DFAST-14A Summary Schedule Cover Sheet

All covered institutions 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.
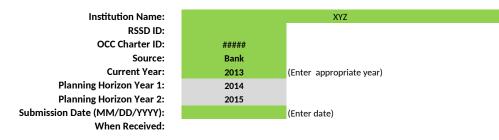
Covered institutions should complete all relevant cells in the corresponding worksheets, including this cover page. Covered institutions should not complete any shaded cells.

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:	2013	(Enter appropriate year)
Planning Horizon Year 1:	2014	
Planning Horizon Year 2:	2015	
Submission Date (MM/DD/YYYY):		(Enter date)
When Received:		

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

Baseline

Item		Notes	Actual in $Millions as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
	LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST															
1	Real Estate Loans (in Domestic Offices)	Sum of items 2, 5, 8, and 14	-	-	-	-	-	-	-	-	-	-	-	-	-
2	First Lien Mortgages	Sum of items 3 and 4	-	-	-	-	-	-	-	-	-	-	-	-	-
3	First Lien Mortgages			-	-	-	-	-	-	-	-	-	-	-	-
4	First Lien HELOAN			-	-	-	-	-	-	-	-	-	-	-	-
5	Second / Junior Lien Mortgages	Sum of items 6 and 7		-	-	-	-	-	-	-	-	-	-	-	-
6	Closed-End Junior Liens			-	-	-	-	-	-	-	-	-	-	-	-
7	HELOCs			-	-	-	-	-	-	-	-	-	-	-	-
8	CRE Loans	Sum of items 9, 10, and 11	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Construction												-	-	-
10	Multifamily												-	-	-
11	Nonfarm, Non-residential	Sum of items 12 and 13	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Owner-Occupied												-	-	-
13	Non-Owner-Occupied												-	-	-
14	Loans Secured by Farmland												-	-	-
15	Real Estate Loans (Not in Domestic Offices)	Sum of items 16, 17, 18, and 24	-	-	-	-	-	-	-	-	-	-	-	-	-
16	First Lien Mortgages			-	-	-	-	-	-	-	-	-	-	-	-
17	Second / Junior Lien Mortgages			-	-	-	-	-	-	-	-	-	-	-	-
18	CRE Loans	Sum of items 19, 20, and 21	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Construction												-	-	-
20	Multifamily												-	-	-
21	Nonfarm, Non-residential	Sum of items 22 and 23	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Owner-Occupied												-	-	-
23	Non-Owner-Occupied												-	-	-
24	Loans Secured by Farmland												-	-	-
25	C&I Loans	Sum of items 26 to 28	-	-	-	-	-	-	-	-	-	-	-	-	-
26	C&I Graded												-	-	-
27	Small Business (Scored/Delinquency Managed)			-	-	-	-	-	-	-	-	-	-	-	-
28	Business and Corporate Card			-	-	-	-	-	-	-	-	-	-	-	-
29	Credit Cards			-	-	-	-	-	-	-	-	-	-	-	-
30	Other Consumer	Sum of items 31, 32, 33, and 34	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Auto Loans			-	-	-	-	-	-	-	-	-	-	-	-
32	Student Loans			-	-	-	-	-	-	-	-	-	-	-	-
33	Other loans backed by securities (non-purpose lending)												-	-	-
34	Other			-	-	-	-	-	-	-	-	-	-	-	-
35	Other Loans	Sum of items 36 to 40	-	-	-	-	-	-	-	-	-	-	-	-	-
36	Loans to Foreign Governments												-	-	-
37	Agricultural Loans												-	-	-
38	Loans for purchasing or carrying securities (secured or unsecured)												-	-	-
39	Loans to Depositories and Other Financial Institutions												-	-	-
40	All Other Loans and Leases	Sum of items 41 and 42	-	-	-	-	-	-	-	-	-	-	-	-	-
41	All Other Loans (exclude consumer loans)												-	-	-
42	All Other Leases												-	-	-
43	Total Loans and Leases	Sum of items 1, 15, 25, 29, 30, and 35		-	-	-	-	-	-	-	-	-	-	-	-
	LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION															
44	Real Estate Loans (in Domestic Offices)	Sum of items 45, 46, 47, and 48											-	-	-
45	First Lien Mortgages												-	-	-
46	Second / Junior Lien Mortgages												-	-	-
47	CRE Loans												-	-	-
48	Loans Secured by Farmland												-	-	-
49	Real Estate Loans (Not in Domestic Offices)	Sum of items 50, 51, and 52											-	-	-
50	Residential Mortgages												-	-	-
51	CRE Loans												-	-	-
52	Loans Secured by Farmland												-	-	-
53	C&I Loans												-	-	-
54	Credit Cards												-	-	-
55	Other Consumer												-	-	-
56	All Other Loans and Leases												-	-	-
57	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	Sum of items 44, 49, 53, 54, 55, and 56	-	-	-	-	-	-	-	-	-	-	-	-	-
	TRADING ACCOUNT															
58	Trading MTM Losses	Item 10 on Trading Worksheet (flipped sign)											-	-	-
59	Trading Incremental Default Losses (Trading IDR)	Item 1 on Counterparty Risk Worksheet											-	-	-
60	Counterparty Credit MTM Losses (CVA losses)	Item 2 on Counterparty Risk Worksheet											-	-	-
61	Counterparty Incremental Default Losses (CCR IDR)	Item 3 on Counterparty Risk Worksheet											-	-	-
62	Other CCR losses	Item 4 on Counterparty Risk Worksheet											-	-	-
63	Total Trading and Counterparty	Sum of items 58, 59, 60, 61, and 62		-	-	-	-	-	-	-	-	-	-	-	-
	OTHER LOSSES															
64	Goodwill impairment	riadc216		-	-	-	-	-	-	-	-	-	-	-	-
65	Valuation Adjustment for firm's own debt under fair value option (FVO)			-	-	-	-	-	-	-	-	-	-	-	-
66	Other losses (describe in supporting documentation)												-	-	-
67	Total Other Losses			-	-	-	-	-	-	-	-	-	-	-	-
68	Total Losses	Sum of items 43, 57, 63, and 67		-	-	-	-	-	-	-	-	-	-	-	-
	ALLOWANCE FOR LOAN and LEASE LOSSES															
69	ALLL, prior quarter			-	-	-	-	-	-	-	-	-			
70	Real Estate Loans (in Domestic Offices)	Sum of items 71, 75, and 79		-	-	-	-	-	-	-	-	-			
71	Residential Mortgages			-	-	-	-	-	-	-	-	-			
72	First Lien Mortgages														
73	Closed-End Junior Liens														

Item		Notes	Actual in $Millions as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
74	HELOCs														
75	CRE Loans			-	-	-	-	-	-	-	-	-			
76	Construction														
77	Multifamily														
78	Nonfarm, Non-residential														
79	Loans Secured by Farmland														
80	Real Estate Loans (Not in Domestic Offices)	Sum of items 81, 82, and 83		-	-	-	-	-	-	-	-	-			
81	Residential Mortgages														
82	CRE Loans														
83	Farmland														
84	C&I Loans	Sum of items 85, 86, and 87		-	-	-	-	-	-	-	-	-			
85	C&I Graded														
86	Small Business (Scored/Delinquency Managed)														
87	Corporate and Business Cards														
88	Credit Cards														
89	Other Consumer														
90	All Other Loans and Leases														
91	Unallocated														
92	Provisions during the quarter	riad4230		-	-	-	-	-	-	-	-	-	-	-	-
93	Real Estate Loans (in Domestic Offices)	Sum of items 94, 98, and 102		-	-	-	-	-	-	-	-	-	-	-	-
94	Residential Mortgages			-	-	-	-	-	-	-	-	-	-	-	-
95	First Lien Mortgages												-	-	-
96	Closed-End Junior Liens												-	-	-
97	HELOCs												-	-	-
98	CRE Loans			-	-	-	-	-	-	-	-	-	-	-	-
99	Construction												-	-	-
100	Multifamily												-	-	-
101	Nonfarm, Non-residential												-	-	-
102	Loans Secured by Farmland												-	-	-
103	Real Estate Loans (Not in Domestic Offices)	Sum of items 104, 105, and 106		-	-	-	-	-	-	-	-	-	-	-	-
104	Residential Mortgages												-	-	-
105	CRE Loans												-	-	-
106	Farmland												-	-	-
107	C&I Loans	Sum of items 108, 109, and 110		-	-	-	-	-	-	-	-	-	-	-	-
108	C&I Graded												-	-	-
109	Small Business (Scored/Delinquency Managed)												-	-	-
110	Corporate and Business Cards												-	-	-
111	Credit Cards												-	-	-
112	Other Consumer												-	-	-
113	All Other Loans and Leases												-	-	-
114	Unallocated												-	-	-
115	Net charge-offs during the quarter	Item 43		-	-	-	-	-	-	-	-	-	-	-	-
116	Other ALLL Changes	riadc233 less riad5523											-	-	-
117	ALLL, current quarter	Items 69, 92, and 116 less item 115 = riad3123		-	-	-	-	-	-	-	-	-	-	-	-

PRE-PROVISION NET REVENUE

Item		Notes	Actual in $Millions as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
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

Item		Notes	Actual in $Millions as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
122	Pre-Provision Net Revenue	Item 121		-	-	-	-	-	-	-	-	-	-	-	-
123	Provisions during the quarter	Item 92 = riad4230		-	-	-	-	-	-	-	-	-	-	-	-
124	Total Trading and Counterparty Losses	Item 63		-	-	-	-	-	-	-	-	-	-	-	-
125	Total Other Losses	Item 67		-	-	-	-	-	-	-	-	-	-	-	-
126	Other I/S items - describe in supporting documentation												-	-	-
127	Realized Gains (Losses) on available-for-sale securities (forecast = OTTI)	riad3196		-	-	-	-	-	-	-	-	-	-	-	-
128	Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI)	riad3521		-	-	-	-	-	-	-	-	-	-	-	-
129	Income (loss) before taxes and extraordinary items	Sum of items 122, 126, 128, and 127, less items 123, 124, and 125 =riad4301		-	-	-	-	-	-	-	-	-	-	-	-
130	Applicable income taxes (foreign and domestic)	riad4302		-	-	-	-	-	-	-	-	-	-	-	-
131	Income (loss) before extraordinary items and other adjustments	Item 129 less item 130 =riad4300		-	-	-	-	-	-	-	-	-	-	-	-
132	Extraordinary items and other adjustments, net of income taxes	riad4320											-	-	-
133	Net income (loss) attributable to Bank and minority interests	Sum of items 5, 112, 115, 120, and = rcfd2170		-	-	-	-	-	-	-	-	-	-	-	-
134	Net income (loss) attributable to minority interests	riadg103											-	-	-
135	Net income (loss) attributable to Bank	Item 133 less item 134 = riad4340 (must match item 4 on the Capital Worksheet)		-	-	-	-	-	-	-	-	-	-	-	-
136	Effective Tax Rate (%)	Item 130 divided by item 129, multiplied by 100		-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-

REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES

Item		Notes	Actual in $Millions as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
137	Reserve, prior quarter			-	-	-	-	-	-	-	-	-			
138	Banks should not report changes in value of the MSR asset or hedges within the trading book.			-	-	-	-	-	-	-	-	-	-	-	-
139	Net charges during the quarter			-	-	-	-	-	-	-	-	-			
140	Reserve, current quarter	Items 137 and 138 less item 139		-	-	-	-	-	-	-	-	-			

		Projected in $Millions								
Item	Notes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9

Assets

SECURITIES

Item		Notes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	Held to Maturity (HTM)	rcfd1754									
2	Available for Sale (AFS)	rcfd1773									
3	Total Securities	Sum of items 1 and 2	-	-	-	-	-	-	-	-	-
	Of which:										
4	Securitizations (investment grade)										
5	Securitizations (non-investment grade)										

Total Loans and Leases

Item		Notes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
6	Real Estate Loans (in Domestic Offices)	Sum of items 7, 10, 13, and 19	-	-	-	-	-	-	-	-	-
7	First Lien Mortgages	Sum of items 8 and 9 = rcon5367	-	-	-	-	-	-	-	-	-
8	First Lien Mortgages										
9	First Lien HELOAN										
10	Second / Junior Lien Mortgages	Sum of items 11 and 12	-	-	-	-	-	-	-	-	-
11	Closed-End Junior Liens	= rcon5368									
12	HELOCs	= rcon1797									
13	CRE Loans	Sum of items 14, 15, and 16	-	-	-	-	-	-	-	-	-
14	Construction	= sum of rconf158 and rconf159									
15	Multifamily	= rcon1460									
16	Nonfarm, Non-residential	Sum of items 17 and 18	-	-	-	-	-	-	-	-	-
17	Owner-Occupied	= rconf160									
18	Non-Owner-Occupied	Item 14 =rcfd3210 or aaab3210									
19	Loans Secured by Farmland	= rcon1420									
20	Real Estate Loans (Not in Domestic Offices)	Sum of items 21, 22, 23, and 29	-	-	-	-	-	-	-	-	-
21	First Lien Mortgages										
22	Second / Junior Lien Mortgages										
23	CRE Loans	Sum of items 24, 25, and 26	-	-	-	-	-	-	-	-	-
24	Construction										
25	Multifamily										
26	Nonfarm, Non-residential	Sum of items 27 and 28	-	-	-	-	-	-	-	-	-
27	Owner-Occupied										
28	Non-Owner-Occupied										
29	Loans Secured by Farmland										
30	C&I Loans	Sum of items 31 to 34	-	-	-	-	-	-	-	-	-
31	C&I Graded										
32	Small Business (Scored/Delinquency Managed)										
33	Corporate Card										
34	Business Card										
35	Credit Cards	Sum of items 36 and 37	-	-	-	-	-	-	-	-	-
36	Charge Card	rcfdb592 or aaabj189									
37	Bank Card										
38	Other Consumer	Sum of items 39, 40, 41, and 42	-	-	-	-	-	-	-	-	-
39	Auto Loans	= rcfdk137									
40	Student Loans										
41	Other loans backed by securities (non-purpose lending)										
42	Other										
43	Other Loans and Leases	Sum of items 44 to 48	-	-	-	-	-	-	-	-	-
44	Loans to Foreign Governments	= rcfd2081									
45	Agricultural Loans	= rcfd1590									
46	Loans for purchasing or carrying securities (secured or unsecured)	= rcon1545									
47	Loans to Depositories and Other Financial Institutions	= rcfd1292 + rcfd1296 + rcfdj454									
48	All Other Loans and Leases	Sum of items 49 and 50	-	-	-	-	-	-	-	-	-
49	All Other Loans (exclude consumer loans)	= rconj451									
50	All Other Leases	= rcfdf163									
51	Total Loans and Leases	Sum of items 6, 20, 30, 35, 38, and 43	-	-	-	-	-	-	-	-	-

LOANS HELD FOR INVESTMENT AT AMORTIZED COST

Item		Notes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
52	Real Estate Loans (in Domestic Offices)	Sum of items 53, 56, 59, and 65	-	-	-	-	-	-	-	-	-
53	First Lien Mortgages	Sum of items 54 and 55	-	-	-	-	-	-	-	-	-
54	First Lien Mortgages		-	-	-	-	-	-	-	-	-
55	First Lien HELOAN		-	-	-	-	-	-	-	-	-
56	Second / Junior Lien Mortgages	Sum of items 57 and 58	-	-	-	-	-	-	-	-	-
57	Closed-End Junior Liens		-	-	-	-	-	-	-	-	-
58	HELOCs		-	-	-	-	-	-	-	-	-
59	CRE Loans	Sum of items 60, 61, and 62	-	-	-	-	-	-	-	-	-
60	Construction										
61	Multifamily										
62	Nonfarm, Non-residential	Sum of items 63 and 64	-	-	-	-	-	-	-	-	-
63	Owner-Occupied										
64	Non-Owner-Occupied										
65	Loans Secured by Farmland										
66	Real Estate Loans (Not in Domestic Offices)	Sum of items 67, 68, 69, and 75	-	-	-	-	-	-	-	-	-
67	First Lien Mortgages		-	-	-	-	-	-	-	-	-
68	Second / Junior Lien Mortgages		-	-	-	-	-	-	-	-	-
69	CRE Loans	Sum of items 70, 71, and 72	-	-	-	-	-	-	-	-	-
70	Construction										
71	Multifamily										
72	Nonfarm, Non-residential	Sum of items 73 and 74	-	-	-	-	-	-	-	-	-
73	Owner-Occupied										
74	Non-Owner-Occupied										
75	Loans Secured by Farmland										
76	C&I Loans	Sum of items 77, 78, and 79	-	-	-	-	-	-	-	-	-
77	C&I Graded										
78	Small Business (Scored/Delinquency Managed)		-	-	-	-	-	-	-	-	-
79	Business and Corporate Card		-	-	-	-	-	-	-	-	-
80	Credit Cards		-	-	-	-	-	-	-	-	-
81	Other Consumer	Sum of items 82, 83, 84, and 85	-	-	-	-	-	-	-	-	-
82	Auto Loans		-	-	-	-	-	-	-	-	-
83	Student Loans		-	-	-	-	-	-	-	-	-
84	Other loans backed by securities (non-purpose lending)										
85	Other		-	-	-	-	-	-	-	-	-
86	Other Loans and Leases	Sum of items 87 to 91	-	-	-	-	-	-	-	-	-
87	Loans to Foreign Governments										
88	Agricultural Loans										
89	Loans for purchasing or carrying securities (secured or unsecured)										
90	Loans to Depositories and Other Financial Institutions										
91	All Other Loans and Leases	Sum of items 92 and 93	-	-	-	-	-	-	-	-	-
92	All Other Loans (exclude consumer loans)										
93	All Other Leases										
94	Total Loans and Leases	Sum of items 52, 66, 76, 80, 81, and 86	-	-	-	-	-	-	-	-	-

Item		Notes	Projected in $Millions								
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Loans Held for Sale and Loans Accounted for under the Fair Value Option										
95	Real Estate Loans (in Domestic Offices)	Sum of items 96, 97, 98, and 99	-	-	-	-	-	-	-	-	-
96	First Lien Mortgages	Item 7 less 53	-	-	-	-	-	-	-	-	-
97	Second / Junior Lien Mortgages	Item 10 less 56	-	-	-	-	-	-	-	-	-
98	CRE Loans	Item 13 less 59	-	-	-	-	-	-	-	-	-
99	Loans Secured by Farmland	Item 19 less 65	-	-	-	-	-	-	-	-	-
100	Real Estate Loans (Not in Domestic Offices)	Sum of items 101, 102, and 103	-	-	-	-	-	-	-	-	-
101	Residential Mortgages	Items 21 and 22 less 67 and 68	-	-	-	-	-	-	-	-	-
102	CRE Loans	Item 23 less 69	-	-	-	-	-	-	-	-	-
103	Loans Secured by Farmland	Item 29 less 75	-	-	-	-	-	-	-	-	-
104	C&I Loans	Item 30 less 76	-	-	-	-	-	-	-	-	-
105	Credit Cards	Item 35 less 80	-	-	-	-	-	-	-	-	-
106	Other Consumer	Item 38 less 81	-	-	-	-	-	-	-	-	-
107	Other Loans and Leases	Item 43 less 86	-	-	-	-	-	-	-	-	-
108	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	Sum of items 95, 100, 104, 105, 106, and 107	-	-	-	-	-	-	-	-	-
109	Unearned Income on Loans	rcfd2123									
110	Allowance for Loan and Lease Losses	rcfd3123	-	-	-	-	-	-	-	-	-
111	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses	Item 51 less items 109 and 110 = rcfdb529	-	-	-	-	-	-	-	-	-
	TRADING										
112	Trading Assets	rcfd3545									
	INTANGIBLES										
113	Goodwill	rcfd3163									
114	Mortgage Servicing Rights	rcfd3164									
115	Purchased Credit Card Relationships and Nonmortgage Servicing Rights	rcfdb026									
116	All Other Identifiable Intangible Assets	rcfd5507									
117	Total Intangible Assets	Sum of items 113 to 116	-	-	-	-	-	-	-	-	-
	OTHER										
118	Cash and cash equivalent	rcfd0081 + rcfd0071									
119	Federal funds sold	rconb987									
120	Securities purchased under agreements to resell	rcfdb989									
121	Premises and Fixed Assets	rcfd2145									
122	OREO	Sum of items 123 to 125 =rcfd2150	-	-	-	-	-	-	-	-	-
123	Commercial										
124	Residential										
125	Farmland										
126	Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)	Sum of items 127 and 128	-	-	-	-	-	-	-	-	-
127	Autos										
128	Other										
129	Other Assets	rcfd2130 + rcfd3656 + rcfd2160 less item 126									
130	Total Other	Sum of items 121 and 129	-	-	-	-	-	-	-	-	-
131	Net income (loss) attributable to Bank and minority interests	Sum of items 3, 111, 112, 117, and 130 = rcfd2170	-	-	-	-	-	-	-	-	-

Liabilities

Item		Notes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Net income (loss) attributable to Bank										
132	Deposits in domestic offices	rcon6631 + rcon6636									
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	rcfn6631 + rcfn6636									
134	Deposits	Sum of items 132 and 133	-	-	-	-	-	-	-	-	-
135	Federal funds purchased and securities sold under agreements to repurchase	rconb993 + rconb995									
136	Trading Liabilities	rcfd3548									
137	Banks should not report changes in value of the MSR asset or hedges within the trading book.	rcfd3190									
138	Subordinated Notes and Debentures	rcfd4062									
139											
140	Other Liabilities	rcon2930									
141	Memo: Allowance for off-balance sheet credit exposures	rconb557									
142	Total Liabilities	Sum of items 134 to 140 = rcfd2948	-	-	-	-	-	-	-	-	-

Equity Capital

Item		Notes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
143	Perpetual Preferred Stock and Related Surplus	rcfd3283									
144	Common Stock (Par Value)	rcfd3230									
145	Surplus (Exclude All Surplus Related to Preferred Stock)	rcfd3839									
146	Retained Earnings	rcfd3632									
147	Accumulated Other Comprehensive Income (AOCI)	rcfdb530									
148	Other Equity Capital Components	rcfda130									
149	Total Bank Equity Capital	Sum of items 143 to 148 = RCFD3210 (must equal item 17 of the RI-A section on the DFAST Capital Worksheet)	-	-	-	-	-	-	-	-	-
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	rcfd3000									
151	Total Equity Capital	Sum of items 149 and 150 = rcfdg105	-	-	-	-	-	-	-	-	-

Other

Item		Notes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
152	Unused Commercial Lending Commitments and Letters of Credit	rcfdF164 + rcfdF165 + rcfdJ457 + rcfdJ458 + rcfdJ459 + rcfd3819 + rcfd6550 + rcfd3821+ rcfd3411									

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

	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Bank Equity Capital	1	1	1	1	1	1	1	1	1
Balance Sheet	1	1	1	1	1	1	1	1	1

Footnotes to the *Balance Sheet Worksheet*

(1) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total should correspond to the amount provided in Call Report Schedule RC-F 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.

