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.

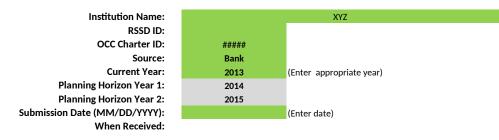
Covered institutions should complete all relevant cells in the corresponding worksheets, including this cover page. Covered institutions should not complete any shaded cells.

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.



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

Baseline

Bank Income Statement Worksheet: XYZ in Baseline

	Notes	Actual in \$Millions as of date PQ 1	PQ 2	PQ 3	Projected in \$№ PQ 4 PQ 5	Aillions PQ 6	PQ 7	PQ 8	PQ 9	Sui PQ 2 - PQ 5	ns in \$Millions PQ 6 - PQ 9 9
LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST											
Real Estate Loans (in Domestic Offices)	Sum of items 2, 5, 8, and 14	-		-			-	-	-	-	-
First Lien Mortgages	Sum of items 3 and 4	-		-			-	-	-	-	-
First Lien Mortgages				-			-	-	-	-	-
First Lien HELOAN	a (" (17						-	-	-	-	-
Second / Junior Lien Mortgages Closed-End Junior Liens	Sum of items 6 and 7	-		-	-		-	-	-	-	-
HELOCs											
CRE Loans	Sum of items 9, 10, and 11	-			-			-	-	-	-
Construction										-	-
Multifamily										-	-
Nonfarm, Non-residential	Sum of items 12 and 13	-		-	-		-	-	-	-	-
Owner-Occupied										-	-
Non-Owner-Occupied										-	-
Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices)	Sum of items 16, 17, 18, and 24			-	-		-	-		-	-
First Lien Mortgages	Sum of nems 10, 17, 18, and 24								-	-	
Second / Junior Lien Mortgages				-			-	-	-	-	-
CRE Loans	Sum of items 19, 20, and 21	-		-			-	-	-	-	-
Construction										-	-
Multifamily										-	-
Nonfarm, Non-residential	Sum of items 22 and 23	-		-	-		-	-	-	-	-
Owner-Occupied			_			_				-	-
Non-Owner-Occupied						_				-	-
Loans Secured by Farmland	Sum of Home 24 to 20			-	-		-	-		-	-
C&I Loans C&I Graded	Sum of items 26 to 28	-		-	-		-	-	-	-	-
Ceal Graded Small Business (Scored/Delinquency Managed)				-			-	-		-	-
Business and Corporate Card					-			-	-	-	-
Credit Cards				-	-		-	-	-	-	-
Other Consumer	Sum of items 31, 32, 33, and 34	-		-	-		-	-	-	-	-
Auto Loans				-	-		-	-	-	-	-
Student Loans				-	-		-	-	-	-	-
Other loans backed by securities (non-purpose lending)										-	-
Other				-	-		-	-	-	-	-
Other Loans	Sum of items 36 to 40	-		-	-		-	-	-	-	-
Loans to Foreign Governments										-	-
Agricultural Loans										-	-
Loans for purchasing or carrying securities (secured or unsecured) Loans to Depositories and Other Financial Institutions										-	-
All Other Loans and Leases	Sum of items 41 and 42	-		-	-		-	-	-		-
All Other Loans (exclude consumer loans)	Sum of Rems 41 and 42									-	-
All Other Leases										-	-
All Other Leases Total Loans and Leases	Sum of items 1, 15, 25, 29, 30, and 35	-		-	-		-	-	-	-	-
Total Loans and Leases		-		-	-		-	-	-		
Total Loans and Leases	AIR VALUE OPTION			-	-		-	-	-		
Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Domestic Offices)		-		-	-		-	-	-	-	-
Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Domestic Offices) First Lien Mortgages	AIR VALUE OPTION		· ·	-	-		-	-	-		
Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Domestic Offices) First Lien Mortgages Second / Junior Lien Mortgages	AIR VALUE OPTION			-	-		-	-	-	-	-
Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Domestic Offices) First Lien Mortgages Second / Junior Lien Mortgages CRE Loans	AIR VALUE OPTION			-	-		-	-	-	-	
Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Domestic Offices) First Lien Mortgages Second / Junior Lien Mortgages	AIR VALUE OPTION			-			-		-	-	-
Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (In Dormestic Offices) First Lien Mortgages CRE Loans Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices) Residential Mortgages	AIR VALUE OPTION Sum of items 45, 46, 47, and 48		· · ·	-		· · ·		-	-	-	-
Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Domestic Offices) First Lien Mortgages Second / Junior Lien Mortgages CAE Loans Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices) Residential Mortgages CHE Loans Cons	AIR VALUE OPTION Sum of items 45, 46, 47, and 48			-	-			-	-		
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Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Dormestic Offices) First Lien Mortgages CRE Loans Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices) Residential Mortgages CRE Loans Loans Secured by Farmland CRE Loans CRE	AIR VALUE OPTION Sum of items 45, 46, 47, and 48			-	-	· · ·		-	-		
Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Domestic Offices) First Lien Mortgages CRE Loans Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices) Residential Mortgages CRE Loans Loans Secured by Farmland CAL Loans Loans Secured by Farmland CGE Loans Loans Secured by Farmland CGE Loans Loans Secured by Farmland CGL Loans Chemic Loans	AIR VALUE OPTION Sum of items 45, 46, 47, and 48			- - - - - - - - - -		· · ·		•	-		- - - - - - - - - -
Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (In Dormestic Offices) First Lien Mortgages CRE Loans Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices) Residential Mortgages CRE Loans Loans Secured by Farmland C& Loans Comber Consumer	AIR VALUE OPTION Sum of items 45, 46, 47, and 48				· ·	· · ·		-			- 1 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2
Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Domestic Offices) First Lien Mortgages CKE Loans Loans Secured by Farmland Real Estate Loans (our Domestic Offices) Residential Mortgages CKE Loans Loans Secured by Farmland Cel Loans Coans Cel Loans Cel Loans Chars Cher Loans and Leases <td>AIR VALUE OPTION Sum of items 45, 46, 47, and 48 Sum of items 50, 51, and 52</td> <td></td> <td></td> <td>-</td> <td></td> <td>· · ·</td> <td></td> <td>-</td> <td>-</td> <td></td> <td></td>	AIR VALUE OPTION Sum of items 45, 46, 47, and 48 Sum of items 50, 51, and 52			-		· · ·		-	-		
Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (In Dormestic Offices) First Lien Mortgages CRE Loans Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices) Residential Mortgages CRE Loans Loans Secured by Farmland C& Loans Comber Consumer	AIR VALUE OPTION Sum of items 45, 46, 47, and 48		· · · · · · · · · · · · · · · · · · ·			· · ·			-		- 1 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2
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Total Loans and Leases LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Domestic Offices) First Lien Mortgages CRE Loans Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices) Residential Mortgages CRE Loans Loans Secured by Farmland CAE Loans Loans Secured by Farmland CAE Loans Loans Secured by Farmland CRE Loans Loans Accured by Farmland CAE Loans Loans Secured by Farmland CAE Loans Loans Accured by Farmland CAE Loans Conter Loans and Leases Trading Incremental Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA Losses)	AIR VALUE OPTION Sum of items 45, 46, 47, and 48 Sum of items 50, 51, and 52 Sum of items 44, 49, 53, 54, 55, and 56 Item 10 on Trading Worksheet (flipped sign) Item 1 on Counterparty Risk Worksheet							-	-		
Total Loans and Leases IOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Domestic Offices) First Line Mortgages Second / Junior Lien Mortgages CRE Loans Loans Secured by Farmland Residential Mortgages CRE Loans Loans Secured by Farmland Cost Loans Cost Loans Cost Loans Cost Loans Cost Loans Constantial Mortgages Cost Loans Cost Loans Constantial Mortgages Cost Loans Constantial Mortgages Cost Loans Conterparty Loans Secured by Farmland Counterparty Mode Secured by Farmland Counterparty Intermental Default Losses (Trading IDR) Counterparty Credit MTM Losses Trading MIN Loremental Default Losses (CKA LOSSE) Counterparty Incremental Default Losses (CKA LOSSE)	AR VALUE OPTION Sum of items 45, 46, 47, and 48 Sum of items 50, 51, and 52 Sum of items 44, 49, 53, 54, 55, and 56 Item 10 on Trading Worksheet (flipped sign) Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet								-		
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Total Loans and Leases IOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Domestic Offices) First Line Mortgages Second / Junior Lien Mortgages CRE Loans Loans Secured by Farmland Residential Mortgages CRE Loans Loans Secured by Farmland Cost Loans Cost Loans Cost Loans Cost Loans Cost Loans Cost Loans Credit Cards Other Consumer All Other Loans Held for Sale and Loans Accounted for under the Fair Value Option Trading MIN Losses Trading IN MIN Losses (Trading IDR) Counterparty Incremental Default Losses (CCR IDR) Other CCR losses Total Trading and Counterparty OTHER LOSSES	AR VALUE OPTION Sum of items 45, 46, 47, and 48 Sum of items 50, 51, and 52 Sum of items 44, 49, 53, 54, 55, and 56 Item 10 on Trading Worksheet (flipped sign) Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Item 4 on Counterparty Risk Worksheet		-		-		-	-			- - - - - - - - - -
Total Loans and Leases IOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE F Real Estate Loans (in Domestic Offices) First Line Mortgages CRE Loans Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices) Residential Mortgages CRE Loans Loans Secured by Farmland CRE Loans Colans Loans Secured by Farmland CRE Loans Canse Secured by Farmland CRE Loans Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"CRE											

