	-	-	-	-	-	-	-	
5	Owner-Occupied											-
ĵ	Non-Owner-Occupied											
7	Loans Secured by Farmland	Cum of itams 20 to 22										
3	C&I Loans C&I Graded	Sum of items 29 to 32	-	-	-	-	-	-	-	-	-	
)	Small Business (Scored/Delinquency Managed)											+
1	Corporate Card											
2	Business Card											
3	Credit Cards	Sum of items 34 and 35	-	-	-	-	-	-	-	-	-	
4	Charge Card											
5	Bank Card											
6	Other Consumer	Sum of items 37, 38, 39, and 40	-	-	-	-	-	-	-	-	-	
7	Auto Loans	= rcfdk137										
3	Student Loans Other Jeans backed by securities (non-numers landing)											
9 0	Other loans backed by securities (non-purpose lending) Other											+
1	Other Loans and Leases	Sum of items 42 to 46	_	-	_	_	_	_	-	_	_	
2	Loans to Foreign Governments	= rcfd2081										
3	Agricultural Loans	= rcfd1590										
4	Loans for purchasing or carrying securities (secured or unsecured)	= rcon1545										
5	Loans to Depositories and Other Financial Institutions	= rcfdb532+ rcfdb533+ rcfdb534+ rcfdb536+ rcfdb537+ rcfdj454										
6 -	All Other Loans and Leases	Sum of items 47 and 48	-	-	-	-	-	-	-	-	-	
7 3	All Other Loans (exclude consumer loans) All Other Leases	= rconj451 = rconf163										-
<u>;</u>)	Total Loans and Leases	= rconf163 Sum of items 4, 18, 28, 33, 36, and 41	_	_	-	-	-	-	-	-	-	
		23 2, 1.c.1.0 1, 20, 20, 30, 30, and 12				1						
	ACCRUAL LOANS											
)	Real Estate Loans (in Domestic Offices)	Sum of items 51, 54, 57, and 63	-	-	-	-	-	-	-	-	-	
<u> </u>	First Lien Mortgages	Sum of items 52 and 53	-	-	-	-	-	-	-	-	-	
<u>)</u>	First Lien Mortgages First Lien HELOAN			-	-	-	-	-	-	-	-	
} -	First Lien HELOAN Second / Junior Lien Mortgages	Sum of items 55 and 56	-	-	<u>-</u>	-	-	-	-	-	-	
5	Closed-End Junior Liens	שני	-		<u> </u>	-	-	-	-	-	-	
5	HELOCs			-	-	-	-	-	-	_	-	
7	CRE Loans	Sum of items 58, 59, and 60	-	-	-	-	-	-	-	-	-	
8	Construction											
9	Multifamily											
0	Nonfarm, Non-residential	Sum of items 61 and 62	-	-	-	-	-	-	-	-	-	
1	Owner-Occupied											
2	Non-Owner-Occupied											-
3	Loans Secured by Farmland	Compatiboras CE CC CZ and LZC										
64	Real Estate Loans (Not in Domestic Offices)	Sum of items 65, 66, 67, and 73	-	-	-	-	-	-	-	-	-	Ì

65	First Lien Mortgages			-	-	-	-	-	-	-	-	-
66	Second / Junior Lien Mortgages			-	-	-	-	-	-	-	-	-
67	CRE Loans	Sum of items 68, 69, and 70	-	-	-	-	-	-	-	-	-	-
68	Construction											
69	Multifamily											
	•	Company items 71 and 72										
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	_	-	-	-	-	-	-	-	-	-
		Julii of items 73, 70, und 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	Sam of items 60, 61, 62, and 65			_	-	-	-	-	-		-
				-							-	
81	Student Loans	_		-	-	-	-	-	-	-	-	-
82	Other loans backed by securities (non-purpose lending)											
83	Other											
84	Other Loans and Leases	Sum of items 85 to 89	-	-	-	-	-	-	-	-	-	_
85	Loans to Foreign Governments											
		-										
86	Agricultural Loans	-										
87	Loans for purchasing or carrying securities (secured or unsecured)].										
88	Loans to Depositories and Other Financial Institutions											
89	All Other Loans and Leases	Sum of items 90 and 91	-	-	-	-	-	-	-	-	-	-
90	All Other Loans (exclude consumer loans)	Ī										
91	All Other Leases											
92	Total Loans and Leases	Sum of items 50, 64, 74, 78, 79, and 84	-	-	-	-	-	-	-	-	-	-
92	Total Loans and Leases	3um of items 30, 64, 74, 76, 79, um 64	-	-	-	-	-	-	-	-		-
	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	_	-	-	-	-	-	-	-	_	_
		Item 11 less 57										
96	CRE Loans		-	-	-	-	-	-	-	-	-	-
97	Loans Secured by Farmland	Item 17 less 63	-	-	-	-	-	-	-	-	-	-
98	Real Estate Loans (Not in Domestic Offices)	Sum of items 99, 100, and 101	-	-	-	-	-	-	-	-	-	-
99	Residential Mortgages	Items 19 and 20 less 65 and 66	-	-	-	-	-	-	-	-	-	-
100	CRE Loans	Item 21 less 67	-	-	-	-	-	-	-	-	-	-
101	Loans Secured by Farmland	Item 27 less 73	_	-	_	-	-	-	-	-	_	_
102	C&I Loans	Item 28 less 74		-	-	-	-	-	-	-		-
			-			-		-	-			
103	Credit Cards	Item 33 less 78	-	-	-	-	-	-	-	-	-	-
104	Other Consumer	Item 36 less 79	-	-	-	-	-	-	-	-	-	-
105	Other Loans and Leases	Item 41 less 84	-	-	-	-	-	-	-	-	-	-
106	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	Sum of items 93, 98, 102, 103, 104, and 105	-	-	-	-	-	-	-	-	-	-
107	Unearned Income on Loans	rcfd2123										
	Allowance for Loan and Lease Losses	rcfd3123										
108		103123	-	-	-	-	-	-	-	-	-	-
109	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income											
	and Allowance for Loan and Lease Losses	Item 49 less items 107 and 108 = rcfdb529	-	-	-	-	-	-	-	-	-	-
	TRADING											
110	Trading Assets	rcfd3545										
110	11441116 7155615	16,433.13										
	INITANICIDI FC											
	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	_	_	_	_	-	-	-	-	-	-
113	Total Intaligible 70500	Juli of items 111 to 111										
	OTUED											
	<u>OTHER</u>	5/24.75				- I	1	1	-	-		
116	Premises and Fixed Assets	rcfd2145										
117	OREO	Sum of items 118 to 120 = rcfd2150	-	-	-	-	-	-	-	-	-	-
118	Commercial											
119	Residential	Ţ										
120	Farmland	Ī										
		Sum of items 122 and 122										
121	Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)	Sum of items 122 and 123	-	-	-	-	-	-	-	-	-	-
122	Autos	<u> </u>										
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	-	-	-	-	-	-	-	-	-	-
123	. 5	5 oj 160110 220, 221, 222, 0110 227										
436	TOTAL ACCETS	Cum of itoms 2, 100, 110, 115, and 125, and 127										
126	TOTAL ASSETS	Sum of items 3, 109, 110, 115, and 125 = rcfd2170	-	-	-	-	-	-	-	-	-	-
		Liabilities										
												

127	Deposits	rcon6631 + rcon6636 + rcfn6631 + rcfn6636										
128	Trading Liabilities	rcfd3548										
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruP	•										
129	Consolidated Special Purpose Entities	·										
130	Other Liabilities	rconb993 + rcfdb995 + rcfd3190 +rcfd3200 +rcfd2930										
131	Memo: Allowance for off-balance sheet credit exposures	rconb557										
132	Total Liabilities	Sum of items 127 to 130 = rcfd2948	·									
		Equity Capital										
422	Book all Books and Grade and Book and Grade	. ()2020			T			I	T			T
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						<u> </u>				
137	Accumulated Other Comprehensive Income (AOCI)	rcfdb530										
138	Other Equity Capital Components	rcfda130 Sum of items 133 to 138 = rcfd3210 (must equal item 17 of the RI-										
120	Total Bank Facility Capital			_								A
139	Total Bank Equity Capital	A section on the Capital Worksheet)	-	-	-	-	-	-	-	-	-	
140	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	rcfd3000										
141	Total Equity Capital	Sum of items 139 and 140 = rcfdg105	-	-	-	-	-	_	-	-	-	-
	. , .	, , ,			'				'			
		Other										
					I				I			
142	Unused Commercial Landing Commitments and Latters of Credit	rcfd164 + rcfdf165 + rcfd6550 + rcfd457 + rcfdj458 + rcfdj459 + rcfd3819 + rcfd3821 + rcfd3411										
142	Unused Commercial Lending Commitments and Letters of Credit	1CJU3619 + 1CJU3621 + 1CJU3411										
-												
	The following cells provide checks of the internal consistency of the projected s	chedules. Please ensure that these cells are all "TRUE" before the worksheet	is submitted.									
	Bank Equity Capital		TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE
	Balance Sheet		TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE

Footnotes to the *Balance Sheet Worksheet*(1)

