DFAST-14A: Regulatory Capital Transitions Cover Sheet (formerly Basel III and Dodd-Frank)

Institution Name:	
RSSD ID:	
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As of Date (MM/DD/YY):	
Submission Date (MM/DD/YY):	
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Please indicate the scenario associated with this submission using the following drop-down menu:

Supervisory Baseline

Please describe the baseline scenario associated with this submission. It should be consistent with that used for other capital plan baseline projections.

Please refer to the "DFAST-14 Regulatory Capital Transitions Schedule Instructions" when completing this schedule.

# Instructions

1. Please complete the DFAST-14A Regulatory Capital Transitions Schedule using actual data for as of date, and projected data for the periods PY 1 through PY 6. For all projections, please use the baseline scenario as specified in the worksheet "CoverSheet."

2. Instructions for completing the schedule are contained in the document titled "DFAST-14 Regulatory Capital Transitions Schedule Instructions."

3. All data should be populated within the non-shaded cells in all worksheets. Cells highlighted in grey have embedded formulas and therefore will be automatically populated.

4. Banks should ensure that the version of Microsoft Excel they use to complete the schedule is set to automatically calculate formulas. This is achieved by setting "Calculation Options" (under the Formulas function) to "Automatic" within the settings for Microsoft Excel.

#### DFAST-14A - Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)

Capital Composition

#### Regulatory Capital per Revised Regulatory Capital Rule (July 2013)

1 AOCI opt-out election? (enter "1" for Yes; enter "0" for No)

### Common equity tier 1 capital

- <sup>2</sup> Common stock and related surplus (net of treasury stock and unearned employee stock ownership plan [ESOP] shares)
- 3 Retained earnings
- 4 Accumulated other comprehensive income (AOCI)
- 5 Common equity tier 1 minority interest includable in common equity tier 1 capital
- 6 Common equity tier 1 before adjustments and deductions (sum of items 2 through 5)

#### Common equity tier 1 capital: adjustments and deductions

- 7 Goodwill, net of associated deferred tax liabilities (DTLs)
- 8 Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs
- 9 Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs
- If Item 1 is "1" for "Yes", complete items 10 through 14 only for AOCI related adjustments.
- 10 AOCI related adjustments: 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)
- 11 AOCI related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)
- 12 AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)
- 13 AOCI related adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)
- 14 AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)
- If Item 1 is "0" for "No", complete item 15 only for AOCI related adjustments.
- 15 AOCI related adjustments: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)
- 16 Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)

17 Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions

- 18 Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments
- 19 Subtotal (item 6 minus items 7 through 17)
- 20 Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Excertions Bucket Cal tab)
- 21 MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)
- 22 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)
- 23 Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)
- 24 Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions
- 25 Total adjustments and deductions for common equity tier 1 capital (sum of items 20 through 24)
- 26 Common equity tier 1 capital (item 19 minus item 25)

#### Additional tier 1 capital

- 27 Additional tier 1 capital instruments plus related surplus
- 28 Tier 1 minority interest not included in common equity tier 1 capital
- 29 Additional tier 1 capital before deductions (sum of items 27 through 28)
- 30 Additional tier 1 capital deductions
- 31 Additional tier 1 capital (greater of item 29 minus item 30 or zero)

#### Tier 1 capital

32 Tier 1 capital (sum of items 26 and 31)

### Periodic changes in common stock

- 33 Common stock and related surplus (net of treasury stock, common stock of prior period plus item 34 minus item 35)
- 34 Issuance of common stock (including conversion to common stock)
- 35 Repurchases of common stock
- Periodic changes in retained earnings
- 36 Net income (loss) attributable to bank
- 37 Cash dividends declared on preferred stock
- 38 Cash dividends declared on common stock
- 39 Previously issued tier 1 capital instruments (excluding minority interest) that would no longer qualify (please report 100% value)
- <sup>40</sup> Previously issued tier 1 minority interest that would no longer qualify (please report 100% value)

Data Validation Check (The following cells provide checks for consistency of the projected schedules) 41 Does line 33, "Common stock and related surplus" = Line 2, "Common stock and related surplus"?