Income Statement Worksheet

Bank Income Statement Worksheet: XYZ in Baseline

			Actual in \$Millions					jected in \$Millions					in \$Millions	
ltem		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-Q	luarter
74	HELOCs													
75	CRE Loans		-	-	-	-	-		-	-	-			
76 77	Construction													
77	Multifamily													
78 79	Nonfarm, Non-residential Loans Secured by Farmland													
80	Real Estate Loans (Not in Domestic Offices)	Sum of items 81. 82, and 83	-	-	-	-	-		-	-				
81	Residential Mortgages	3um of items 61, 62, unu 63	-		-	-	-		-	-	-			
82	CRE Loans													
83	Farmland													
84	C&I Loans	Sum of items 85, 86, and 87	-	-	-	-			-	-	-			
85	C&I Graded	5411 01 Kents 05, 00, 414 07												
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											-	-	-
114 115	Unallocated Net charge-offs during the quarter	Item 43								-		-	-	-
115	Other ALLL Changes	riadc233 less riad5523			-	-	-		-	-	-	-	-	
117	ALLL, current quarter	Items 69, 92, and 116 less item 115 = riad3123				-				-		-	-	
	PRE-PROVISION NET REVENUE													
118	Net interest income	PPNR Projections Worksheet Item 13		-	-	-	-		-	-	-	-	-	-
119	Noninterest income	PPNR Projections Worksheet Item 26		-	-	-	-			-	-	-	-	-
120	Noninterest expense	PPNR Projections Worksheet Item 38		-	-	-						-	-	-
121	Pre-Provision Net Revenue	Items 118 and 119 less item 120		-								-	-	-
	CONDENSED INCOME STATEMENT													
122	Pre-Provision Net Revenue	Item 121		-		-	-					-	-	-
123	Provisions during the quarter	Item 92 = riad4230		-			-					-	-	-
124	Total Trading and Counterparty Losses	Item 63		-						-		-	-	-
125	Total Other Losses	Item 67		-	-	-	-		-	-	-	-	-	-
126	Other I/S items - describe in supporting documentation											-	-	-
127	Realized Gains (Losses) on available-for-sale securities (forecast = OTTI)	riad3196		-	-	-	-		-	-	-	-	-	-
128	Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI)	riad3521		-	-	-	-		-	-	-	-	-	-
129	Income (loss) before taxes and extraordinary items	Sum of items 122, 126, 128, and 127, less items 123, 124, and 125 =riad4301												
				-	-	-	-		-	-	-	-	-	-
130	Applicable income taxes (foreign and domestic)	riad4302										-	-	-
131	Income (loss) before extraordinary items and other adjustments	Item 129 less item 130 =riad4300		-	-	-	-		-	-	-	-	-	-
132	Extraordinary items and other adjustments, net of income taxes	riad4320										-	-	-
133	Net income (loss) attributable to Bank and minority interests	Sum of items 131 and 132 = riadg104												
			-	-	-	-	-		-	-	-	-	-	-
134 135	Net income (loss) attributable to minority interests Net income (loss) attributable to Bank	riadg103 Item 133 less item 134 = riad4340 (must match item 4	-									-	-	-
130	ואטר ווונטווול (וטשט) מננו וטענמטול נט סמווג	on the Capital Worksheet)												
			-	-	-	-	-		-	-	-	-	-	-
136	Effective Tax Rate (%)	Item 130 divided by item 129, multiplied by 100		-na-	-na-	-na-	-na-	-nana	na-	-na-	-na-		-na-	-na-
130	ENELLIVE I dA KÖLE (%)	nem 130 aiviaea by nem 129, multipliea by 100		-na-	-na-	-na-	-na-	-nana	na-	-na-	-na-	-na-	-113-	-na-
	REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES													
137	Reserve, prior quarter			-	-	-	-		-	-		1		
137	Reserve, prior quarter Banks should not report changes in value of the MSR asset or hedges within the trading book.			-								-	-	-
136	Net charges during the quarter			-									-	-
137	Reserve, current quarter	Items 137 and 138 less item 139		-										
110	······································		L		-				-			1		