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

Bank Capital Worksheet: XYZ in Baseline

		Actual in									
Item	Notes	\$Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Pro Q3 2013	jected in \$Milli Q4 2013	ions Q1 2014	Q2 2014	Q3 2014	Q4 2014
Schodule DI A. Changes in Book Equity Conite!											
Schedule RI-A—Changes in Bank Equity Capital Total bank equity capital most recently reported for the end of previous QUARTER	riad3217		-	_	_	_	-	-	_	-	_
2 Effect of changes in accounting principles and corrections of material accounting errors	riadb507										
3 Balance end of previous QUARTER as restated (sum of items 1 and 2)	riadb508		-	-	-	-	-	-	-	-	-
4 Net income (loss) attributable to bank	Must match item 135 on the Income Statement Worksheet = riad4340										
Sale of perpetual preferred stock (excluding treasury stock transactions):											
 Sale of perpetual preferred stock, gross 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 14 Other comprehensive income	riad4460 riadb511										
15	naabsii										
Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank											
Other adjustments to equity capital (not included above)*	Must match item 139 on the Balance Sheet										
17 Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)	Worksheet = riad3210										
Schedule RC-R—Regulatory Capital	Worksheet - Huuszio										
Tier 1 capital											
18 Total bank equity capital	Item 17 =rcfd3210	-	-	-	-	-	-	-	-	-	-
19 Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a	·										
negative value)	rcfd8434										
20 Net unrealized loss on available-for-sale equity securities (report loss as a positive value)	rcfda221										
21 Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative											
value)	rcfd4336										
22 Nonqualifying perpetual preferred stock	rcfdb588										
23 Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries 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	rcfd590										
27 Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in	76)4330										
retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive											
value; if a net loss, report as a negative value)	rcfd264										
28 Subtotal (sum of items 18, 23, 24, 25, less items 19, 20, 21, 22, 26, 27)											
29 Disallowed servicing assets and purchased credit card relationships	rcfdb591										
30 Disallowed deferred tax assets	rcfd5610										
31 Other additions to (deductions from) Tier 1 capital**	rcfdb592										
Tier 1 capital (sum of items 28 and 31, less items 29 and 30)	rcfd8274										
33 Total risk-weighted assets	rcfda223										
33 Total Hisk-Weighted assets	rejuu223										
REGULATORY CAPITAL AND RATIOS											
34 Tier 1 Common Capital***											
35 Tier 1 Capital	rcfd8274										
36 Total Risk-Based Capital	rcfd3792										
37 Risk-Weighted Assets	Item 33 = rcfda223	-	-	-	-	-	-	-	-	-	-
38 Average Total Assets for Leverage Capital Purposes	rcfda224										
39 Tier 1 Common Ratio (%)	Tier 1 Common/RWA*100		-						-		
40 Tier 1 Ratio (%)	Tier 1 Capital/RWA*100			-	_	<u> </u>	_	_	_	-	-
41 Total Risk-Based Capital Ratio (%)	Total Risk-Based Capital/RWA*100	-	-	-	-	-	-	-	-	-	-
42 Tier 1 Leverage Ratio (%)	Tier 1 Capital/Average Total Assets*100	-	-	-	-	-	-	-	-	-	-
Schedule RC-R — Memoranda											
Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:											
Noncumulative perpetual preferred stock											
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)											
Oualifying cumulative perpetual preferred stock											
51 Qualifying TruPS											
52 Goodwill net of any associated deferred tax liability											
Schadula PC-EOther Assets											
Schedule RC-F—Other Assets 53 Net deferred tax assets	rcfd2148										
SS THE WEIGHT WAS MADELE	. 0,022 10		<u> </u>		<u> </u>	1	<u> </u>	<u> </u>			1
Schedule RC-G—Other Liabilities											
54 Net deferred tax liabilities	rcfd3049										
				-							

Schedule RC-M—Memoranda

Sums in \$Millions

2014 9-Quarter

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Senior perpetual preferred stock or similar items											
Warrants to purchase common stock or similar items											
Disallowed Deferred Tax Assets Calculation (Schedule RC-R Instructions)	_										
(a) Enter the tier 1 subtotal	Item 28										
(b) Enter 10% of the tier 1 subtotal	10% of Item 58		-	-	-	-	-	-	-	-	-
(c) Enter the amount of of deferred tax assets to be used when calculating the regulatory capital limit	thoma 52 loss items 54 and 60										
Enter any optional adjustment made to item 53 in item 60 as allowed in the Call Report instructions (d) Enter the amount of taxes previously paid that the bank could recover through loss carrybacks if the bank's	Item 53 less items 54 and 60		-	-	-	-	-	-	-	-	-
temporary differences (both deductible and taxable) fully reverse at the report date****											
(e) Amount of deferred tax assets that is dependent upon future taxable income	max(item 60 less item 62, 0)		-	-	-	-	-	-	-	-	-
(f) Enter the portion of (e) that the bank could realize within the next 12 months based on its projected future ta	axable										
income. Future taxable income should not include net operating loss carryforwards to be used during the next 1 or existing temporary differences that are expected to reverse over the next 12 months	L2 months										
(g) Enter minimum of (f) and (b)	min(item 64, item 59)		_	_	_	-	-	_	_	_	_
(g) Enter minimum of (f) and (b) (h) Subtract (g) from (e), cannot be less than 0 (must equal item 30)	max(item 63 less item 65, 0)		-	-	_	_	_	_	_	-	-
Future taxes paid used to determine item 64	man(reem os reso reem os, o,										
Future taxable income consistent with item 64****											
Supplemental Capital Action Information (report in \$Millions unless otherwise noted)******											
Cash dividends declared on common stock	Γ										
Common shares outstanding (Millions) Common dividends per share (\$)											
Common dividends per share (\$)	Item 69 divided by item 70		-	-	-	-	-	-	-	-	-
2 Issuance of common stock for employee compensation	Γ										
Other issuance of common stock	0 00 == 1=0										
Total issuance of common stock	Sum of items 72 and 73		-	-	-	-	-	-	-	-	-
Share repurchases to offset issuance for employee compensation											
Other share repurchase											
Share repurchases to offset issuance for employee compensation Other share repurchase Total share repurchases Please break out and explain below other adjustments to equity capital:	Sum of items 75 and 76		-	-	-	-	-	-	-	-	-
Other share repurchase Total share repurchases	Sum of items 75 and 76		-	-	-	-	-	-	-	-	-
Other share repurchase Total share repurchases	Sum of items 75 and 76		-	-	-	-	-	-	-	-	-
Other share repurchases Please break out and explain below other adjustments to equity capital:	Sum of items 75 and 76		-	-	-	-	-	-	-	-	-
Other share repurchases 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 response to the common is calculated.		fically, non-com		ust include the	following item	- es captured in	the Call Repor	:: Schedule RC,	line item 23 no	et of Schedule RC	C-R, line item 5; Scheo
Total share repurchases Please break out and explain below other adjustments to equity capital:		fically, non-com		ust include the	following item	s captured in	the Call Repor	:: Schedule RC,	line item 23 no	et of Schedule RO	C-R, line item 5; Scheo
Other share repurchase 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 reitem 6 and line item 10.	elated surplus and minority interest in subsidiaries. Speci	fically, non-com		ust include the	following item	s captured in	the Call Repor	:: Schedule RC,	line item 23 no	et of Schedule RO	C-R, line item 5; Scheo
Total share repurchases 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 response to the common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and response to the common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and response to the common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and response to the common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and response to the common elements.	elated surplus and minority interest in subsidiaries. Speci	fically, non-com		ust include the	following item	s captured in	the Call Report	:: Schedule RC,	line item 23 no	et of Schedule R0	C-R, line item 5; Scheo
Total share repurchases 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 reitem 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 break out and explain below other additions to (deductions from) Tier 1 capital:	elated surplus and minority interest in subsidiaries. Speci	fically, non-com		ust include the	following item	s captured in	the Call Report	:: Schedule RC,	line item 23 no	et of Schedule RO	C-R, line item 5; Scheo
Other share repurchases 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 reitem 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. Pleataxes paid during fiscal year ended 2010	elated surplus and minority interest in subsidiaries. Speci	fically, non-com		ust include the	following item	s captured in	the Call Report	:: Schedule RC,	line item 23 no	et of Schedule RO	C-R, line item 5; Scheo
Other share repurchases 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 ritem 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. Pleases paid during fiscal year ended 2010 Taxes paid during fiscal year ended 2011 Taxes paid during the 9 months ended 9/30/12	elated surplus and minority interest in subsidiaries. Speci	fically, non-com		ust include the	following item	s captured in	the Call Report	:: Schedule RC,	line item 23 no	et of Schedule RO	C-R, line item 5; Scheo
Total share repurchases 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 reitem 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 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:	elated surplus and minority interest in subsidiaries. Speci	fically, non-com		ust include the	following item	s captured in	the Call Report	:: Schedule RC,	line item 23 no	et of Schedule RO	C-R, line item 5; Scheo
Other share repurchases 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 reitem 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. Pleater 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	elated surplus and minority interest in subsidiaries. Speci	fically, non-com		ust include the	following item	s captured in	the Call Report	:: Schedule RC,	line item 23 no	et of Schedule RO	C-R, line item 5; Scheo
Other share repurchases 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: 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 reitem 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 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:	elated surplus and minority interest in subsidiaries. Speci	fically, non-com		ust include the	following item	s captured in	the Call Report	:: Schedule RC,	line item 23 no	et of Schedule RO	C-R, line item 5; Scheo
Other share repurchases Total share repurchases 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 reitem 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. Pleases 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 2010 Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2010	elated surplus and minority interest in subsidiaries. Speciase provide disaggregated data for item 62 as follows:	fically, non-com		ust include the	following item	s captured in	the Call Report	:: Schedule RC,	line item 23 no	et of Schedule RO	C-R, line item 5; Scheo
Other share repurchases Total share repurchases 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 reitem 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. Pleases 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 2010 Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2010	elated surplus and minority interest in subsidiaries. Speciase provide disaggregated data for item 62 as follows:	fically, non-com		ust include the	following item	s captured in	the Call Report	:: Schedule RC,	line item 23 no	et of Schedule RO	C-R, line item 5; Scheo
Total share repurchases 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 reitem 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 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 2010 Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the Richard Capital Action and RI-A projections (i.e., allocate the capital actions among the Richard Capital Action and RI-A projections (i.e., allocate the capital actions among the Richard Capital Action and RI-A projections (i.e., allocate the capital actions among the Richard Capital Action and RI-A projections (i.e., allocate the capital actions among the Richard Capital Action and RI-A projections (i.e., allocate the capital actions among the Richard Capital Action and RI-A projections (i.e., allocate the capital actions among the Richard Capital Action and RI-A projections (i.e., allocate the capital actions among the Richard Capital Action and RI-A projections (i.e., allocate the capital actions among the Richard Capital Action and RI-A projections (i.e., allocate the capital actions among the Richard Capital Action and RI-A projections (i.e., allocate the Cap	elated surplus and minority interest in subsidiaries. Speci ase provide disaggregated data for item 62 as follows:			ust include the	following item	s captured in	the Call Report	:: Schedule RC,	line item 23 no	et of Schedule RO	C-R, line item 5; Scheo
Total share repurchases 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: 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 reitem 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. Pleaxes 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 2010 Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2010	elated surplus and minority interest in subsidiaries. Speci ase provide disaggregated data for item 62 as follows:			ust include the	following item	s captured in	the Call Report	:: Schedule RC,	line item 23 ne	et of Schedule RO	C-R, line item 5; Scheo