		Actual in $Millions	Projected in $Millions									Sums in $Millions		
Item	Notes	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter

Schedule RI-A—Changes in Bank Equity Capital

				Notes
1	Total bank equity capital most recently reported for the end of previous QUARTER		riad3217
2	Effect of changes in accounting principles and corrections of material accounting errors		riadb507
3	Balance of previous QUARTER as restated (sum of items 1 and 2)		riadb508
4	Net income (loss) attributable to bank		Must match item 135 on the Income Statement Worksheet = riad4340

Sale of perpetual preferred stock (excluding treasury stock transactions):
| 5 | Sale of perpetual preferred stock, gross |
| 6 | Conversion or retirement of perpetual preferred stock |

Sale of common stock:
| 7 | Sale of common stock, gross |
| 8 | Conversion or retirement of common stock |

9	
10	
11	Changes incident to business combinations, net	riad4356
12	Cash dividends declared on preferred stock	riad4470
13	Cash dividends declared on common stock	riad4460
14	Other comprehensive income	riadb511
15	
16	Other adjustments to equity capital (not included above)*	riad4415
17	Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 11, 14, 16, less items 12, 13)	Must match item 139 on the Balance Sheet Worksheet = riad3210

Schedule RC-R (or FFIEC 101 Schedule A for advanced approaches that exit parallel run only) per several risk-based capital rules and 72 Federal Register 69288 (December 7, 2007)

Tier 1 capital
18	Total bank equity capital	Item 17 =rcfd3210 or aaabb3210
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 or aaabb8434
20	Net unrealized loss on available-for-sale equity securities (report loss as a positive value)	rcfdA221 or aaabA221
21	Accumulated net gain (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	
22	Nonqualifying perpetual preferred stock	rcfd4336 or aaabb4336
23	Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries	rcfdb588 or aaabb588
24		rcfdg214 or aaabb589
25	
26	Disallowed goodwill and other disallowed intangible assets	rcfdb590 or aaabb590
27	Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	rcfdf264 or aaabbf264
28	Subtotal (sum of items 18, 23, less items 19, 20, 21, 22, 26, 27)	rcfdc227 or aaabb227
29	Disallowed servicing assets and purchased credit card relationships	rcfdb591 or aaabb591
30	Disallowed deferred tax assets	rcfd5610 or aaabb5610
31	Shortfall of eligible credit reserves below total expected credit losses (50% of shortfall plus any Tier 2 carryover) (advanced approaches institutions that exit parallel run only)	aaab160
32	Gain-on-sale associated with securitization exposures (advanced approaches institutions that exit parallel run only)	aaab161
33	Certain failed capital markets transactions (50% of deductions plus any Tier 2 carryover) (advanced approaches institutions that exit parallel run only)	aaab162
34	Other securitization deductions (50% of deductions plus any Tier 2 carryover) (advanced approaches institutions that exit parallel run only)	aaab163
35	Insurance underwriting subsidiaries' minimum regulatory capital (advanced approaches institutions that exit parallel run only)	aaab188
36	Other additions to (deductions from) Tier 1 capital**	rcfdb592 or aaabb189
37	Tier 1 capital (sum of items 28 and 36, less items 29 through 35)	rcfd8274 or aaab169

Tier 2 capital
38	Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements (except Class B noncontrolling (minority) interest) not includable	rcfd5306 or aaab5306
39	Cumulative perpetual preferred stock includable in item 22 and Class B noncontrolling (minority) interest not included in item 24, but includable in Tier 2 capital	rcfd593 or aaabb593
40	Allowance for loan and lease losses includable in Tier 2 capital (non-advanced approaches institutions and advanced approaches institutions that have not exited	rcfd5310
41	Excess of eligible credit reserves over total expected credit losses (up to 0.6% of credit risk-weighted assets) (advanced approaches institutions that exit parallel run only)	aaab173
42	Unrealized gains on available-for-sale equity securities includable in Tier 2 capital	rcfd2221 or aaab173
43	Insurance underwriting subsidiaries' minimum regulatory capital (advanced approaches institutions that exit parallel run only)	aaab190
44	Other additions to (deductions from) Tier 2 capital (advanced approaches institutions that exit parallel run only)	aaab191
45	Shortfall of eligible credit reserves below total expected credit losses (up to lower of 50% of the shortfall or amount of Tier 2 capital) (advanced approaches	aaab175
46	Certain failed capital markets transactions (up to lower of 50% of deductions from such failed transactions or amount of Tier 2 capital) (advanced approaches	aaab176
47	Other securitization deductions (up to lower of 50% of deductions or amount of Tier 2 capital) (advanced approaches institutions that exit parallel run only)	aaab177
48	Other Tier 2 capital components	aaab94
49	Tier 2 capital (sum of items 38 through 42 and 44 and 48, less item 43 less items 45 through 47)	rcfd5311 or aaab178
50	Allowable Tier 2 capital (lesser of item 37 or 49)	rcfd8275 or aaab179
51	Deductions for total risk-based capital	rcfdb595 or aaab180
52	Total risk-based capital (sum of items 37 and 50 less item 51)	rcfd3792 or aaab182

Regulatory Capital per Revised Regulatory Capital Rule (July 2013)
| 53 | AOCI opt-out election? (enter "1" for Yes; enter "0" for No) |

| | | As of Date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |

Common equity tier 1
54	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares
55	Retained earnings
56	Accumulated other comprehensive income (AOCI)
57	Common equity tier 1 minority interest includable in common equity tier 1 capital
58	Common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)

Common equity tier 1 capital: adjustments and deductions
59	Goodwill net of associated deferred tax liabilities (DTLs)
60	Intangible assets (other than goodwill and mortgage servicing assets (MSAs), net of associated DTLs
61	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 53 is "1" for "Yes", complete items 62 through 66 only for AOCI related adjustments.
62	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)
63	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)
64	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)
65	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)
66	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 53 is "0" for "No", complete item 67 only for AOCI related adjustments.
67	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)
68	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)
69	Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: All other deductions from (additions to) common equity
70	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
71	Subtotal (item 58 minus item 59 through 70, reflective of transition provisions)
72	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 (item 303)
73	MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 108)
74	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 (item 111)
75	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 (item 117)
76	Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions
77	Total adjustments and deductions for common equity tier 1 capital (sum of items 72 through 76 reflective of transition provisions)
78	Common equity tier 1 capital

Additional tier 1 capital
79	Additional tier 1 capital instruments plus related surplus
80	Non-qualifying capital instruments subject to phase out from additional tier 1 capital
81	Tier 1 minority interest not included in common equity tier 1 capital
82	Additional tier 1 capital before deductions, reflective of transition provisions
83	Additional tier 1 capital deductions
84	Additional tier 1 capital, reflective of transition provisions

Tier 1 capital
| 85 | Tier 1 capital, reflective of transition provisions (sum of items 78 and 84) |

Tier 2 capital
86	Tier 2 capital instruments plus related surplus
87	Non-qualifying capital instruments subject to phase out from tier 2 capital
88	Total minority interest that is not included in tier 1 capital
89	Allowance for loan and lease losses includable in tier 2 capital
90	(Advanced approaches that exit parallel run only): eligible credit reserves includable in tier 2 capital
91	Unrealized gain on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital
92	Tier 2 capital before deductions, reflective of transition provisions
93	(Advanced approaches that exit parallel run only): Tier 2 capital before deductions, reflective of transition provisions
94	Tier 2 capital deductions
95	Tier 2 capital, reflective of transition provisions
96	(Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition provisions

Total capital
| 97 | Total capital, reflective of transition provisions (sum of items 85 and 95) |
| 98 | (Advanced approaches that exit parallel run only): Total capital, reflective of transition provisions (sum of items 85 and 96) |

10%/15% Threshold Deductions Calculations
Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs
99	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock
100	Permitted offsetting short positions in relation to the specific gross holdings included above
101	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 99 minus item 100 or zero)
102	10 percent common equity tier 1 deduction threshold (10 percent of item 71)
103	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 101 minus 10 percent of item 102 or zero)

MSAs, net of associated DTLs
104	Total mortgage servicing assets classified as intangible
105	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards
106	Mortgage servicing assets net of related deferred tax liabilities (item 104 minus item 105)

Item		Notes	Actual in $Millions As of Date	Projected in $Millions									Sums in $Millions		
				PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 – PQ 5	PQ 6 – PQ 9	9-Quarter
107	10 percent common equity tier 1 deduction threshold (10 percent of item 71)														
108	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 106 minus 10 percent of item 107 or zero)														
	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs														
109	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs														
110	10 percent common equity tier 1 deduction threshold (10 percent of item 71)														
111	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 109 minus 10 percent of item 110 or zero)														
	Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)														
112	Sum of items 101, 106, and 109														
113	15 percent common equity tier 1 deduction threshold (15 percent of item 71)														
114	Sum of items 103, 108, and 111														
115	Item 112 minus item 114														
116	Net income (loss) attributable to Bank and minority interests	Sum of items , 98, , , and 114 =rcfd2170													
117	Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold (item 116) multiplied by transition provision														
	Net income (loss) attributable to Bank														
118	Average total consolidated assets														
119	Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 59, 60, and 61, and 68)														
120	Other deductions from (additions to) assets for leverage ratio purposes														
121	Total assets for the leverage ratio (item 118 minus items 119 and 120, reflective of transition provisions)														
	Banks should not report changes in value of the MSR asset or hedges within the trading book.														
122	Tier 1 common capital***														
123	Common equity tier 1 (item 78)														
124	Tier 1 capital per general risk-based capital rules (item 37)														
125	Tier 1 capital per revised regulatory capital rule (item 85)														
126	Total capital per general risk-based capital rules (item 52)														
127	Total capital per revised regulatory capital rule (item 97)														
128	(Advanced approaches that exit parallel run only): Total capital per revised regulatory capital rule (item 98)														
129	Total risk-weighted assets using general risk-based capital rules ('General RWA' worksheet item 5)														
130	Total risk-weighted assets using standardized approach ('General RWA' worksheet item 6)														
131	(Advanced approaches that exit parallel run only): total risk-weighted assets using advanced approaches rules (from 'Advanced RWA' worksheet item 5)														
132	Total assets for the leverage ratio per general risk-based capital rules	rcfd138													
133	Total assets for the leverage ratio per revised regulatory capital rule(item 121)														
134	Tier 1 common ratio (%) (based upon generally applicable risk weighted assets) (item 122 divided by item 129)			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
135	(Advanced approaches that exit parallel run only): Tier 1 common ratio (%) (item 122 divided by item 131)			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
136	Common equity tier 1 ratio (%) (item 123 divided by item 129 or 130)			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
137	(Advanced approaches that exit parallel run only): Common equity tier 1 ratio (%) (item 123 divided by item 131)			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
138	Tier 1 capital ratio (%) (item 124 or 125 divided by item 129 or 130)			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
139	(Advanced approaches that exit parallel run only): Tier 1 capital ratio (%) (item 124 or 125 divided by item 131)			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
140	Total capital ratio (%) (item 126 or 127 divided by item 129 or 130)			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
141	(Advanced approaches that exit parallel run only): Total capital ratio (%) (item 128 divided by item 131)			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
142	Tier 1 leverage ratio (%) (item 124 or 125 divided by item 132 or 133)			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			