#### Data Completeness Check

42 If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.

### DFAST-14A -Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)

"Exceptions Bucket" Calculator							
В	С	D	E	F	G	Н	I
	Actual in						
	\$Millions				in \$Millions		
	as of date	PY 1	PY 2	PY 3	PY 4	PY 5	PY 6
Significant investments in the capital of unconsolidated financial institutions in the form of common stock							
1 Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock							
2 Permitted offsetting short positions in relation to the specific gross holdings included above							
3 Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 1 minus 2 or zero)							
4 10 percent common equity tier 1 deduction threshold (10 percent of item 19 in the Capital Composition tab)							
5 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 3 minus 10 percent of item 4 or zero)							
Mortgage servicing assets							
6 Total mortgage servicing assets classified as intangible							
7 Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards							
8 Mortgage servicing assets net of related deferred tax liabilities (item 6 minus item 7)							
9 10 percent common equity tier 1 deduction threshold (10 percent of item 19 in the Capital Composition tab)							
10 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 8 minus 10 percent of item 9 or zero)							
Deferred tax assets due to temporary differences							
11 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs							
2 10 percent common equity tier 1 deduction threshold (10 percent of item 19 in the Capital Composition tab)							
A mount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 11 minus 10 percent of item 12 or zero)							
Aggregate of items subject To the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)							
14 Sum of items 3, 8, and 11							
15 15 percent common equity tier 1 deduction threshold (15 percent of item 19 in the Capital Composition tab)							
16 Sum of items 5, 10, and 13							
17 Item 14 minus item 16							
8 Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold (greater of item 17 minus item 15 or zero)							

No No No No No No

### Data Completeness Check

19 If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.

### DFAST-14A - Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)

Risk-weighted Assets-Advanced<sup>1, 2</sup>

	Risk-weighted Assets-Advanced <sup>1, 2</sup>							
	В	С	D	E	F	G	Н	I
		Actual in \$Millions			Proiected	in \$Millions		
		as of date	PY 1	PY 2	PY 3	PY 4	PY 5	PY 6
Cre	dit Risk (Including counterparty credit risk and non-trading credit risk), with 1.06 scaling factor - Applicable to							
	Corporate		Ţ	-				
	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)							
	Other Exposures							
	Sovereign							
	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)							
	Other Exposures							
	Bank							
3	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)							
,	Other Exposures							
)	Retail							
	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)							
	Other Exposures							
	Equity							
	Securitization							
	Trading Book Counterparty Credit Risk Exposures (if not included in above)							
	CVA Capital Charge (Risk-Weighted Asset Equivalent)							
	Advanced CVA Approach							
	Unstressed VaR with Multipliers							
	Stressed VaR with Multipliers							
)	Simple CVA Approach							
L	Other Credit Risk							
2	Total Credit RWA							
	rket Risk			1	1			
3 1	Standardized Specific Risk (excluding securitization and correlation)							
	VaR with Multiplier Stressed VaR with Multiplier							
	Incremental Risk Charge (IRC)							
	Correlation Trading							
	Comprehensive Risk Measurement (CRM), Before Application of Surcharge							
	Standardized Measurement Method (100%) for Exposures Subject to CRM							
	CRM Floor Based on 100% of Standardized - Net Long							
	CRM Floor Based on 100% of Standardized - Net Short							
	Non-modeled Securitization							
	Not inducted second and in the							
	Net Short							
	Other Market Risk							
	Total Market RWA							
Ot							1	
	Other Capital Requirements							
	Operational Risk							
	Total Dick weighted Access							
	Total Risk-weighted Assets							

No

No

No

No

No

No

No

### Data Completeness Check

If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter 40 "0" if not applicable.

### Footnotes:

<sup>1</sup>Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5. <sup>2</sup>Any assets deducted from capital should not be included in risk-weighted assets.