Bank Retail Balance and Loss Projection Worksheet: XYZ in Baseline

Item		Actual in \$Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Pr Q3 2013	ojected in \$Millio Q4 2013	ns Q1 2014	Q2 2014	Q3 2014	Q4 2014
	First Lien Mortgages (in Domestic Offices)	<u> </u>	4:232	4	4	4 0 - 0 - 0	4:2020		4 -2021	40 2021	
1	Balances										
2											
2	New originations										
3	Paydowns										
4	Asset Purchases										
5	Asset Sales										
6	Loan Losses										
7	Cumulative interim loan losses - Non PCI										
8	Cumulative interim loan losses - PCI										
	First Lien HELOANs (in Domestic Offices)										
9	Balances										
10	New originations										
11	Paydowns										
12	Asset Purchases										
13	Asset Sales										
14	Loan Losses										
15	Cumulative interim loan losses - Non PCI										
16	Cumulative interim loan losses - PCI										
	Closed-End Junior Liens (in Domestic Offices)										
17	Balances										
18	New originations										
19	Paydowns										
20 21	Asset Purchases Asset Sales										
22	Loan Losses										
23	Cumulative interim loan losses - Non PCI										
24	Cumulative interim loan losses - PCI										
	HELOCs (in Domestic Offices)										
25	Balances										
26	Paydowns										
27	Asset Purchases										
28	Asset Sales										
29	Loan Losses										
30	Cumulative interim loan losses - Non PCI										
31	Cumulative interim loan losses - PCI First Lien Mortgages and HELOANs (International)										
32	Balances										
33	New originations										
34	Paydowns										
35	Asset Purchases										
36	Asset Sales										
37	Loan Losses										
38	Cumulative interim loan losses - Non PCI										
39	Cumulative interim loan losses - PCI										
••	Closed-End Junior Liens and HELOCs (International)			I							
40	Balances			<u> </u>							
41 42	New originations Paydowns										
42 43	Asset Purchases										
43 44	Asset Faichases Asset Sales										
45	Loan Losses										
46	Cumulative interim loan losses - Non PCI										
47	Cumulative interim loan losses - PCI										
	Corporate Card (Domestic)										
48	Balances										

49	Paydowns									
50	Asset Purchases									
51	Asset Sales									
52	Loan Losses									
32	Business Card (Domestic)									
53	Balances									
54	Paydowns Assat Burshage									
55 56	Asset Purchases									
56	Asset Sales									
57	Loan Losses									
	Charge Card (Domestic)									
58	Balances	-		-	-	-	-	-	-	-
59	Balance from vintages < 4Q12									
60	Balance from vintage 4Q12-4Q13									
61	Balance from vintage 2014									
62	Paydowns									
63	Asset Purchases									
64	Asset Sales									
65	Loan Losses									
	Bank Card (Domestic)									
66	Balances	-		-	-	-	-	-	-	-
67	Balance from vintages < 4Q12									
68	Balance from vintage 4Q12-4Q13									
69	Balance from vintage 2014									
70	Paydowns									
71	Asset Purchases									
72	Asset Sales									
73	Loan Losses									
	Business and Corporate Card (International)									
74	Balances									
75	Paydowns									
76	Asset Purchases									
77	Asset Sales									
78	Loan Losses									
	Bank and Charge Card (International)									
79	Balances									
80	Paydowns									
81	Asset Purchases									
82	Asset Sales									
83	Loan Losses									
	Auto Loans (Domestic)		<u> </u>							
84	Balances									
85	New originations									
86	Paydowns									
87	Asset Purchases									
88	Asset Sales									
89	Loan Losses									
	Auto Loans (International)									
90	Balances									
91	New originations									
92	Paydowns									
93	Asset Purchases									
94	Asset Sales									
95	Loan Losses									
33	Auto Leases (Domestic)		1	1	1			1		
96	Balances									
97	New originations									
98	Paydowns									
99	Asset Purchases									
100	Asset Fulchases Asset Sales									
101	Loan Losses									
101	20011 200000			<u> </u>						