Schedule RC-R — Memoranda

Item		Notes										
143												
144												
145												
146												
147												
148												
149												
150												
151												
152												
153	Is the bank internationally active for purposes of the qualifying restricted core capital limit tests?	assets equal to $250 billion or more or (2) on a consolidated basis, as of the most recent year-end										

Schedule RC-F—Other Assets

| 154 | Net deferred tax assets | rcfd2148 | | | | | | | | | | |

Schedule RC-G—Other Liabilities

| 155 | Net deferred tax liabilities | | | | | | | | | | | | |

Disallowed Deferred Tax Assets Calculation (Schedule RC-R instructions)

159	(a) Enter the tier 1 subtotal	Item 28											
160	(b) Enter 10% of the tier 1 subtotal	10% of item 160											
161	(c) Enter the amount of deferred tax assets to be used when calculating the regulatory capital limit												
162	Enter any optional adjustment made to item 155 in item 162 as allowed in the Call Report instructions	Item 155 less items 156 and 162											
163	(d) Enter the amount of taxes previously paid that the bank could recover through loss carrybacks if the bank temporary differences (both deductible and taxable) fully reverse at the report date****												
164	(e) Amount of deferred tax assets that is dependent upon future taxable income	max(item 162 less item 164, 0)											
165	(f) Enter the portion of (e) that the bank could realize within the next 12 months based on its projected future taxable income. Future taxable income should not include net operating loss carryforwards to be used during the next 12 months or existing temporary differences that are expected to reverse over the next 12 months												
166	(g) Enter minimum of (f) and (b)	min(item 166, item 161)											
167	(h) Subtract (g) from (e), cannot be less than 0 (must equal item 30)	max(item 165 less item 167, 0)											
168	Future taxes paid used to determine item 166												
169	Future taxable income consistent with item 166												

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

170	Cash dividends declared on common stock												
171	Common shares outstanding (Millions)												
172	Common dividends per share ($)	Item 171 divided by item 172											
174	Other issuance of common stock												
175	Total issuance of common stock	Sum of items 174 and 175											
177	Other share repurchase												
178	Total share repurchases	Sum of items 177 and 178											

Memoranda

181 *Please break out and explain below other adjustments to equity capital:

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

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

****The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 163 as follows:

183	Taxes paid during the fiscal year ended two years ago				
184	Taxes paid during the fiscal year ended one year ago				
185	Taxes paid through the as-of date of the current fiscal year				

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

186

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

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

Bank General RWA Worksheet: XYZ in Baseline

	Call Report reference times applicable credit conversion factor and/or risk-weight	Actual in $Millions as of date	Projected in $Millions								
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1 General Credit RWA (General risk-based capital rules)		-	-	-	-	-	-	-	-	-	-
2 Credit RWA per Standardized Approach (Revised regulatory capital rule, July 2013)		-	-	-	-	-	-	-	-	-	-
3 Market RWA		-	-	-	-	-	-	-	-	-	-
4 Other RWA and Adjustments		-	-	-	-	-	-	-	-	-	-
5 Total RWA (General risk-based capital rules)		-	-	-	-	-	-	-	-	-	-
6 Total RWA (Standardized Approach per revised regulatory capital rule, July 2013)			-	-	-	-	-	-	-	-	-

General Credit Risk (Including counterparty credit risk and non-trading credit risk) (General risk-based capital rules)

	Call Report reference	Actual	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
7 General Credit RWA		-	-	-	-	-	-	-	-	-	-
8 Cash and due from depository institutions	rcfd0010										
9 Held-to-maturity securities (HTM)	rcfd1754										
10 Available-for-sale securities (AFS)	rcfd1773										
11 Federal funds sold and securities purchased under agreements to resell	rcfdc225										
12 Loans and leases	rcfd5369+rcfdb528-rcfd3123										
13 Derivative contracts	rcfda167										
14 Unused commitments with an original maturity exceeding one year	rcfd3833										
15 Unused commitments with an original maturity of one year or less to asset-backed commercial paper conduits	rcfdg591										
16 Other off-balance-sheet	rcfdb546+rcfd3821+rcfd3411+rcfd3429+rcfd3433+rcfda250+rcfdb541+rcfdb675+rcfdb681										
17 Other credit risk	rcfd3545+rcfdkb639										

Standardized Approach (Revised regulatory capital rule, July 2013)

		Actual	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
18 RWA per Standardized Approach		-	-	-	-	-	-	-	-	-	-
19 Schedule RC-R (or FFIEC 101 Schedule A for advanced approaches that exit parallel run only) per general risk-based capital rules and 72 Federal Register 69288 (December 7, 2007)											
20 Exposures conditionally guaranteed by the U.S. government, its central bank, or U.S. government agency											
21 Claims on government-sponsored entities											
22 Claims on U.S. depository institutions and NCUA-insured credit unions											
23 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.											
24 Claims on and exposures guaranteed by foreign governments and their central banks											
25 Claims on and exposures guaranteed by foreign banks											
26 Claims on and exposures guaranteed by foreign PSEs											
27 Multifamily mortgage loans and presold residential construction loans											
28 Residential mortgage loans subject to 50% risk-weight											
29 Other residential mortgage loans											
30 Past due exposures											
31 High-volatility commercial real estate loans											
32 Commercial loans/Corporate exposures											
33 Consumer loans and credit cards											
34 Other revised regulatory capital rule risk-weight items											
35 Off-balance sheet commitments with an original maturity of one year or less that are not unconditionally cancelable											
36 Off-balance sheet commitments with an original maturity of more than one year that are not unconditionally cancelable											
37 Other off-balance sheet exposures											
38 Over-the-counter derivative contracts											
39 Securitization exposures											
40 Equity exposures											
41 Other credit risk											

Market Risk

42 **Market RWA**	-	-	-	-	-	-	-	-	-	-
43 VaR-based capital requirement										
44 Stressed VaR-based capital requirement										
45 Incremental risk capital requirement										
46 Comprehensive risk capital requirement (excluding non-modeled correlation)										
47 Non-modeled Securitization	-	-	-	-	-	-	-	-	-	-
48 Net Long										
49 Net Short										
50 Specific risk add-on (excluding securitization and correlation)	-	-	-	-	-	-	-	-	-	-
51 Sovereign debt positions										
52 Government sponsored entity debt positions										
53 Depository institution, foreign bank, and credit union debt positions										
54 Public sector entity debt positions										
55 Corporate debt positions										
56 Equity										
57 Capital requirement for de minimis exposures										

58 **Other RWA**											
59 **Excess allowance for loan and lease losses (General risk-based capital rules)**	rcfda222										
60 **Excess allowance for loan and lease losses (Revised regulatory capital rule, July 2013)**											
61 **Allocated transfer risk reserve**	rcfd3128										

62 **Total RWA (General risk-based capital rules)**	-	-	-	-	-	-	-	-	-	-
63 **Total RWA (Standardized Approach per revised regulatory capital rule, July 2013)**	-	-	-	-	-	-	-	-	-	-

Memoranda for Derivative Contracts (provide balances consistent with Call Report instructions for each MDRM code)

64 Current credit exposure across all derivative contracts covered by risk-based capital standards	rcfd8764										
<u>Notional principal amounts of derivative contracts:</u>											
65 Interest rate contracts	rcfd3809 + rcfd8766 + rcfd8767										
66 Foreign exchange contracts	rcfd3812 + rcfd8769 + rcfd8770										
67 Gold contracts	rcfd8771 + rcfd8772 + rcfd8773										
68 Other precious metals contracts	rcfd8774 + rcfd8775 + rcfd8776										
69 Other commodity contracts	rcfd8777 + rcfd8778 + rcfd8779										
70 Equity derivative contracts	rcfda000 + rcfda001 + rcfda002										
71 Investment grade credit derivative contracts	rcfdg597 + rcfdg598 + rcfdg599										
72 Subinvestment grade credit derivative contracts	rcfdg600 + rcfdg601 + rcfdg602										

Bank Advanced RWA Worksheet: XYZ in Baseline

		FFIEC 101 reference	Actual in $Millions as of date	PQ 1
1	Advanced Approaches Credit RWA		-	-
2	Advanced Approaches Operational RWA		-	-
3	Market RWA		-	-
4	Other RWA and Adjustment		-	-
5	Total RWA		-	-

Advanced Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risk

		FFIEC 101 reference	Actual	PQ 1
6	**Credit RWA**	*Sum of AABGJ151, AABGJ198*	-	-
7	Wholesale Exposures		-	-
	Corporate			
8	Balance Sheet Amount	*AABBJ124*		
9	RWA	*AABGJ124*		
	Bank			
10	Balance Sheet Amount	*AABBJ125*		
11	RWA	*AABGJ125*		
	Sovereign			
12	Balance Sheet Amount	*AABBJ126*		
13	RWA	*AABGJ126*		
	IPRE			
14	Balance Sheet Amount	*AABBJ127*		
15	RWA	*AABGJ127*		
	HVCRE			
16	Schedule RC-R (or FFIEC 101 Schedule A for advanced approaches that exit parallel run only) per general risk-based capital rules and 72 Fe	*AABBJ128*		
17	RWA	*AABGJ128*		
18	Counterparty Credit Risk			-
19	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—EAD adjustment method	*AABGJ129*		
20	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—collateral reflected in LGD	*AABGJ130*		
21	RWA of eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment method	*AABGJ131*		
22	RWA of eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected in LGD	*AABGJ132*		
23	RWA of OTC derivatives—no cross-product netting—EAD adjustment method	*AABGJ133*		
24	RWA of OTC derivatives—no crossproduct netting—collateral reflected in LGD	*AABGJ134*		
25	Retail Exposures		-	-
	Residential mortgage— closed-end first lien exposures			
26	Balance Sheet Amount	*AABBJ135*		
27	RWA	*AABGJ135*		
	Residential mortgage— closed-end junior lien exposures			
28	Balance Sheet Amount	*AABBJ136*		
29	RWA	*AABGJ136*		
	Residential mortgage—revolving exposures			
30	Balance Sheet Amount	*AABBJ137*		
31	RWA	*AABGJ137*		
	Qualifying revolving exposures			
32	Balance Sheet Amount	*AABBJ138*		
33	RWA	*AABGJ138*		
	Other retail exposures			
34	Balance Sheet Amount	*AABBJ139*		
35	RWA	*AABGJ139*		
	Securitization Exposures (72 Federal Register 69288, December 7, 2007)			
36	Balance Sheet Amount	*Sum of AABBJ140, AABBJ141, AABBJ142*		