# DFAST-14A - Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)

Risk-weighted Assets-General<sup>1, 2</sup>

Risk-weighted Assets-General <sup>1,2</sup> B	С	D	E	F	G	Н	
B	Actual in	U	E	F	G	Н	I
	\$Millions			Drojected	in \$Millions		
	as of date	PY 1	PY 2	PY 3	PY 4	PY 5	PY 6
Credit Risk per Standardized Approach (Revised regulatory capital rule, July 2013)	as of date		112	115	114	115	
Cash items in the process of collection							
- Exposures conditionally guaranteed by the U.S. government, its central bank, or U.S. government agency							
Claims on government-sponsored entities							
<sup>1</sup> Claims on U.S. depository institutions and NCUA-insured credit unions							
Revenue bonds issued by state and local governments in the U.S., and general obligation claims on and claims guaranteed by the full faith and credit of state and local governments (and any other PSE) in the U.S.							
Claims on and exposures guaranteed by foreign governments and their central banks							
<sup>7</sup> Claims on and exposures guaranteed by foreign banks							
Claims on and exposures guaranteed by foreign PSEs							
P Multifamily mortgage loans and presold residential construction loans							
<sup>)</sup> Residential mortgage loans subject to 50% risk-weight							
Other residential mortgage loans							
Past due exposures							
B High-volatility commercial real estate loans							
<sup>4</sup> Commercial loans/Corporate exposures							
5 Consumer loans and credit cards							
<sup>6</sup> Other revised regulatory capital rule risk-weight items							
7 Off-balance sheet commitments with an original maturity of one year or less that are not unconditionally cancelable							
<sup>8</sup> Off-balance sheet commitments with an original maturity of more than one year that are not unconditionally cancelable							
Other off-balance sheet exposures							
Over-the-counter derivative contracts							
Securitization exposures							
2 Equity exposures							
B Other credit risk							
<sup>1</sup> Total Credit RWA per Standardized Approach							
Market Risk							
Standardized Specific Risk (excluding securitization and correlation)							
VaR with Multiplier							
Stressed VaR with Multiplier							
Incremental Risk Charge (IRC)							
Correlation Trading							
Comprehensive Risk Measurement (CRM), Before Application of Surcharge							
Standardized Measurement Method (100%) for Exposures Subject to CRM							

32 CRM Floor Based on 100% of Standardized - Net Long

33 CRM Floor Based on 100% of Standardized - Net Short

34	Non-modeled Securitization				
35	Net Long				
36	Net Short				
37	Other Market Risk				
38	Total Market RWA				
Oth	ler in the second s				
39	Other Capital Requirements				
40	Total Risk-weighted Assets				

## Data Completeness Check

41 If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.

No No No No No	No
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# Footnotes:

<sup>1</sup>Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

<sup>2</sup> Any assets deducted from capital should not be included in risk-weighted assets.

	B	С	D	E	F	G	Н	I
		Actual in \$Millions			Dusiantad	in \$Millions		
		as of date	PY 1	PY 2	Projected PY 3	PY 4	PY 5	PY 6
		as of date		F12	FIS	114	FIJ	FIU
Lev	erage Exposure for Tier 1 Leverage Ratio (Applicable to All Banks)							
	Average Total Assets							
	Amounts Deducted from Common Equity Tier 1 Capital and Additional Tier 1 Capital							
	Other Deductions from (Additions to) Assets for Leverage Ratio Purposes							
	Total Assets for the Leverage Ratio							
	Leverage Exposure for Supplementary Leverage Ratio (Applicable to Advanced Approaches Banks Only)							
	On-Balance Sheet Derivatives							
	Derivatives, Potential Future Exposure							
	On-Balance Sheet Repo-Style Transactions							
	Other On-Balance Sheet Items (Excluding Derivatives and Repo-Style Transactions)							
	Off-Balance Sheet Items (Excluding Derivatives and Repo-Style Transactions)							
	Of Which: Unconditionally Cancellable Commitments Eligible for 10% Credit Conversion Factor							
	Of Which: All Other							
	Amounts Deducted from Common Equity Tier 1 Capital and Additional Tier 1 Capital							
	Other Deductions from (Additions to) Leverage Exposure							
	Total Leverage Exposure for Supplementary Leverage Ratio							
Dat	a Completeness Check							
	Total Assets for Tier 1 Leverage Ratio (applicable to all Banks): If "No", please complete all non-shaded cells until all cells to the right say "Yes."							

No

No

No

No

No

No

No

Leverage Exposure for Supplementary Leverage Ratio (applicable to advanced approaches banking organizations): If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.

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