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

Bank Retail Repurchase Worksheet: XYZ in Baseline

ns.	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total
UPB			2000	2007			2010				-
PB (Excluding Exempt Population)											-
g UPB (Excluding Exempt Population)											-
Status as of 3Q (Excluding Exempt Population)											
Current											-
Past due 30 to 89 days											-
Past due 90 to 179 days Past due 180+ days											-
ss Realized to-date (Excluding Exempt Population)											
e Requests Outstanding (Excluding Exempt Population)											
fetime Net Credit Losses (Excluding Exempt Population)											-
ure Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-
LOANS SOLD TO FANNIE MAE, Bank UNABLE TO REPORT OUTSTANDING UPB OR DELI	NQUENCY INF	FORMATION F	REQUESTED IN	TABLE A.1		M					
	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total
Γ	2004	2003	2000	2007	2008	2009	2010	2011	2012	Offanocated	-
xcluding Exempt Population)											
B (Excluding Exempt Population)							1				-
re Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)							<u> </u>				-
oss Projections for LOANS SOLD TO FANNIE MAE					D	singted in Chailli	ions				
	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	ojected in \$Milli Q1-2014	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total
iture Losses to Bank Charged to Repurchase Reserve	Q 1 2012	Q1 2013	QL 2013	Q3 2013	۷، ۲۰۱۶	Q1 201 1	پرد <u>۲</u> ۰۱۲	QU 2014	Q 1 2014	2010 Of Later	-
						1	'		1		
(Excluding Exempt Population)	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total -
(Excluding Exempt Population)											-
UPB (Excluding Exempt Population)											-
Status as of 3Q (Excluding Exempt Population) Current											-
Past due 30 to 89 days											
Past due 90 to 179 days											_
Past due 180+ days											
oss Realized to-date (Excluding Exempt Population)											-
Requests Outstanding (Excluding Exempt Population)											-
d Lifetime Net Credit Losses (Excluding Exempt Population)											-
Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-
LOANS COLD TO EDEDDIE MAC DOWN LINIARIE TO DEPORT OUTSTANDING LIDE OF DEL	INICHIENICY IN	IFODRAATION	DECLIECTED IN	TADIED 1							
2 LOANS SOLD TO FREDDIE MAC, Bank UNABLE TO REPORT OUTSTANDING UPB OR DEL	INQUENCY IIV	IFURIVIATION	KEQUESTED IN	I IADLE D.1		Vintage					
	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total
											-
B (Excluding Exempt Population)											-
											-
											-
UPB (Excluding Exempt Population)											
g UPB (Excluding Exempt Population) uture Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											
UPB (Excluding Exempt Population) uture Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) Loss Projections for LOANS SOLD TO FREDDIE MAC					Pro	ojected in \$Milli	ions				
PB (Excluding Exempt Population) Ire Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Djected in \$Milli Q1-2014	ions Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total
(Excluding Exempt Population) Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) Projections for LOANS SOLD TO FREDDIE MAC	Q4-2012	Q1-2013	Q2-2013	Q3-2013		•		Q3-2014	Q4-2014	2015 or Later	Total -
PB (Excluding Exempt Population) re Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) s Projections for LOANS SOLD TO FREDDIE MAC	Q4-2012	Q1-2013	Q2-2013	Q3-2013		•		Q3-2014	Q4-2014	2015 or Later	
UPB (Excluding Exempt Population) Inture Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) OSS Projections for LOANS SOLD TO FREDDIE MAC Inture Losses to Bank Charged to Repurchase Reserve					Q4-2013	Q1-2014		Q3-2014	Q4-2014	2015 or Later	
g UPB (Excluding Exempt Population) uture Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)					Q4-2013	Q1-2014 ABLE C.1		Q3-2014	Q4-2014	2015 or Later	
UPB (Excluding Exempt Population) ture Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) oss Projections for LOANS SOLD TO FREDDIE MAC ture Losses to Bank Charged to Repurchase Reserve					Q4-2013	Q1-2014		Q3-2014 2011	Q4-2014 2012	2015 or Later Unallocated	
UPB (Excluding Exempt Population) ture Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) oss Projections for LOANS SOLD TO FREDDIE MAC ture Losses to Bank Charged to Repurchase Reserve	TSTANDING U	JPB AND DELII	NQUENCY INFO	ORMATION RE	Q4-2013 QUESTED IN TA	Q1-2014 CABLE C.1 Vintage	Q2-2014				-
JPB (Excluding Exempt Population) ure Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) ss Projections for LOANS SOLD TO FREDDIE MAC ure Losses to Bank Charged to Repurchase Reserve DANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OUT	TSTANDING U	JPB AND DELII	NQUENCY INFO	ORMATION RE	Q4-2013 QUESTED IN TA	Q1-2014 CABLE C.1 Vintage	Q2-2014				- Total
UPB (Excluding Exempt Population) ture Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) Descriptions for LOANS SOLD TO FREDDIE MAC ture Losses to Bank Charged to Repurchase Reserve OANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OUT (Excluding Exempt Population) UPB (Excluding Exempt Population)	TSTANDING U	JPB AND DELII	NQUENCY INFO	ORMATION RE	Q4-2013 QUESTED IN TA	Q1-2014 CABLE C.1 Vintage	Q2-2014				Total -
UPB (Excluding Exempt Population) ture Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) Descriptions for LOANS SOLD TO FREDDIE MAC ture Losses to Bank Charged to Repurchase Reserve DANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OUT (Excluding Exempt Population) UPB (Excluding Exempt Population) Status as of 3Q (Excluding Exempt Population)	TSTANDING U	JPB AND DELII	NQUENCY INFO	ORMATION RE	Q4-2013 QUESTED IN TA	Q1-2014 CABLE C.1 Vintage	Q2-2014				Total - -
PB (Excluding Exempt Population) re Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) s Projections for LOANS SOLD TO FREDDIE MAC re Losses to Bank Charged to Repurchase Reserve ANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OUT excluding Exempt Population) PB (Excluding Exempt Population)	TSTANDING U	JPB AND DELII	NQUENCY INFO	ORMATION RE	Q4-2013 QUESTED IN TA	Q1-2014 CABLE C.1 Vintage	Q2-2014				Total - -

Past due 180+ days redit Loss Realized to-date <i>(Excluding Exempt Population)</i>											-
chase Requests Outstanding (Excluding Exempt Population)											
-date due to Denied Insurance											
ated Lifetime Net Credit Losses (Excluding Exempt Population)											_
cted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-
C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT	OUTSTANDIN	IG UPB OR DFI	INOUFNCY IN	FORMATION F	REQUESTED IN	TABLE C.1					
CIL LOARS INSORES STATE OS GOVERNINERT (C.S. TIIA, VAI), SARROMASEL TO REFORM	OOTSTAILDII		inqoiner in		LQOLOTLD III	Vintage					
ons	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total
al UPB											-
al UPB (Excluding Exempt Population)											-
nding UPB (Excluding Exempt Population)											-
ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)		<u> </u>									-
C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)											
	04.2012	01 2012	02 2012	03.2012		ected in \$Millio		02 2014	04.2014	2015 and atom	Total
ons cted Future Losses to Bank Charged to Repurchase Reserve	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											
0.4. LOANS SECURITIES WITH MONOLINE INSURANCE DANK ARLE TO REPORT OUTSTA		ND DELINIOLIE		T ION DEGLISS	IN -						
D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK ABLE TO REPORT OUTSTAI	NDING UPB A	ND DELINQUE	NCY INFORIVIA	TION REQUES	IED IN TABLE D	.1 Vintage					
ons	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total
I UPB											-
l UPB (Excluding Exempt Population)											-
nding UPB (Excluding Exempt Population)											-
ency Status as of 3Q (Excluding Exempt Population)						П					
Current Past due 30 to 89 days											
Past due 90 to 179 days											
Past due 180+ days											_
dit Loss Realized to-date (Excluding Exempt Population)											-
hase Requests Outstanding (Excluding Exempt Population)											-
· · · · · · · · · · · · · · · · · · ·											
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ed Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	TANDING UP	B OR DFLINOU	FNCY INFORM	ATION REQUE	STED IN TABLE	D.1					-
ed Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	TANDING UP	B OR DELINQU	ENCY INFORM	ATION REQUE	STED IN TABLE	D.1 Vintage					-
ed Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS ns	TANDING UP	B OR DELINQU 2005	ENCY INFORM 2006	ATION REQUE	STED IN TABLE		2010	2011	2012	Unallocated	- - Total
ed Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS INS I UPB						Vintage	2010	2011	2012	Unallocated	
ed Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS INS I UPB I UPB (Excluding Exempt Population)						Vintage	2010	2011	2012	Unallocated	Total - -
ed Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS INS I UPB I UPB (Excluding Exempt Population) Inding UPB (Excluding Exempt Population)						Vintage	2010	2011	2012	Unallocated	
ed Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS UPB UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population)						Vintage	2010	2011	2012	Unallocated	Total - -
ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS Ons all UPB all UPB (Excluding Exempt Population) Inding UPB (Excluding Exempt Population) Ited Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)					2008	Vintage 2009		2011	2012	Unallocated	Total - -
ated Lifetime Net Credit Losses (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS ons all UPB all UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) sted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) D.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE	2004	2005	2006	2007	2008	Vintage 2009 ected in \$Millio	ons				Total
D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS INS I UPB II UPB (Excluding Exempt Population) Inding UPB (Excluding Exempt Populatio					2008	Vintage 2009		2011 Q3-2014	2012 Q4-2014	Unallocated 2015 or Later	Total Total
D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS ons all UPB all UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) and ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	2004	2005	2006	2007	2008	Vintage 2009 ected in \$Millio	ons				Total
D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS INS I UPB I UPB (Excluding Exempt Population) Inding UPB (Excluding Exempt Population) I uttree Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) I used Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) Indicate Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE INS I used Future Losses to Bank Charged to Repurchase Reserve	2004 Q4-2012	2005 Q1-2013	2006 Q2-2013	2007 Q3-2013	2008 Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014	ons				Total Total
D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS OLIVER UPB UPB (Excluding Exempt Population) Inding UPB (Excluding Exempt Popu	2004 Q4-2012 STANDING UF	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total Total -
D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS INSURANCE UPB UPB (Excluding Exempt Population) Iding UPB (Excluding Exempt Population) Idi	2004 Q4-2012	2005 Q1-2013	2006 Q2-2013	2007 Q3-2013	2008 Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1	ons				Total Total
d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) .2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS s UPB UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) .3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE s d Future Losses to Bank Charged to Repurchase Reserve .1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT s UPB	2004 Q4-2012 STANDING UF	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total Total -
d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS S UPB UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE S d Future Losses to Bank Charged to Repurchase Reserve 1.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT S UPB UPB UPB (Excluding Exempt Population)	2004 Q4-2012 STANDING UF	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total Total -
d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) .2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS s UPB UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) .3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE s d Future Losses to Bank Charged to Repurchase Reserve .1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT s UPB UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population)	2004 Q4-2012 STANDING UF	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total Total -
Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS 1PB 1PB (Excluding Exempt Population) 1 ing UPB (Excluding Exempt Population) 1 Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE 1 Future Losses to Bank Charged to Repurchase Reserve 1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT 1 PB 1 IPB (Excluding Exempt Population) 1 ing UPB (Excluding Exempt Population)	2004 Q4-2012 STANDING UF	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total Total -
Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS PB PB (Excluding Exempt Population) ng UPB (Excluding Exempt Population) Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 8 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE Future Losses to Bank Charged to Repurchase Reserve LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT PB PB (Excluding Exempt Population) ng UPB (Excluding Exempt Population) ng UPB (Excluding Exempt Population) ng UPB (Excluding Exempt Population)	2004 Q4-2012 STANDING UF	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total Total -
Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS PB PB (Excluding Exempt Population) ing UPB (Excluding Exempt Population) Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 8 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE Future Losses to Bank Charged to Repurchase Reserve LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT PB PB (Excluding Exempt Population) ing UPB (Excluding Exempt Population) ing UPB (Excluding Exempt Population) ing UPB (Excluding Exempt Population) Current	2004 Q4-2012 STANDING UF	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total Total -
Leture Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS 1PB 1PB 1PB (Excluding Exempt Population) 1 Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE 4 Future Losses to Bank Charged to Repurchase Reserve 4 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT 1PB 1PB (Excluding Exempt Population) 1 ing UPB (Excluding Exempt Population) 1 ing UPB (Excluding Exempt Population) 1 ing UPB (Excluding Exempt Population) 1 Current 1 Past due 30 to 89 days 1 Past due 90 to 179 days 1 Past due 180+ days 1 Past due 180+ days	2004 Q4-2012 STANDING UF	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total Total -
d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS S UPB UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE S d Future Losses to Bank Charged to Repurchase Reserve 1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT S UPB UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) ency Status as of 3Q (Excluding Exempt Population) Current Past due 30 to 89 days Past due 90 to 179 days Past due 180+ days	2004 Q4-2012 STANDING UF	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total
to Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS 3.5 UPB UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) de Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE 3.4 Future Losses to Bank Charged to Repurchase Reserve 2.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT 3.5 UPB UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) ency 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 Past due 180+ days dit Loss Realized to-date (Excluding Exempt Population) lase Requests Outstanding (Excluding Exempt Population)	2004 Q4-2012 STANDING UF	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total
d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS 3 JPB JPB (Excluding Exempt Population) Id Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE 4 Future Losses to Bank Charged to Repurchase Reserve 1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT 5 JPB JPB (Excluding Exempt Population) Ining UPB (Excluding Exempt Population) ncy 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 Past due 180+ days it Loss Realized to-date (Excluding Exempt Population) d Lifetime Net Credit Losses (Excluding Exempt Population)	2004 Q4-2012 STANDING UF	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total
Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS PB PB (Excluding Exempt Population) Ing UPB (Excluding Exempt Population) Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE Future Losses to Bank Charged to Repurchase Reserve L LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT PB PB (Excluding Exempt Population) Ing UPB (Excluding Exempt Population) Current Past due 30 to 89 days Past due 90 to 179 days Past due 90 to 179 days Past due 180+ days Se Requests Outstanding (Excluding Exempt Population) It Lifetime Net Credit Losses (Excluding Exempt Population)	2004 Q4-2012 STANDING UF	Q1-2013	Q2-2013	Q3-2013	Pro Q4-2013	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total
d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS 3. JPB JPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 3. Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE 5. d Future Losses to Bank Charged to Repurchase Reserve 1. LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT 5. JPB JPB (Excluding Exempt Population) ling UPB (Excluding Exempt Population) current Past due 30 to 89 days Past due 90 to 179 days Past due 90 to 179 days Past due 180+ days it Loss Realized to-date (Excluding Exempt Population) d Lifetime Net Credit Losses (Excluding Exempt Population) d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	2004 Q4-2012 STANDING UF 2004	2005 Q1-2013 PB AND DELING 2005	2006 Q2-2013 QUENCY INFOR	2007 Q3-2013 2007	2008 Pro Q4-2013 UESTED IN TAB 2008	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage 2009	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total
d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS 5 UPB UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE 5 d Future Losses to Bank Charged to Repurchase Reserve 1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT 5 S UPB UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) current Past due 30 to 89 days Past due 90 to 179 days Past due 180+ days it Loss Realized to-date (Excluding Exempt Population)	Q4-2012 STANDING UF 2004	Q1-2013 PB AND DELING 2005	Q2-2013 QUENCY INFOR	Q3-2013 RMATION REQ 2007 DRMATION REC	Pro Q4-2013 UESTED IN TAB 2008	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage 2009 BLE E.1 Vintage	2010	Q3-2014 2011	Q4-2014 2012	2015 or Later Unallocated	Total
Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTS PB IPB (Excluding Exempt Population) Ing UPB (Excluding Exempt Population) Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE Future Losses to Bank Charged to Repurchase Reserve LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUT IPB IPB (Excluding Exempt Population) Ing UPB (Excluding Exempt Population) It ifed the Company of the Company of the Insurance of Exempt Population) It ifed the Note of the Insurance of Exempt Population) Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	2004 Q4-2012 STANDING UF 2004	2005 Q1-2013 PB AND DELING 2005	2006 Q2-2013 QUENCY INFOR	2007 Q3-2013 2007	2008 Pro Q4-2013 UESTED IN TAB 2008	Vintage 2009 ected in \$Millio Q1-2014 LE E.1 Vintage 2009	ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total Total Total - - - - - - - - - - - - -