#		Reference		
37	RWA	*Sum of AABGJ140, AABGJ141, AABGJ142, AABGJ143*		
38	Securitization Exposures (Revised regulatory capital rule, July 2013)		-	-
	Subject to supervisory formula approach (SFA)			
39	Balance Sheet Amount			
40	RWA			
	Subject to simplified supervisory formula approach (SSFA)			
41	Balance Sheet Amount			
42	RWA			
	Subject to 1,250% risk-weight			
43	Balance Sheet Amount			
44	RWA			
45	Cleared Transactions (Revised regulatory capital rule, July 2013)		-	-
	Derivative contracts and netting sets to derivatives			
46	Balance Sheet Amount			
47	RWA			
	Repo-style transactions			
48	Balance Sheet Amount			
49	RWA			
	Default fund contributions			
50	Balance Sheet Amount			
51	RWA			
52	Equity Exposures RWA	*Sum of AABGJ144, AABGJ145,AABGJ146*		
	Other Assets			
53	Balance Sheet Amount	*Sum of AABBJ147, AABBJ148, AABBJ149*		
54	RWA	*Sum of AABGJ147, AABGJ148, AABGJ149*		
55	CVA Capital Charge (risk-weighted asset equivalent)(Revised regulatory capital rule, July 2013)		-	-
56	Advanced CVA Approach		-	-
57	Unstressed VaR with Multipliers			
58	Stressed VaR with Multipliers			
59	Simple CVA Approach			
60	Assets subject to the general risk-based capital requirements	*AABGJ198*		
	Operational RWA			
61	Operational RWA	*AABGJ154*		
62	Total risk-based capital requirement for operational risk without dependence assumptions	*AASAJ084*		

Market Risk

#			
63	**Market RWA**	-	-
64	VaR-based capital requirement		
65	Stressed VaR-based capital requirement		
66	Incremental risk capital requirement		
67	Comprehensive risk capital requirement (excluding non-modeled correlation)		
68	Non-modeled Securitization	-	-
69	Net Long		
70	Net Short		
71	Specific risk add-on (excluding securitization and correlation)	-	-
72	Sovereign debt positions		

73	Government sponsored entity debt positions				
74	Depository institution, foreign bank, and credit union debt positions				
75	Public sector entity debt positions				
76	Corporate debt positions				
77	Equity				
78	Capital requirement for de minimis exposures				
79	**Other RWA**				
80	**Excess eligible credit reserves not included in tier 2 capital**	*AABGJ152*			
81	**Total RWA**			-	-

Projected in $Millions

PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

-	-	-	-	-	-	-	-

-	-	-	-	-	-	-	-

-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

-	-	-	-	-	-	-	-

Bank Retail Balance and Loss Projection Worksheet: XYZ in Baseline

Item		Actual in $Millions	Projected in $Millions						
		Q3 Actual	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7
	First Lien Mortgages (in Domestic Offices)								
1	Balances								
2	New originations								
3	Paydowns								
4	Asset Purchases								
5	Asset Sales								
6	Loan Losses								
7	Cumulative interim loan losses - Non PCI								
8	Cumulative interim loan losses - PCI								
	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	Asset Purchases								
21	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	Balance from vintages < PQ 1								
27	Balance from vintage PQ 1 - PQ 5								
28	Balance from vintage PQ 6 - PQ 9								
29	Paydowns								
30	Asset Purchases								
31	Asset Sales								
32	Loan Losses								
33	Cumulative interim loan losses - Non PCI								
34	Cumulative interim loan losses - PCI								
	First Lien Mortgages and HELOANs (International)								
35	Balances								
36	New originations								
37	Paydowns								
38	Asset Purchases								
39	Asset Sales								
40	Loan Losses								
41	Cumulative interim loan losses - Non PCI								
42	Cumulative interim loan losses - PCI								
	Closed-End Junior Liens and HELOCs (International)								
43	Balances								
44	New originations								
45	Paydowns								
46	Asset Purchases								
47	Asset Sales								
48	Loan Losses								
49	Cumulative interim loan losses - Non PCI								
50	Cumulative interim loan losses - PCI								
	Corporate Card (Domestic)								
51	Balances								
52	Paydowns								
53	Asset Purchases								
54	Asset Sales								
55	Loan Losses								
	Business Card (Domestic)								
56	Balances								
57	Paydowns								
58	Asset Purchases								
59	Asset Sales								
60	Loan Losses								
	Charge Card (Domestic)								
61	Balances	-	-	-	-	-	-	-	-
62	Balance from vintages < PQ 1								
63	Balance from vintage PQ 1 - PQ 5								
64	Balance from vintage PQ 6 - PQ 9								
65	Paydowns								
66	Asset Purchases								
67	Asset Sales								
68	Loan Losses								
	Bank Card (Domestic)								
69	Balances	-	-	-	-	-	-	-	-
70	Balance from vintages < PQ 1								
71	Balance from vintage PQ 1 - PQ 5								
72	Balance from vintage PQ 6 - PQ 9								
73	Paydowns								
74	Asset Purchases								
75	Asset Sales								

76	Loan Losses								

Business and Corporate Card (International)

77	Balances								
78	Paydowns								
79	Asset Purchases								
80	Asset Sales								
81	Loan Losses								

Bank and Charge Card (International)

82	Balances								
83	Paydowns								
84	Asset Purchases								
85	Asset Sales								
86	Loan Losses								

Auto Loans (Domestic)

87	Balances								
88	New originations								
89	Paydowns								
90	Asset Purchases								
91	Asset Sales								
92	Loan Losses								

Auto Loans (International)

93	Balances								
94	New originations								
95	Paydowns								
96	Asset Purchases								
97	Asset Sales								
98	Loan Losses								

Auto Leases (Domestic)

99	Balances								
100	New originations								
101	Paydowns								
102	Asset Purchases								
103	Asset Sales								
104	Loan Losses								

Auto Leases (International)

105	Balances								
106	New originations								
107	Paydowns								
108	Asset Purchases								
109	Asset Sales								
110	Loan Losses								

Student Loan

111	Balances								
112	New originations								
113	Paydowns								
114	Asset Purchases								
115	Asset Sales								
116	Loan Losses								

Small Business Loan - Scored (Domestic)

117	Balances								
118	New originations								
119	Paydowns								
120	Asset Purchases								
121	Asset Sales								
122	Loan Losses								

Small Business Loan - Scored (International)

123	Balances								
124	New originations								
125	Paydowns								
126	Asset Purchases								
127	Asset Sales								
128	Loan Losses								

Other Consumer Loans and Leases (Domestic)

129	Balances								
130	Net income (loss) attributable to Bank and minority interests								
131	Paydowns								
132	Asset Purchases								
133	Net income (loss) attributable to Bank								
134	Loan Losses								

Other Consumer Loans and Leases (International)

135	Balances								
136	New originations								
137	Paydowns								
138	Banks should not report changes in value of the MSR asset or hedges within the trading book.								
139	Asset Sales								
140	Loan Losses								

PQ 8	PQ 9

Table A.1 LOANS SOLD TO FANNIE MAE, BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY

$Millions
Original UPB
Original UPB *(Excluding Exempt Population)*
Outstanding UPB *(Excluding Exempt Population)*
Delinquency Status as of 3Q *(Excluding Exempt Population)*

<div align="right">

Current
Past due 30 to 89 days
Past due 90 to 179 days
Past due 180+ days
</div>

Net Credit Loss Realized to-date *(Excluding Exempt Population)*
Repurchase Requests Outstanding *(Excluding Exempt Population)*
Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*
Projected Future Losses to Bank Charged to Repurchase Reserve *(Excluding Exempt Population)*

Table A.2 LOANS SOLD TO FANNIE MAE, BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY

$Millions
Original UPB
Original UPB *(Excluding Exempt Population)*
Outstanding UPB *(Excluding Exempt Population)*
Projected Future Losses to Bank Charged to Repurchase Reserve *(Excluding Exempt Population)*

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

$Millions
Projected Future Losses to Bank Charged to Repurchase Reserve

Table B.1 LOANS SOLD TO FREDDIE MAC, BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY

$Millions
Original UPB
Original UPB *(Excluding Exempt Population)*
Outstanding UPB *(Excluding Exempt Population)*
Delinquency Status as of 3Q *(Excluding Exempt Population)*

<div align="right">

Current
Past due 30 to 89 days
Past due 90 to 179 days
Past due 180+ days
</div>

Net Credit Loss Realized to-date *(Excluding Exempt Population)*
Repurchase Requests Outstanding *(Excluding Exempt Population)*

Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*
Projected Future Losses to Bank Charged to Repurchase Reserve *(Excluding Exempt Population)*

Table B.2 LOANS SOLD TO FREDDIE MAC, BANKUNABLE TO REPORT OUTSTANDING UPB OR DELINQUEN

$Millions
Original UPB
Original UPB *(Excluding Exempt Population)*
Outstanding UPB *(Excluding Exempt Population)*
Projected Future Losses to Bank Charged to Repurchase Reserve *(Excluding Exempt Population)*

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

$Millions
Projected Future Losses to Bank Charged to Repurchase Reserve

Table C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OUTSTANDII

$Millions
Original UPB
Original UPB *(Excluding Exempt Population)*
Outstanding UPB *(Excluding Exempt Population)*
Delinquency Status as of 3Q *(Excluding Exempt Population)*

Current
Past due 30 to 89 days
Past due 90 to 179 days
Past due 180+ days

Net Credit Loss Realized to-date *(Excluding Exempt Population)*
Repurchase Requests Outstanding *(Excluding Exempt Population)*
Loss to-date due to Denied Insurance
Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*
Projected Future Losses to Bank Charged to Repurchase Reserve *(Excluding Exempt Population)*

Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT OUTSTAN

$Millions
Original UPB
Original UPB *(Excluding Exempt Population)*
Outstanding UPB *(Excluding Exempt Population)*
Projected Future Losses to Bank Charged to Repurchase Reserve *(Excluding Exempt Population)*

Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)

$Millions

Projected Future Losses to Bank Charged to Repurchase Reserve

Table D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK ABLE TO REPORT OUTSTANDING UP

$Millions
Original UPB
Original UPB *(Excluding Exempt Population)*
Outstanding UPB *(Excluding Exempt Population)*
Delinquency Status as of 3Q *(Excluding Exempt Population)*

Current
Past due 30 to 89 days
Past due 90 to 179 days
Past due 180+ days

Net Credit Loss Realized to-date *(Excluding Exempt Population)*
Repurchase Requests Outstanding *(Excluding Exempt Population)*
Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*
Projected Future Losses to Bank Charged to Repurchase Reserve *(Excluding Exempt Population)*

Table D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTSTANDING

$Millions
Original UPB
Original UPB *(Excluding Exempt Population)*
Outstanding UPB *(Excluding Exempt Population)*
Projected Future Losses to Bank Charged to Repurchase Reserve *(Excluding Exempt Population)*

Table D.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE

$Millions
Projected Future Losses to Bank Charged to Repurchase Reserve

Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUTSTANDING

$Millions
Original UPB
Original UPB *(Excluding Exempt Population)*
Outstanding UPB *(Excluding Exempt Population)*
Delinquency Status as of 3Q *(Excluding Exempt Population)*

Current
Past due 30 to 89 days
Past due 90 to 179 days
Past due 180+ days

Net Credit Loss Realized to-date *(Excluding Exempt Population)*

Repurchase Requests Outstanding *(Excluding Exempt Population)*

Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*

Projected Future Losses to Bank Charged to Repurchase Reserve *(Excluding Exempt Population)*

Table E.2 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANKUNABLE TO REPORT OUTSTANDI

$Millions

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Projected Future Losses to Bank Charged to Repurchase Reserve *(Excluding Exempt Population)*

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

$Millions

Projected Future Losses to Bank Charged to Repurchase Reserve

Table F.1 WHOLE LOANS SOLD, BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORM

$Millions

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Delinquency Status as of 3Q *(Excluding Exempt Population)*

Current

Past due 30 to 89 days

Past due 90 to 179 days

Past due 180+ days

Net Credit Loss Realized to-date *(Excluding Exempt Population)*

Repurchase Requests Outstanding *(Excluding Exempt Population)*

Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*

Projected Future Losses to BANK Charged to Repurchase Reserve *(Excluding Exempt Population)*

Table F.2 WHOLE LOANS SOLD, BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFOR

$Millions

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Projected Future Losses to BANK Charged to Repurchase Reserve *(Excluding Exempt Population)*

Table F.3 Loss Projections for WHOLE LOANS SOLD

$Millions

Projected Future Losses to BANK Charged to Repurchase Reserve

Table G.3 TOTAL Loss Projections

$Millions

Projected Future Losses to BANK Charged to Repurchase Reserve

REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES
    Reserve, prior quarter
    Provisions during the quarter
    Net charges during the quarter
    Reserve, current quarter

INFORMATION REQUESTED IN TABLE A.1

2004	2005	2006	2007

CY INFORMATION REQUESTED IN TABLE A.1

2004	2005	2006	2007

PQ1	PQ2	ank Charged to Repurchase Reserve (Excluding Exempt Po	PQ4

CY INFORMATION REQUESTED IN TABLE B.1

2004	2005	2006	2007

CY INFORMATION REQUESTED IN TABLE B.1

2004	2005	2006	2007

PQ1	PQ2	PQ3	PQ4

NG UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

2004	2005	2006	2007

NDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

2004	2005	2006	2007

PQ1	PQ2	PQ3	PQ4

'B AND DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

2004	2005	2006	2007

UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

2004	2005	2006	2007

PQ1	PQ2	PQ3	PQ4

G UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

2004	2005	2006	2007

ING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

2004	2005	2006	2007

PQ1	PQ2	PQ3	PQ4

IATION REQUESTED IN TABLE F.1

2004	2005	2006	2007

MATION REQUESTED IN TABLE F.1

2004	2005	2006	2007

PQ1	PQ2	PQ3	PQ4

PQ1	PQ2	PQ3	PQ4
-	-	-	-

$Millions

Q3 2013

-
-
-
-

Baseline

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Projected in $Millions

PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Projected in $Millions

PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Projected in $Millions

PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Projected in $Millions

PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Projected in $Millions

PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Projected in $Millions

PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later

Projected in $Millions

PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later
-	-	-	-	-	-

Scenarios for which row should be reported

Total

-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseli

Delinquency Validity Check

-	Covered Insitution Baseli	1
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	All Scenarios	
-	All Scenarios	

Total

-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	All Scenarios

Projection Validity Check

Total

-	All Scenarios	1

Total

-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseli

Delinquency Validity Check

-	Covered Insitution Baseli	1
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
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-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	

-	All Scenarios
-	All Scenarios

Total

-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	All Scenarios

		Projection Validity Check
Total		
-	All Scenarios	1

Total

-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseli	**Delinquency Validity Check**
-	Covered Insitution Baseli	1
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
	Covered Insitution Baseline Only	
-	All Scenarios	
-	All Scenarios	

Total

-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	All Scenarios

	Projection Validity Check
Total	

-	All Scenarios 1

Total

-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseli

Delinquency Validity Check

-	Covered Insitution Baseli 1
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	All Scenarios
-	All Scenarios

Total

-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	All Scenarios

Projection Validity Check

Total

-	All Scenarios 1

Total

-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseli

Delinquency Validity Check

-	Covered Insitution Baseli 1
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only

-	Covered Insitution Baseline Only
-	All Scenarios
-	All Scenarios

Total

-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	All Scenarios

Total

Projection Validity Check

-	All Scenarios	1

Total

-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseli

Delinquency Validity Check

-	Covered Insitution Baseli	1
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	All Scenarios	
-	All Scenarios	

Total

-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	Covered Insitution Baseline Only
-	All Scenarios

Total

-	All Scenarios

Projection Validity Check

1

Total

-	All Scenarios

Bank ASC 310-30 Worksheet: XYZ in Baseline

Item	First Lien Mortgages	Data Clarifications:	Actual in $Millions as of date	Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive										
3	Net Carry Value	Calculated	-	-	-	-	-	-	-	-	-	-
4	Unpaid Principal Balance	Input as Positive										
5	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
7	Cumulative Charge-offs to Date (to NAD)	Input as Negative										
8	Cumulative Charge-offs to Date (to Allowance)	Input as Negative										
9	Provisions to Allowance	Prov/(Reverse)										
10	Quarterly-Charge-offs to NAD	Input as Negative										
11	Quarterly Charge-offs to Allowance	Input as Negative										
12	Accretable Yield Remaining	Input as Positive										
13	Accretable Yield Accreted to Income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										

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

Item	HELOCs	Data Clarifications:	Actual in $Millions Q3 2012	Projected in $Millions Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive										
3	Net Carry Value	Calculated	-	-	-	-	-	-	-	-	-	-

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

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

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

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	-	-		-

High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio
Please complete the unshaded cells in the table provided.

AFS and HTM Securities	Threshold for Determining OTTI (please provide one of the following responses: price-based threshold, ratings-based threshold, cash flow model-based threshold, or other threshold)	Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)	Discount Rate Methodology (please state whether a market-based or accounting-based (e.g., book price/purchase price) discount rate is used)	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?
1 Agency MBS					
2 Auction Rate Securities					
3 CDO					
4 CLO					
5 CMBS					
		Must match item 135 on the Income Statement Worksheet = riad4340			
6 Common Stock (Equity)					
7 Auto ABS					
8 Credit Card ABS					
9 Student Loan ABS					
10 Other ABS (excl HEL ABS)					
11 Corporate Bond					
12 Domestic Non-Agency RMBS (incl HEL ABS)					
13 Alt-A (Option ARM)					
14 Alt-A FRM					
15 Alt-A ARM					
16 Closed-End Second					
17 HELOC					
18 Scratch & Dent					
19 Subprime					
20 Prime Fixed					
21 Prime ARM					
22 Foreign RMBS					
23 Municipal Bond					
24 Mutual Fund					
25 Preferred Stock (Equity)					
26 Sovereign Bond					
27 US Treasuries & Agencies					
28 Other*					

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

Macroeconomic/financial variables used in loss estimation

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.

Amortized Cost should represent all Securities held, regardless of if they are impaired or not.

Only securities projected to experience an other-than-temporary impairment loss in the P&L should be reported in the "Credit Loss Portion" and "Non-Credit Loss Portion" columns 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. OTTI values should be stated as positive values.

	AFS Securities	Actual MM/DD/YYYY Amortized Cost	PQ 1 Credit Loss Portion	PQ 1 Non-Credit Loss Portion	PQ 1 Total OTTI	PQ 2 Credit Loss Portion	PQ 2 Non-Credit Loss Portion	PQ 2 Total OTTI	PQ 3 Credit Loss Portion	PQ 3 Non-Credit Loss Portion	PQ 3 Total OTTI	PQ 4 Credit Loss Portion	PQ 4 Non-Credit Loss Portion	PQ 4 Total OTTI	PQ 5 Credit Loss Portion	PQ 5 Non-Credit Loss Portion	PQ 5 Total OTTI	PQ 6 Credit Loss Portion	PQ 6 Non-Credit Loss Portion	PQ 6 Total OTTI	PQ 7 Credit Loss Portion	PQ 7 Non-Credit Loss Portion	PQ 7 Total OTTI	PQ 8 Credit Loss Portion	PQ 8 Non-Credit Loss Portion	PQ 8 Total OTTI	PQ 9 Credit Loss Portion	PQ 9 Non-Credit Loss Portion	PQ 9 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 ABS (excl HEL ABS)				-			-			-			-			-			-			-			-			-
11	Corporate Bond				-			-			-			-			-			-			-			-			-
12	Domestic Non-Agency RMBS (incl HEL ABS)	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Alt-A (Option ARM)				-			-			-			-			-			-			-			-			-
14	Alt-A FRM				-			-			-			-			-			-			-			-			-
15	Alt-A ARM				-			-			-			-			-			-			-			-			-
16	Closed-End Second				-			-			-			-			-			-			-			-			-
17	HELOC				-			-			-			-			-			-			-			-			-
18	Scratch & Dent				-			-			-			-			-			-			-			-			-
19	Subprime				-			-			-			-			-			-			-			-			-
20	Prime Fixed				-			-			-			-			-			-			-			-			-
21	Prime ARM				-			-			-			-			-			-			-			-			-
22	Foreign RMBS				-			-			-			-			-			-			-			-			-
23	Municipal Bond				-			-			-			-			-			-			-			-			-
24	Mutual Fund				-			-			-			-			-			-			-			-			-
25	Preferred Stock (Equity)				-			-			-			-			-			-			-			-			-
26	Sovereign Bond				-			-			-			-			-			-			-			-			-
27	US Treasuries & Agencies				-			-			-			-			-			-			-			-			-
28	Other*				-			-			-			-			-			-			-			-			-
29	GRAND TOTAL	0	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-