Outstanding UPB (Excluding Exempt Population)											-	Baseline O
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenari
Table E.3 Loss Projections for LOANS SECURITIZED WITHOUT MONOLINE INSURANCE												
Table 2.3 2003 Frajections for Edwin Secontification Mondeline Indonance					Pro	jected in \$Milli	ons					
\$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total	
Projected Future Losses to Bank Charged to Repurchase Reserve											-	All Scenar
					•	-	•	-				
Table 5.4 WILDLE LOANS COLD, DANK ARLE TO REPORT OUTSTANDING LIRR AND RELINGUENCE	W INICODA 4 4 TI		D IN TABLE 6									
Table F.1 WHOLE LOANS SOLD, BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQUENC	Y INFORMATI	ON REQUESTE	D IN TABLE F.	L		Vintage						
\$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total	
Original UPB	2004	2003	2000	2007	2000	2003	2010	2011	2012	Onanocatea	-	Baseline (
Original UPB (Excluding Exempt Population)											-	Baseline
Outstanding UPB (Excluding Exempt Population)											-	Baseline
Delinquency Status as of 3Q (Excluding Exempt Population)		1	ı	1		ı		ı				
Current											-	Baseline (
Past due 30 to 89 days											-	Baseline
Past due 90 to 179 days											-	Baseline
Past due 180+ days											-	Baseline
Net Credit Loss Realized to-date (Excluding Exempt Population)											-	Baseline
Repurchase Requests Outstanding (Excluding Exempt Population)											-	Baseline
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)											-	All Scena
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scena
Table 5.3 WILDLE LOANS COLD, DANK UNABLE TO BEDORT OUTSTANDING URD OR BELINGUES	IOV INICODA 4 A	TION DECLIEST	ED IN TABLE									
Table F.2 WHOLE LOANS SOLD, BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQUEN	ICY INFORMA	IION REQUEST	ED IN TABLE F	1		Vintogo						
\$Millions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total	
Original UPB	2004	2003	2000	2007	2000	2003	2010	2011	2012	Onanocatea	-	Baseline
Original UPB (Excluding Exempt Population)											-	Baseline
Outstanding UPB (Excluding Exempt Population)											-	Baseline
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scena
Table F.3 Loss Projections for WHOLE LOANS SOLD												
						ojected in \$Milli						
\$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total	
Projected Future Losses to Bank Charged to Repurchase Reserve											-	All Scena
Table 6.3 TOTAL Loss Projections												
Table G.3 TOTAL Loss Projections					Dro	ojected in \$Milli	ions					
\$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total	
Projected Future Losses to Bank Charged to Repurchase Reserve	-	Q1-2013 -	QZ 2013	Q3-2013 -	-	Q1-2014 -	-	Q3-2014 -	QT 2014 -	2013 Of Later	-	All Scena
1. To jected 1 atale 2000co to bank charged to heparchase neserve												, iii Jeeria

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

9	Provisions to Allowance	Prov/(Reverse)										
10	Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Negative Input as Negative										
11						 		l I	<u> </u>	<u> </u>		
12	Accretable Yield Remaining	Input as Positive										
13	Accretable Yield Accreted to Income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										
			A atual in									
			Actual in \$Millions				Proje	cted in \$Mi	illions			
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 Allowance	Input as Positive Input as Positive										
2 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)										
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							1			
13	Accretable field Accreted to income	input us Negative										
14	Effective Yield (%)	Input as Percentage										
			Actual in									
Item	Other (specify in documentation)	Data Clarifications:	\$Millions Q3 2012	O4 2012	O1 2012	Q2 2013		cted in \$Mi		O2 201 <i>4</i>	O3 201 <i>4</i>	04 2014
1	Carry Value	Input as Positive	ζ, 2012	QT 2012	Q1 2013	حرد ۲۰۱۵	QJ 2013	Q-7 Z013	Q1 2014	پرد <u>۲</u> 014	QJ 2014	Q-7 201 -
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										
		,					ı					
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	Assustable Vield Democining	Innut as Dositivo			I	T		I				
12	Accretable Yield Remaining	Input as Positive										
12	Assustable Vield Assustant to Income	Innut as Negative		I	I	I	I	I		I		
13	Accretable Yield Accreted to Income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										
	· ,	,			1							
			Actual in \$Millions				Proje	cted in \$M	illions			
Item	Portfolio to be acquired (specify in documentation)	Data Clarifications:	Q3 2012	Q4 2012	Q1 2013	Q2 2013	-		Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	Carry Value	Input as Positive	T									
2	Allowance	Input as Positive										
3	Net Carry Value	Calculated	-	-	-	-	-	-	-	-	-	-
4	Unpaid Principal Balance	Input as Positive										
4		Input as Positive										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI											
4 5		Input as Positive Input as Positive										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI											
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD)	Input as Positive Input as Positive										
5 6	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive										
5 6 7	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD)	Input as Positive Input as Positive Input as Negative										
5 6 7	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD)	Input as Positive Input as Positive Input as Negative										
5 6 7 8	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse)										
5 6 7 8 9	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative										
5 6 7 8	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse)										
5 6 7 8 9 10 11	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative Input as Negative Input as Negative										
5 6 7 8 9	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative										
5 6 7 8 9 10 11	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative Input as Negative Input as Negative										
5 6 7 8 9 10 11	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative Input as Negative Input as Negative										
5 6 7 8 9 10 11	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance Accretable Yield Remaining Accretable Yield Accreted to Income	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative Input as Positive Input as Positive										
5 6 7 8 9 10 11	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance Accretable Yield Remaining	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative Input as Negative Input as Positive										

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	-	-	-	1

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.