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

	HTM Securities	Actual MM/DD/YYYY Amortized Cost	PQ 1 Credit Loss Portion	PQ 1 Non-Credit Loss Portion	PQ 1 Total OTTI	PQ 2 Credit Loss Portion	PQ 2 Non-Credit Loss Portion	PQ 2 Total OTTI	PQ 3 Credit Loss Portion	PQ 3 Non-Credit Loss Portion	PQ 3 Total OTTI	PQ 4 Credit Loss Portion	PQ 4 Non-Credit Loss Portion	PQ 4 Total OTTI	PQ 5 Credit Loss Portion	PQ 5 Non-Credit Loss Portion	PQ 5 Total OTTI	PQ 6 Credit Loss Portion	PQ 6 Non-Credit Loss Portion	PQ 6 Total OTTI	PQ 7 Credit Loss Portion	PQ 7 Non-Credit Loss Portion	PQ 7 Total OTTI	PQ 8 Credit Loss Portion	PQ 8 Non-Credit Loss Portion	PQ 8 Total OTTI	PQ 9 Credit Loss Portion	PQ 9 Non-Credit Loss Portion	PQ 9 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 ABS (excl HEL ABS)				-			-			-			-			-			-			-			-			-
11	Corporate Bond				-			-			-			-			-			-			-			-			-
12	Domestic Non-Agency RMBS (incl HEL ABS)	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Alt-A (Option ARM)				-			-			-			-			-			-			-			-			-
14	Alt-A FRM				-			-			-			-			-			-			-			-			-
15	Alt-A ARM				-			-			-			-			-			-			-			-			-
16	Closed-End Second				-			-			-			-			-			-			-			-			-
17	HELOC				-			-			-			-			-			-			-			-			-
18	Scratch & Dent				-			-			-			-			-			-			-			-			-
19	Subprime				-			-			-			-			-			-			-			-			-
20	Prime Fixed				-			-			-			-			-			-			-			-			-
21	Prime ARM				-			-			-			-			-			-			-			-			-
22	Foreign RMBS				-			-			-			-			-			-			-			-			-
23	Municipal Bond				-			-			-			-			-			-			-			-			-
24	Mutual Fund				-			-			-			-			-			-			-			-			-
25	Preferred Stock (Equity)				-			-			-			-			-			-			-			-			-
26	Sovereign Bond				-			-			-			-			-			-			-			-			-
27	US Treasuries & Agencies				-			-			-			-			-			-			-			-			-
28	Other				-			-			-			-			-			-			-			-			-
29	GRAND TOTAL	0	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-

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

Projected OCI and Fair Value 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. Responses should be provided in $Millions.

	AFS Securities	Total Actual Fair Market Value	Projected OCI Based on Macro-Economic Scenario									Total Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters
			Projected OCI - PQ 1	Projected OCI - PQ 2	Projected OCI - PQ 3	Projected OCI - PQ 4	Projected OCI - PQ 5	Projected OCI - PQ 6	Projected OCI - PQ 7	Projected OCI - PQ 8	Projected OCI - PQ 9		
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 ABS (excl HEL ABS)												
11	Corporate Bond												
12	Domestic Non-Agency RMBS (incl HEL ABS)	-	-	-	-	-	-	-	-	-	-	-	-
13	Alt-A (Option ARM)												
14	Alt-A FRM												
15	Alt-A ARM												
16	Closed-End Second												
17	HELOC												
18	Scratch & Dent												
19	Subprime												
20	Prime Fixed												
21	Prime ARM												
22	Foreign RMBS												
23	Municipal Bond												
24	Mutual Fund												
25	Preferred Stock (Equity)												
26	Sovereign Bond												
27	US Treasuries & Agencies												
28	Other*												
29	**GRAND TOTAL**	-	-	-	-	-	-	-	-	-	-	-	-

* For 'Other' AFS securities, please provide name of
security type in row 28 above (currently labeled

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.

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

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

Securities Market Value Sources

Bank Trading Worksheet: XYZ in Baseline

Effective date: 07/05/1905

P/L Results in $Millions

	(A) Firmwide Total		(B) Higher-Order Risks	(C) CVA Hedges
			Contributions from:	
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 PPNR Projections Worksheet: XYZ in Baseline

Instructions: Bank to complete non shaded cells only; all shaded cells with embedded formulas will self populate. Quarterly items should be reported by quarter, and not on a year-to-date basis.

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

$Millions | Call Report Codes | | Projected in $Millions

	Net Interest Income by Business Segment: (17)	Call Report Codes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	Retail and Small Business		-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-
1A	Domestic (11)										
1B	Credit and Charge Cards (10)										
1C	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	Commercial Lending										
3	Investment Banking										
4	Merchant Banking / Private Equity										
5	Sales and Trading		-	-	-	-	-	-	-	-	-
5A	Prime Brokerage										
5B	Other										
6	Investment Management										
7	Investment Services										
8	Treasury Services										
9	Insurance Services										
10	Retirement / Corporate Benefits Products										
11	Corporate / Other										
12	Optional Immaterial Business Segments (7)										
13	**Total Net Interest Income (1)**		-	-	-	-	-	-	-	-	-

	Non Interest Income by Business Segment: (17)		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
14	Retail and Small Business		-	-	-	-	-	-	-	-	-
14A	Domestic		-	-	-	-	-	-	-	-	-
14B	Credit and Charge Cards (10)		-	-	-	-	-	-	-	-	-
14C	Credit and Charge Card Interchange Revenues - Gross										
14D	Other										
14E	Mortgages and Home Equity		-	-	-	-	-	-	-	-	-
14F	Production		-	-	-	-	-	-	-	-	-
14G	Gains/(Losses) on Sale (18)										
14H	Other										
14I	Servicing		-	-	-	-	-	-	-	-	-
14J	Servicing & Ancillary Fees										
14K	MSR Amortization (20)										
14L	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21)										
14M	Other										
14N	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12)										
14O	Retail and Small Business Deposits		-	-	-	-	-	-	-	-	-
14P	Non Sufficient Funds / Overdraft Fees - Gross										
14Q	Debit Interchange - Gross										
14R	Other (22)										
14S	Other Retail and Small Business Lending										
14T	International Retail and Small Business (16)										
15	Commercial Lending										
16	Investment Banking		-	-	-	-	-	-	-	-	-
16A	Advisory										
16B	Equity Capital Markets										
16C	Debt Capital Markets										
16D	Syndicated / Corporate Lending										
17	Merchant Banking / Private Equity		-	-	-	-	-	-	-	-	-
17A	Net Investment Mark-to-Market										
17B	Management Fees										
17C	Other										
18	Sales and Trading		-	-	-	-	-	-	-	-	-
18A	Equities		-	-	-	-	-	-	-	-	-
18B	Commission and Fees										
18C	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										
18M	Other										
19	Investment Management		-	-	-	-	-	-	-	-	-
19A	Asset Management										
19B	Wealth Management / Private Banking										
20	Investment Services		-	-	-	-	-	-	-	-	-
20A	Asset Servicing		-	-	-	-	-	-	-	-	-
20B	Securities Lending										
20C	Other										
20D	Issuer Services										
20E	Other										
21	Treasury Services										
22	Insurance Services										
23	Retirement / Corporate Benefits Products										
24	Corporate / Other										
25	Optional Immaterial Business Segments (7)										
26	**Total Non-Interest Income (2) (26)**		-	-	-	-	-	-	-	-	-
27	**Total Revenues**		-	-	-	-	-	-	-	-	-

	Non Interest Expense:		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
28	Compensation Expense		-	-	-	-	-	-	-	-	-
28A	Salary (14)										
28B	Benefits (14)										
28C	Commissions (6)										
28D	Stock Based Compensation										
28E	Cash Variable Pay										
29	Operational Risk Expense (8)		-	-	-	-	-	-	-	-	-
30	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12)										
31	Professional and Outside Services Expenses (13)										
32	Expenses of Premises and Fixed Assets	RIAD4217									
33	Amortization Expense and Impairment Losses for Other Intangible Assets	RIADC232									
34	Marketing Expense		-	-	-	-	-	-	-	-	-
34A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)										
34B	Other										
35	Other Real Estate Owned Expense										
36	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 139 (RCFDB557) in Balance Sheet)										
37	Other Non-Interest Expense (4)										
38	**Total Non-Interest Expense (3)**		-	-	-	-	-	-	-	-	-
39	**Projected PPNR (5)**	RIAD4074-RIAD4079- RIAD4093+RIADC216-Line Item #40	-	-	-	-	-	-	-	-	-
40	Valuation Adjustment for firm's own debt under fair value option (FVO) (9)(27)										
41	Goodwill Impairment	RIADC216									
42	Loss resulting from trading shock exercise (if applicable) (24)(25)		-	-	-	-	-	-	-	-	-

Footnotes to the PPNR Projections Worksheet

(1) Amount should equal item 49 of the PPNR NII Worksheet, if completed.
(2) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 40.
(3) Excludes Goodwill Impairment included in item 41.
(4) Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are reported without further breakout:

(5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 40-41.
(6) Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.
(7) See instructions for guidance on related thresholds. List segments included in this line item.

(8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.

(9) List segments from which item was excluded:

(10) Include domestic bank issued credit and charge cards including those that result from a partnership agreement.
(11) Applies to line items 1A-1F; US and Puerto Rico only.
(12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other item; 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) Net income (loss) attributable to Bank and minority interests

(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) Net income (loss) attributable to Bank

(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 and overdraft waivers, as applicable.

(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.
(27) List Call Report RI Schedule items in which this item is normally reported although excluded from PPNRrconb557

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

| Net Interest Income agrees between worksheets | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

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

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

Projected in $Millions

		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Average Asset Balances ($Millions) (1)									
1	First Lien Residential Mortgages (in Domestic Offices)									
2	Second / Junior Lien Residential Mortgages (in Domestic Offices)	-	-	-	-	-	-	-	-	-
2A	Closed-End Junior Liens									
2B	Home Equity Lines Of Credit (HELOCs)									
3	C&I Loans (7)									
4	CRE Loans (in Domestic Offices)									
5	Credit Cards									
6	Other Consumer	-	-	-	-	-	-	-	-	-
6A	Auto Loans									
6B	Student Loans									
6C	Other, incl. loans backed by securities (non-purpose lending)									
7	Real Estate Loans (Not in Domestic Offices)	-	-	-	-	-	-	-	-	-
7A	Residential Mortgages (First and Second Lien)									
7B	Other									
8	Other Loans & Leases (10)									
9	Nonaccrual Loans (5)									
10	Securities (AFS and HTM) - Treasuries and Agency Debentures									
11	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)									
12	Securities (AFS and HTM) - Other									
13	Trading Assets									
14	Deposits with Banks & Other									
15	Other Interest/Dividend Bearing Assets (2)									
16	Other Assets									
17	**Total Average Asset Balances**	-	-	-	-	-	-	-	-	-
	Average Rates Earned (%) (9)									
18	First Lien Residential Mortgages (in Domestic Offices)									
19	Second / Junior Lien Residential Mortgages (in Domestic Offices)									
19A	Closed-End Junior Liens									
19B	HELOCs									
20	C&I Loans (7)									
21	CRE Loans (in Domestic Offices)									
22	Credit Cards									
23	Other Consumer									
23A	Auto Loans									
23B	Student Loans									
23C	Other, incl. loans backed by securities (non-purpose lending)									
24	Real Estate Loans (Not in Domestic Offices)									
24A	Residential Mortgages (First and Second Lien)									
24B	Other									
25	Other Loans & Leases									
26	Nonaccrual Loans (5)									
27	Securities (AFS and HTM) - Treasuries and Agency Debentures									
28	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)									
29	Securities (AFS and HTM) - Other									
30	Trading Assets									
31	Deposits with Banks & Other									
32	Other Interest/Dividend Bearing Assets									
33	**Total Interest Income**	-	-	-	-	-	-	-	-	-
	Average Liability Balances ($Millions)									
34	Deposits-Domestic (6)	-	-	-	-	-	-	-	-	-
34A	Non-Interest-Bearing Demand									
34B	Money Market Accounts									
34C	Savings									
34D	NOW, ATS, and other Transaction Accounts									
34E	Time Deposits									
35	Deposits-Foreign (6)	-	-	-	-	-	-	-	-	-
35A	Foreign Deposits									
35B	Foreign Deposits-Time									
36	Fed Funds, Repos, & Other Short Term Borrowing	-	-	-	-	-	-	-	-	-
36A	Fed Funds									
36B	Repos									
36C	Other Short Term Borrowing (11)									
37	Trading Liabilities									
38										
39	Other Interest-Bearing Liabilities (3)(11)									
40	Other Liabilities (11)									
41	**Total Average Liability Balances**	-	-	-	-	-	-	-	-	-
	Average Liability Rates (%) (9)									
42	Deposits-Domestic (6)									
42A	Non-Interest-Bearing Demand (8)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
42B	Money Market Accounts									
42C	Savings									
42D	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts									
42E	Time Deposits									
43	Deposits-Foreign (6)									
43A	Foreign Deposits									
43B	Foreign Deposits-Time									
44	Fed Funds, Repos, & Other Short Term Borrowing									
44A	Fed Funds									
44B	Repos									
44C	Other Short Term Borrowing									
45	Trading Liabilities									
46										
47	Other Interest-Bearing Liabilities (3)(11)									
48	**Total Interest Expense**	-	-	-	-	-	-	-	-	-
49	**Total Net Interest Income (4)**	-	-	-	-	-	-	-	-	-