			Projected Q4 2012 Projected Q1 2013			Р	rojected Q2 201	13	Р	rojected Q3 201	13	Р	rojected Q4 201	13			
		Actual MM/DD/YYYY	Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit	
	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
	ncy MBS				-			-			-			-			-
	ion Rate Securities				-			-			-			-			-
3 CDO					-			-			-			-			-
4 CLO					-			-			-			-			-
5 CMB	S				-			-			-			-			-
6 Com	mon Stock (Equity)				-			-			-			-			-
7 Auto	ABS				-			-			-			-			-
8 Cred	it Card ABS				-			-			-			-			-
9 Stud	ent Loan ABS				-			-			-			-			-
10 Othe	er Consumer ABS (excl HEL ABS)				-			-			-			-			-
11 Corp	orate Bond				-			-			-			-			-
12 Dom	estic 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				-			-			-			-			-
	ign RMBS				-			-			-			-			-
	icipal Bond				-			-			-			-			-
	ual Fund				-			-			-			-			-
	erred Stock (Equity)				-			-			-			-			-
	reign Bond				-			-			-			_			-
	reasuries & Agencies				_			_			-			_			_
28 Othe					-			-			-			_			-
	ND 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.

			Р	rojected Q4 201	.2	P	rojected Q1 201	3	Р	rojected Q2 201	.3	Р	rojected Q3 201	13	Р	rojected Q4 201	.3
	HTM Securities	Actual MM/DD/YYYY Amortized Cost	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
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)				-			-			-			-			- 1
	Corporate Bond				-			-			-			-			-
12	Domestic Non-Agency RMBS (incl HEL ABS)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
13	Alt-A (Option ARM)				-			-			-			-			- 1
14	Alt-A FRM				-			-			-			-			-
15	Alt-A ARM				-			-			-			-			- 1
16	Closed-End Second				-			-			-			-			- 1
17	HELOC				-			-			-			-			- 1
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				-			-			-			-			-
28	Other				-			-			-			-			-
29	GRAND TOTAL	0	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-

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

P	rojected Q1 201	ojected Q1 2014 Projected Q2 2014				Р	rojected Q3 201	 .4	Р	rojected Q4 201	.4
Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit	
Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI
1 01 11011	20001 01001	-		20001 01001	-		2000 1 01 01011	-		2000 1 01 01011	-
		-			_			-			-
		-			-			-			-
		-			-			-			-
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		-			-			-			-
0	0	-	0	0	-	0	0	-	0	0	-

P	rojected Q1 201	14	Р	rojected Q2 201	.4	P	rojected Q3 201	.4	Р	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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0	0	-	0	0	-	0	0	-	0	0	-	
U	U	_	l 0	U	-	U	U	-	U	U	-	

High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio

Please complete the unshaded cells in the table provided.

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

^{*}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.

	Please provide information on actual fair market values as	of the reporting date.	
		Principal Market Value Source	
		Please state whether a vendor or proprietary model is used. If using a 3rd	
	AFS and HTM Securities	party vendor, please provide the name(s) of the 3rd party vendor(s).	quarterly, etc.)?
	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)		
	Sovereign Bond		
	US Treasuries & Agencies		
	Other*		
	!	Lauritustus sa immassa 20 albassa /assuranatis salah "Othan"). Diagga add additions	

^{*}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		Contribut	ions from:
		Firmwide	Higher-Order	
		Total	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)	-
1a	Trading Incremental Default losses from securitized products	
1b	Trading Incremental Default losses from other credit sensitive instruments	
2	Counterparty Credit MTM Losses (CVA losses)	-
2a	Counterparty CVA losses	
2b	Offline reserve CVA losses	
3	Counterparty Incremental Default Losses (CCR IDR)	
3a	Impact of CCR IDR hedges (as defined in the Instructions)	
4	Other CCR losses	

Bank Op Risk Scenario Input Worksheet: XYZ in Baseline

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

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

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

Bank Op Risk Projected Losses Worksheet: XYZ in Baseline

Provide any supporting information including statistical results, data, summary tables, and additional descriptions in a <u>separate</u> <u>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 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 C	odes			Proje	ected in \$Millio	ns						
	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	-	-	-	-	-	-	-	-	-	-	-	-
1A	Domestic (11)	-		-	-	-	-	-	-	-	-	-	-
1B 1C	Credit Cards (10) Mortgages										-	-	-
1D	Home Equity										-	_	-
1E	Retail and Small Business Deposits										-	-	-
1F	Other Retail and Small Business Lending										-	-	-
1G	International Retail and Small Business (16)										-	-	-
2 3	Commercial Lending Investment Banking										-	-	-
4	Merchant Banking / Private Equity										-	-	-
5	Sales and Trading	-		-	-	-	-	-	-	-	-	-	-
5A 5B	Prime Brokerage Other										-	-	-
эв 6	Investment Management										-	-	-
7	Investment Services										-	-	-
8	Treasury Services										-	-	-
9 10	Insurance Services Retirement / Corporate Benefits Products										-	-	-
11	Corporate / Other										-	-	-
12	Optional Immaterial Business Segments (7)										-	-	-
13	Total Net Interest Income (1)												-
15	Total Net Interest Income (1)	-	-	-	-	-	-	-	-	-	-	-	-
	Non Interest Income by Business Segment: (17)				1				ı				
14 14A	Retail and Small Business Domestic	<u> </u>	· -	-	-	-	-	-	-	-	-	-	-
14A 14B	Credit Cards (10)			-	-	-	-		-	-	-	-	-
14C	Credit Card Interchange Revenues - Gross (exclude charge cards)										-	-	-
14D	Other										-	-	-
14E 14F	Mortgages and Home Equity Production	-		-	-	-	-	-	-	-	-	-	-
14G	Gains/(Losses) on Sale (18)						-				-	-	-
14H	Other										-	-	-
141	Servicing	-	-	-	-	-	-	-	-	-	-	-	-
14J 14K	Servicing & Ancillary Fees MSR Amortization (20)										-	-	-
14L	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge										-	-	-
14M	Other										-	-	-
14N 14O	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Retail and Small Business Deposits	_		_	_	-	-	-	-	-	-	-	-
140 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 16B	Advisory Equity Capital Markets										-	-	-
16C	Debt Capital Markets										-	-	-
16D	Syndicated / Corporate Lending										-	-	-
17	Merchant Banking / Private Equity	-		-	-	-	-	-	-	-	-	-	-
17A 17B	Net Investment Mark-to-Market Management Fees										-	-	-
17C	Other										-	-	-
18	Sales and Trading	-		-	-	-	-	-	-	-	-	-	-
18A	Equities Commission and Foos	-	-	-	-	-	-	-	-	-	-	-	-
18B 18C	Commission and Fees Other (23)										-	-	-
18D	Fixed Income			-	-	-	-	-	-	-	-	-	-
18E	Rates										-	-	-

18F	Credit											-	-	-
18G	Other											-	-	-
18H	Commodities		-	-	-	-	-	-	-	-	-	-	-	-
18I	Commission and Fees											-	-	-
18J	Other											-	-	-
18K	Prime Brokerage		-	-	-	-	-	-	-	-	-	-	-	-
18L	Commission and Fees	ľ										-	-	-
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	ŀ										-	-	_
21	Treasury Services	ŀ										-		<u>-</u>
22	Insurance Services											-		_
23	Retirement / Corporate Benefits Products													
23 24	Corporate / Other											-		-
	•											-		-
25	Optional Immaterial Business Segments (7)	l.										-	-	-
26	Total Non-Interest Income (2) (26)		-										-	-
20	Total Non-Interest income (2) (20)		-	-	-	-	-	-	-	<u>-</u>	-	-	-	
27	Total Revenues		-	-	-	-	-	-	-	-	-	-	-	-
	Non Interest Expense:													
28		[-	-	-	-	-	_	-	-	-	-	-	-
28 28A	Compensation Expense		-	-	-	-	-	-	-	-	-			-
28A	Compensation Expense Salary (14)		-	-	-	-	-	-	-	-	-	-	-	
28A 28B	Compensation Expense Salary (14) Benefits (14)		-	-	-	-	-	-	-	-	-	-	-	-
28A 28B 28C	Compensation Expense Salary (14) Benefits (14) Commissions (6)		-	-	-	-	-	-	-	-	-	-	- - -	-
28A 28B 28C 28D	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation		-	-	-	-	-	-	-	-	-	- - -		- - -
28A 28B 28C 28D 28E	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay											- - - -	- - - -	- - - -
28A 28B 28C 28D	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8)		-	-	-	-	-	-	-	-	-	- - -		- - -
28A 28B 28C 28D 28E	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations											- - - -	- - - -	- - - -
28A 28B 28C 28D 28E 29	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12)											- - - - - -	- - - - - -	- - - - -
28A 28B 28C 28D 28E 29 30	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13)	AD4217										- - - - - -	- - - - - -	- - - - -
28A 28B 28C 28D 28E 29 30 31	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets	AD4217										- - - - - - -	- - - - - - -	- - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets RIA Amortization Expense and Impairment Losses for Other Intangible Assets	AD4217 ADC232	-	-	-	-	-	-	-	-		- - - - - - -	- - - - - - -	- - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets Marketing Expense											- - - - - - - - -	- - - - - - - - -	- - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets Marketing Expense Domestic Credit Cards (10)(15)(17)		-	-	-	-	-	-	-	-		- - - - - - - - - - -	- - - - - - - - - - - -	- - - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34A	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets Marketing Expense Domestic Credit Cards (10)(15)(17) Other		-	-	-	-	-	-	-	-		- - - - - - - - - - -	- - - - - - - - - - - - -	- - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34B 35	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets RIA Marketing Expense Domestic Credit Cards (10)(15)(17) Other Other Real Estate Owned Expense	ADC232	-	-	-	-	-	-	-	-		- - - - - - - - - - - - - -	- - - - - - - - - - - - - -	- - - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34B 35 36	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets Marketing Expense Domestic Credit Cards (10)(15)(17) Other Other Real Estate Owned Expense Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (RCFDB557) in B	ADC232	-	-	-	-	-	-	-	-			- - - - - - - - - - - - - - - -	- - - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34B 35 36	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets RIA Marketing Expense Domestic Credit Cards (10)(15)(17) Other Other Real Estate Owned Expense	ADC232	-	-	-	-	-	-	-	-		- - - - - - - - - - - - - -	- - - - - - - - - - - - - - - -	- - - - - - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34B 35 36 37	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets Marketing Expense Domestic Credit Cards (10)(15)(17) Other Other Real Estate Owned Expense Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (RCFDB557) in BOther Non-Interest Expense (4)	ADC232	-	-	-	-	-	-	-	-	-		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34B 35 36 37	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets Marketing Expense Domestic Credit Cards (10)(15)(17) Other Other Real Estate Owned Expense Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (RCFDB557) in B	ADC232	-	-	-	-	-	-	-	-			- - - - - - - - - - - - - - - -	- - - - - - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34B 35 36 37	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets Marketing Expense Domestic Credit Cards (10)(15)(17) Other Other Real Estate Owned Expense Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (RCFDB557) in BOther Non-Interest Expense (4)	ADC232	-	-	-	-	-	-	-	-	-		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34B 35 36 37	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets Marketing Expense Domestic Credit Cards (10)(15)(17) Other Other Real Estate Owned Expense Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (RCFDB557) in BOther Non-Interest Expense (4)	ADC232	-	-	-	-	-	-	-	-	-		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34B 35 36 37	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets Marketing Expense Domestic Credit Cards (10)(15)(17) Other Other Real Estate Owned Expense Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (RCFDB557) in BOther Non-Interest Expense (4) Total Non-Interest Expense (3)	ADC232	-	-	-	-	-	-	-	-	-		- - - - - - - - - - - - - - -	- - - - - - - - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34B 35 36 37 38	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets Marketing Expense Domestic Credit Cards (10)(15)(17) Other Other Real Estate Owned Expense Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (RCFDB557) in BOther Non-Interest Expense (4) Total Non-Interest Expense (3) Projected PPNR (5) Valuation Adjustment for firm's own debt under fair value option (FVO) (9)	Balance Sheet)	-	-	-	-	-	-	-	-	-		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34B 35 36 37 38 39 40 41	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets RIA Marketing Expense Domestic Credit Cards (10)(15)(17) Other Other Real Estate Owned Expense Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (RCFDB557) in B Other Non-Interest Expense (4) Total Non-Interest Expense (3) Projected PPNR (5) Valuation Adjustment for firm's own debt under fair value option (FVO) (9) Goodwill Impairment	ADC232	-	-	-	-	-	-	-	-	-		- - - - - - - - - - - - - - - - - - -	
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34B 35 36 37 38	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets Marketing Expense Domestic Credit Cards (10)(15)(17) Other Other Real Estate Owned Expense Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (RCFDB557) in BOther Non-Interest Expense (4) Total Non-Interest Expense (3) Projected PPNR (5) Valuation Adjustment for firm's own debt under fair value option (FVO) (9)	Balance Sheet)	-	-	-	-	-	-	-	-	-		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - -
28A 28B 28C 28D 28E 29 30 31 32 33 34 34A 34B 35 36 37 38 39 40 41	Compensation Expense Salary (14) Benefits (14) Commissions (6) Stock Based Compensation Cash Variable Pay Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) Professional and Outside Services Expenses (13) Expenses of Premises and Fixed Assets Amortization Expense and Impairment Losses for Other Intangible Assets RIA Marketing Expense Domestic Credit Cards (10)(15)(17) Other Other Real Estate Owned Expense Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (RCFDB557) in B Other Non-Interest Expense (4) Total Non-Interest Expense (3) Projected PPNR (5) Valuation Adjustment for firm's own debt under fair value option (FVO) (9) Goodwill Impairment	Balance Sheet)	-	-	-	-	-	-	-	-	-		- - - - - - - - - - - - - - - - - - -	

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.

١	Provide a further break out of si	gnificant items included in	Other Non-Interest Ex	nense such that no more	than 5% of Non Interest
,	riovide a fulfilei break out of si	giiiiicani items incidued in	Other Non-Interest Lx	pense such that no more	than 3/0 of Non interes

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

- (5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 40-41.
- (6) Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.
- (7) See instructions for guidance on related thresholds. List segments included in this line item.
- (8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.
- (9) List segments from which item was excluded:
- (10) Include domestic bank issued credit and charge cards including those that result from a partnership agreement.
- (11) Applies to line items 1A-1F; US and Puerto Rico only.
- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable.
- (13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.
- (16) Revenues from regions outside the US and Puerto Rico.
- (17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.
- (18) Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.
- (19) Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.
- (20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.
- (21) Include MSR changes under both FV and LOCOM accounting methods.
- (22) Among items included here are debit card contra-revenues, as applicable. The reporting of debit card contra-revenues and expenses should be consistent with the bank Call Report methodology.
- (23) Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees.

 This includes trading profits and other non-interest non-commission income.
- (24) Banks should not report changes in value of the MSR asset or hedges within the trading book.
- (25) List segments from which item was excluded:
- (26) Exclude result of trading shock exercise (where applicable), as it is reported in item 42.

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

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										
	4	Call Report Codes (5)	04 2012	04.0040			rojected in \$Millio		00 004 4		
4	Average Interest-Bearing Asset Balances (\$Millions) (1)	000015267	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1 2	First Lien Residential Mortgages (in Domestic Offices) Second / Junior Lien Residential Mortgages (in Domestic Offices)	RCON5367									
2 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+RCONF1									
5	CRE Loans (in Domestic Offices)	61									
6	Credit Cards	RCFDB538									
7	Other Consumer	DCED#127	-	-	-	-	-	-	-	-	-
7A	Auto Loans Student Loans	RCFDK137									
7B											
7C	Other, incl. loans backed by securities (non-purpose lending)	PCED1410 loss itoms 1 3 5									
8	Real Estate Loans (Not in Domestic Offices)	RCFD1410 less items 1, 2, 5, and RCON1420	_	_	_	_	_	_	_	_	_
		and NCON1420	-			<u> </u>				•	
8A 8B	Residential Mortgages (First and Second Lien) Other										
ов 9	Other Loans & Leases (10)										
10	Interest-Bearing Securities (AFS and HTM)	RCFD1754+RCFD1773									
11	Trading Assets	RCFD3401									
12	Deposits with Banks & Other										
13	Other (2)										
14	Total Average Interest-Bearing Asset Balances		-	-	-	-	-	-	-	-	-
	Average Parter Farmed (%) (0)										
15	Average Rates Earned (%) (9) 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 Student Loans										
21B 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						<u> </u>				
28	Total Interest Income		-	-	-	-	-	-	-	-	-
	Average Deposit and Interest-Bearing Non-Deposit Liability Balances (\$Millions)										
29	Customer Deposits-Domestic (6)		-	-	-	-	-	-	-	-	-
29A	Non-Interest-Bearing Demand										
29B	Money Market Accounts										

					I					
29C	Savings									
29D	NOW, ATS, and other Transaction Accounts									
29E	Time Deposits									
30	Customer Deposits-Foreign (6)	-	-	-	-	-	-	-	-	-
30A	Foreign Deposits									
30B	Foreign Deposits-Time									
31	Fed Funds, Repos, & Other Short Term Borrowing	-	-	-	-	-	-	-	-	-
31A	Fed Funds									
31B	Repos									
31C	Other Short Term Borrowing									
32	Trading Liabilities									
J_	Trueing Education									
	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)									
33	Other (5)									
36	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									
	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and									
37D	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									
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS									
41	Issued by Consolidated Special Purpose Entities									
42	All Other Long Term Debt									
43	Other									
11	Total Interest Expense	_								
44	Total litterest Expense	-	<u>-</u>	-	<u>-</u>	-	<u>-</u>	-		-
45	Total Net Interest Income (4)	-	-	-	-	-	-	-	-	-
	··									
Footr	notes to the Net Interest Income Worksheet									
	Exclude nonaccrual loans, reporting these balances in item 55 of the PPNR Metrics Worksheet . Include purchased credit impai									
(2)	Break out and explain nature of significant items included in Other Average Interest-Bearing Asset Balances such that no more	5% of total Ave	rage Interest-Be	aring Asset Bal	ances are repor	ted without a furt	her breakout.			
-										
_										
L										
	Break out and explain nature of significant items included in Other Average Deposit and Interest-Bearing Non-Deposit Liability	Balances such t	hat no more tha	n 5% of total A	verage Deposit a	and Interest-Beari	ng Non-Deposit	Liability Balance	es are reported v	without a
(3)	further breakout.							-		
_										
(4)	Amount should equal item 13 of the <i>PPNR Projections Worksheet</i> .									
(5)	All requested balance items are averages. Call Report code references are intended only to provide guidance for the types of	items to be inclu	uded or exluded;	but NOT the ty	pe 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, RCFN6	6631, and RCFN6	6636.							