Footnotes to the *Net Interest Income Worksheet*

(1) Exclude nonaccrual loans from lines **1-8**, reporting these balances in item **9**. Include purchased credit impaired loans.

(2) Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such that no more than 5% of total Average Asset Balances are reported without a further breakout.

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

(4) Amount should equal item **13** of the *PPNR Projections Worksheet*.

(5) Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.

(6) A sum of average domestic and foreign deposits should be equal to a sum of average RCON6631, RCON6636, RCFD6631, and RCFD6636.

(7) Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card

(8) Rates are equal to zero by definition.

(9) All rates are annualized.

(10) Include loans secured by farmland here (RCFD1420) and other loans not accounted for in the other categories.

(11) A Sum of line items 36C and 39 equals a sum of RCFD3190, RCFD3200, and interest-bearing liabilities reported in RCFD2930; line item 40 captures non-interest bearing liabilities in RCFD2930

	PQ 1		PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances?	N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Are Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances more than 5% of Total Average Interest-Bearing Liability Balances?	N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank PPNR Metrics Worksheet: XYZ in Baseline

Instructions: Banks to complete non shaded cells only; all shaded cells with embedded formulas will self populate. Quarterly items should be reported by quarter, and not on a year-to-date basis.

		Call Report Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
							Projected					
	A. Metrics by Business Segment/Line (9)											
	Retail and Small Business Segment											
	Domestic (24)											
	Credit and Charge Cards											
1	Total Open Accounts – End of Period		#									
2	Credit and Charge Card Purchase Volume		$Millions									
3	Credit and Charge Card Rewards/Partner Sharing Expense (23) (34)		$Millions									
	Mortgages and Home Equity											
4	Average Third-Party Residential Mortgages Serviced (3)		$Millions									
5	Residential Mortgage Originations Industry Market Size – Volume (25)		$Millions									
6	Mortgages and Home Equity Sold during the quarter (26)	RCONF070+RCONF071+RCONF674+RCONF675	$Millions									
7	Servicing Expenses (8)		$Millions									
	Retail and Small Business Deposits											
8	Total Open Checking and Money Market Accounts – End of Period (31)		#									
9	Debit Card Purchase Transactions		#									
	International Retail and Small Business (12)											
10	Credit Card Revenues (1)		$Millions									
	Investment Banking Segment											
11	Number of Employees (15)		#									
12	Compensation - Total (8)		$Millions									
13	Stock Based Compensation and Cash Variable Pay (8)		$Millions									
	Advisory											
14	Deal Volume		$Millions									
15	Industry Market Size - Fees		$Millions									
16	Industry Market Size - Completed Deal Volume		$Millions									
17	Backlog (30)		$Millions									
	Equity Capital Markets											
18	Deal Volume		$Millions									
19	Industry Market Size - Fees		$Millions									
20	Industry Market Size - Volume		$Millions									
	Debt Capital Markets											
21	Deal Volume		$Millions									
22	Industry Market Size - Fees		$Millions									
23	Industry Market Size - Volume		$Millions									
	Syndicated Lending											
24	Deal Volume		$Millions									
25	Industry Market Size - Fees		$Millions									
26	Industry Market Size - Volume		$Millions									
	Merchant Banking / Private Equity											
27	AUM (10)		$Millions									
	Sales and Trading Segment											
28	Number of Employees (15)		#									
29	Total Proprietary Trading Revenue		$Millions									
30	Compensation - Total (8)		$Millions									
31	Stock Based Compensation and Cash Variable Pay (8)		$Millions									
	Equities											
32	Average Asset Balance		$Millions									
	Fixed Income											
33	Average Asset Balance		$Millions									
	Commodities											
34	Average Asset Balance		$Millions									
	Prime Brokerage											
35	Average Client Balances (13)		$Millions									
36	Transaction Volume		$Millions									
	Investment Management Segment											
	Asset Management											
37	AUM - Total (10)		$Millions	-		-		-		-		-
37A	AUM - Equities		$Millions									
37B	AUM - Fixed Income		$Millions									
37C	AUM - Other		$Millions									
38	Net Inflows/Outflows		$Millions									
	Wealth Management/Private Banking											
39	AUM - Total (10)		$Millions	-		-		-		-		-
39A	AUM - Equities		$Millions									
39B	AUM - Fixed Income		$Millions									
39C	AUM - Other		$Millions									
40	Net Inflows/Outflows		$Millions									
41	Number of Financial Advisors (11)		#									
	Investment Services Segment											
	Asset Servicing											
42	Assets under Custody and Administration		$Millions									
	Issuer Services											
43	Corporate Trust Deals Administered		#									
	B. Firm Wide Metrics: PPNR Projections Worksheet											
44	Number of Employees	RIAD4150	#									
45	Revenues - International		$Millions	-		-		-		-		-
45A	Revenues - APAC (2) (16)		$Millions									
45B	Revenues - EMEA (2) (17)		$Millions									
45C	Revenues - LatAm (2) (18)		$Millions									
45D	Revenues - Canada (2)		$Millions									
46	Revenues - Domestic		$Millions	-		-		-		-		-
47	Severance Costs (14)		$Millions									
48	Collateral Underlying Operating Leases for Which the Bank is the Lessor (22)		$Millions	-		-		-		-		-
48A	Auto		$Millions									
48B	Other		$Millions									
49	OREO Balance	RCFD2150	$Millions	-		-		-		-		-
49A	Commercial		$Millions									
49B	Residential		$Millions									
49C	Farmland		$Millions									
50	Non-Recurring PPNR Items (32)		$Millions									
51	Trading Revenue	RIADA220	$Millions									
52	Net Gains/(Losses) on Sales of Other Real Estate Owned (19)	RIAD8561	$Millions									
	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet)											
53	Carrying Value of Purchased Credit Impaired (PCI) Loans	RCFDC780	$Millions									
54	Net Accretion of discount on PCI Loans included in interest Revenues		$Millions									
55	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)		$Millions									
56	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices		%									
	Quarter End Weighted Average Life of Assets (4) (6)											
57	First Lien Residential Mortgages (in Domestic Offices) (33)		months									
58	Closed-End Junior Residential Liens (in Domestic Offices)		months									
59	Home Equity Lines Of Credit (HELOCs)		months									
60	C&I Loans		months									
61	CRE Loans (in Domestic Offices)		months									
62	Credit Cards		months									
63	Auto Loans		months									
64	Student Loans		months									
65	Other, incl. loans backed by securities (non-purpose lending) (7)		months									
66	Residential Mortgages (First and Second Lien, Not in Domestic Offices)		months									
67	Other Real Estate Loans (Not in Domestic Offices)		months									
68	Other Loans & Leases		months									
69	Securities (AFS and HTM) - Treasuries and Agency Debentures		months									
70	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)		months									
71	Securities (AFS and HTM) - Other		months									
72	Trading Assets		months									
73	All Other Earning Assets		months									
	Quarter End Weighted Average Life of Liabilities (4) (6)											
74	Domestic Deposits - Time		months									
75	Foreign Deposits - Time		months									
76	Fed Funds		months									
77	Repos		months									
78	Other Short Term Borrowing		months									
79	Trading Liabilities		months									
80												
81	All Other Interest Bearing Liabilities		months									

				For upward rate movements	For downward rate movements	Assumed Floor
	Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5)					
82	Money Market Accounts		basis points			
83	Savings		basis points			
84	NOW, ATS, and other Transaction Accounts		basis points			
85	Time Deposits		basis points			
	Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5)					
86	Foreign Deposits		basis points			
87	Foreign Deposits-Time		basis points			
88	New Domestic Business Pricing for Time Deposits (27)					
88A	Curve (if multiple terms assumed) (28)					
88B	Index rate (if single term assumed) (29)					
88C	Spread relative to the Index Rate (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 ounstanding principal balance fo residential mortgage loans the bank services for others.

(4) Net income (loss) attributable to Bank and minority interests

(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) Net income (loss) attributable to Bank

(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.   See Instructions for definitions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.   Only line items with "Industry Market Size" in the name are industry/market-wide items; all other items are bank-specific.

(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) Banks should not report changes in value of the MSR asset or hedges within the trading book.

(14) List items on PPNR Projections worksheet that include this item if any:

[ ]

(15) Full-time equivalent employees at end of current period (RIAD4150) for a given segment only.

(16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)

(17) Europe, Middle East, and Africa

(18) Latin America, including Mexico

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

[ ]

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

[ ]

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

[ ]

(22) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line item **49** 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.

(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 domestic time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business.

(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. If the institution only assumes a single maturity term for new issuances, complete line 8BB and 8BC only, otherwise complete line 8BA only.

(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.

(31) Provide description of the accounts included in this line item (e.g. Negotiable Order of Withdrawal, Interest Bearing Checking, Non Interest Bearing Demand Deposit Account, Money Market Savings, etc.)

(32) Please break out and explain nature of non-recurring items included in PPNR. Also indicate which items on PPRN Projections worksheet include the items broken out in footnote 32:

(a)   Revenues (Net Interest Income + Non Interest Income)

$ Million									
$ Million									
$ Million									
$ Million									
$ Million									
$ Million									
$ Million									

(b)   Non Interest Expenses

$ Million									
$ Million									
$ Million									
$ Million									
$ Million									
$ Million									
$ Million									

(33) For WAL, exclude from the reported number Loans Held For Sale

(34) Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Marketing Expense Amortization)

[ ]

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