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

(8) Rates are equal to zero by definition.

PPNR NII Worksheet

- (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 N/A N/A N/A N/A N/A N/A N/A N/A N/A than 5% of Total Average Interest-Bearing Liability Balances?

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 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.

							ſ	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		#										-	-	N/A
2	Credit Card Payranda (Partner Sharing Synance (22)		\$Millions										-	-	-
3	Credit Card Rewards/Partner Sharing Expense (23) Mortgages and Home Equity		\$Millions										-	-	-
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	4												
7	Servicing Expenses (8)	ONF674+RCONF675	\$Millions \$Millions										-	-	-
,	Retail and Small Business Deposits		ŞIVIIIIOIIS										-	-	-
8	Total Open Checking and Money Market Accounts – End of Period		#										-	-	N/A
9	Debit Card Purchase Volume		\$Millions										-	-	-
4.0	International Retail and Small Business (12)		A												
10	Credit Card Revenues (1) Investment Banking Segment		\$Millions										-	-	-
11	Number of Employees (15)		#										-	-	N/A
12	Compensation - Total (8)		\$Millions										-	-	-
13	Stock Based Compensation and Cash Variable Pay (8)		\$Millions										-	-	-
4.4	Advisory		An artir		I										
14 15	Deal Volume Industry Market Size - Fees		\$Millions \$Millions										-	-	
16	Industry Market Size - Completed Deal Volume		\$Millions										-		-
17	Backlog (30)		\$Millions										-	-	-
	Equity Capital Markets		A												
18 19	Deal Volume Industry Market Size - Fees		\$Millions \$Millions										-	-	-
20	Industry Market Size - Fees Industry Market Size - Volume		\$Millions										-		
	Debt Capital Markets		ψ.vo.is		I										
21	Deal Volume		\$Millions										-	-	-
22	Industry Market Size - Fees		\$Millions										-	-	-
23	Industry Market Size - Volume Syndicated Lending		\$Millions										-	-	-
24	Deal Volume		\$Millions										-	-	-
25	Industry Market Size - Fees		\$Millions										-	-	-
26	Industry Market Size - Volume		\$Millions										-	-	-
27	Merchant Banking / Private Equity		ĆN4:II: one			1		1							NI/A
27 28	AUM (10) Sales and Trading Segment		\$Millions										-	-	N/A
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) Equities		\$Millions										-	-	-
33	Average Asset Balance		\$Millions												
	Fixed Income		φ		<u> </u>										
34	Average Asset Balance		\$Millions												
	Commodities		4		I	1		1							
35	Average Asset Balance Prime Brokerage		\$Millions												
36	Average Client Balances (13)		\$Millions												
37	Transaction Volume		\$Millions										-	-	-
	Investment 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		<u> </u>								-	-	-
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 42	Net Inflows/Outflows Number of Financial Advisors (11)		\$Millions #										-	-	N/A
74	Investment Services Segment		π		ı	1							-	-	N/A
	Asset Servicing														
43	Assets under Custody and Administration		\$Millions										-	-	N/A
A A	Issuer Services		ш												
44	Corporate Trust Deals Administered		Ħ										-	-	-
	B. Firm Wide Metrics: PPNR Projections Worksheet														
45	Number of Employees	RIAD4150	#										-	-	N/A
46	Revenues - International		\$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	-	-	-	-	-	-	-	-	-	-	-	N/A
49A	Auto		\$Millions	-	-	-	-	_	-	-	-	-	-		N/A
49B	Other		\$Millions	_	_	-	-	_	-	-	_	_	-		N/A
50	OREO Balance	RCFD2150	\$Millions	_	_	-	_	_	-	-	-	_	-		N/A
50A	Commercial	1161 52130	\$Millions	_	-	-	-	_	-	-	_	_	-		N/A
50B	Residential		\$Millions	_	-	-	-	_	-	-	_	_	-		N/A
50C	Farmland		\$Millions	_	_		_	_	-	_	_	_	-		N/A
300	Tarritaria		ÇIVIIII ONS												14//
	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)	MADDISO	\$Millions										-	_	-
34	Extinguishment of Debt and Preferred Exchange Benefits Nevertue (21)		Şiviiiions												
	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were	e required to complete the Net Interest	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	NCONC/80	\$Millions										-		N/A
37	Net Accretion of discount on FCI Loans included in interest revenues		Şivililions				<u> </u>						-		N/A
	Quarter End Weighted Average Life of Assets (4) (6)														
58	First Lien Residential Mortgages (in Domestic Offices)		months				1	1							
	Closed-End Junior Residential Liens (in Domestic Offices)														
59 60			months												
60	Home Equity Lines Of Credit (HELOCs)		months												
61	C&I Loans, excl. Small Business (Scored/Delinquency Managed)		months												
62	Small Business (Scored/Delinquency Managed)		months												
63	CRE Loans (in Domestic Offices)		months												
64	Credit Cards		months												
65	Auto Loans		months												
66	Student Loans		months												
67	Other, incl. loans backed by securities (non-purpose lending) (7)		months												
68	Residential Mortgages (First and Second Lien, Not in Domestic Offices)		months												
69	Other Real Estate Loans (Not in Domestic Offices)		months												
70	Other Loans & Leases		months												
71	Interest-Bearing Securities (AFS and HTM)		months												
72	Trading Assets		months												
	Quarter End Weighted Average Life of Liabilities (4) (6)														
73	Domestic Deposits - Time		months												
74	Foreign Deposits-Time		months												
75	Fed Funds		months												
76	Repos		months												
77	Other Short Term Borrowing		months												
78	Trading Liabilities		months												
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issue	ed													
79	by Consolidated Special Purpose Entities		months												
80	All Other Long Term Debt		months												
				For upward rate	For downward rate										
	Average Retail Deposit Repricing Beta in a 'Normal Environment' (5)			movements	movements	Assumed Floor	7								
81	Money Market Accounts		basis points				_								
82	Savings		basis points]								
83	NOW, ATS, and other Transaction Accounts		basis points												
84	Time Deposits		basis points												
85	New Business Pricing for Time Deposits (27)		basis points												
85A	Curve (if multiple terms assumed) (28)		basis points												
85B	Index rate (if single term assumed) (29)		basis points]										
					_										

Footnotes to the PPNR Metrics Worksheet

- (1) Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.
- (2) Provide regional breakouts for all quarters but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule.
- (3) Average oustanding principal balance fo residential mortgage loans the Bank services for others.
- (4) The Weighted Average Life should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments, and defaults. For the 14A, given that it covers forecasted time periods, the WAL should be forward-looking which incorporates the changes to the projected WAL, including new business activity.
- (5) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.
- (6) Reference PPNR Net Interest Income worksheet for product definitions.
- (7) Corresponds to line item **7C** on the Net Interest Income worksheet.
- (8) Include both direct and allocated expenses.
- (9) "Metrics by Business Segment/Line" correspond to Business Segments/Lines on PPNR Submission worksheet, unless explicitly stated otherwise (e.g. line item 2). See Instructions for defintions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.
- (10) Assets under Management
- (11) Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.
- (12) Regions outside the US and Puerto Rico.
- (13) Report the grossed up "interest balances" that result from prime brokerage activities.

- (14) List items on PPNR Projections worksheet that include this item if any:
 (15) Full-time equivalent employees at end of current period (RIAD4150) for a given segment only.
 (16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)
 (17) Europe, Middle East, and Africa
 (18) Latin America, including Mexico
 (19) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
 (20) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
 (21) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
- Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in
- (23) Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing contra-revenues and/or expenses.

- (24) Applies to line items 1-9; US and Puerto Rico only.
- (25) Total domestic mortgages originated during the quarter.
- (26) Call Report name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.
- (27) New business pricing for time deposits refers to the anticipated average rate on newly issued time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business. The worksheet is requesting re-pricing beta under normal rate scenarios for both an upward and downward rate movement.
- (28) The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits.
- (29) If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.
- (30) A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the bank's latest backlog estimate.