Bank Balance Sheet Worksheet: XYZ in Baseline

Item		Notes	PQ 1	PQ 2	PQ 3	Proje PQ 4	ected in \$Milli PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
		Assets									
	SECURITIES										
1	Held to Maturity (HTM)	rcfd1754									
2	Available for Sale (AFS) Total Securities	rcfd1773 Sum of items 1 and 2									
	Of which:										
4 5	Securitizations (investment grade) Securitizations (non-investment grade)										
-											
6	Total Loans and Leases 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 10	First Lien HELOAN Second / Junior Lien Mortgages	Sum of items 11 and 12					-				
11	Closed-End Junior Liens	= rcon5368									
12 13	HELOCs CRE Loans	= rcon1797 Sum of items 14, 15, and 16									
14	Construction	= sum of rconf158 and rconf159									
15 16	Multifamily Nonfarm, Non-residential	= rcon1460 Sum of items 17 and 18									
17	Owner-Occupied	= rconf160		-	-	-					
18	Non-Owner-Occupied	Item 14 =rcfd3210 or aaab3210									
19 20	Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices)	= rcon1420 Sum of items 21, 22, 23, and 29									
21	First Lien Mortgages										
22 23	Second / Junior Lien Mortgages CRE Loans	Sum of items 24, 25, and 26									
24	Construction	50m 6y reams 2.9, 23, 000 20				-					
25	Multifamily	Curr of House 07 and 00									
26 27	Nonfarm, Non-residential Owner-Occupied	Sum of items 27 and 28	-								
28	Non-Owner-Occupied										
29 30	Loans Secured by Farmland C&I Loans	Sum of items 31 to 34									
31	C&I Graded										
32 33	Small Business (Scored/Delinquency Managed) Corporate Card										
33 34	Business Card										
35	Credit Cards	Sum of items 36 and 37	-				-				
36 37	Charge Card Bank Card	rcfdb592 or aaabj189									
38	Other Consumer	Sum of items 39, 40, 41, and 42	-				-				
39 40	Auto Loans Student Loans	= rcfdk137									
41	Other loans backed by securities (non-purpose lending)										
42	Other										
43 44	Other Loans and Leases Loans to Foreign Governments	Sum of items 44 to 48 = rcfd2081	-		-						
45	Agricultural Loans	= rcfd1590									
46 47	Loans for purchasing or carrying securities (secured or unsecured) Loans to Depositories and Other Financial Institutions	= rcon1545 = rcfd1292 + rcfd1296 + rcfdj454									
48	All Other Loans and Leases	Sum of items 49 and 50	-		-	-	-				
49 50	All Other Loans (exclude consumer loans) All Other Leases	= rconj451 = rcfdf163									
51	Total Loans and Leases	Sum of items 6, 20, 30, 35, 38, and 43									
	LOANS HELD FOR INVESTMENT AT AMORTIZED COST										
52	Real Estate Loans (in Domestic Offices)	Sum of items 53, 56, 59, and 65	-				-	•			
53 54	First Lien Mortgages First Lien Mortgages	Sum of items 54 and 55	-		•	•	-	•			
55	First Lien HELOAN		-				-				
56 57	Second / Junior Lien Mortgages Closed-End Junior Liens	Sum of items 57 and 58	-		•	•	•	•			
58	HELOCs		-								
59 60	CRE Loans Construction	Sum of items 60, 61, and 62	-				-		-		
60 61	Multifamily										
62	Nonfarm, Non-residential	Sum of items 63 and 64	-								
63 64	Owner-Occupied Non-Owner-Occupied										-
65	Loans Secured by Farmland										
66 67	Real Estate Loans (Not in Domestic Offices) First Lien Mortgages	Sum of items 67, 68, 69, and 75						-	-		
68	Second / Junior Lien Mortgages										
69 70	CRE Loans Construction	Sum of items 70, 71, and 72	-				-		-		
70 71	Multifamily										
72	Nonfarm, Non-residential	Sum of items 73 and 74	-								
73 74	Owner-Occupied Non-Owner-Occupied										
'5	Loans Secured by Farmland										
'6 '7	C&I Loans C&I Graded	Sum of items 77, 78, and 79			-		-	-			
8	Cal Graded Small Business (Scored/Delinquency Managed)				-						
9	Business and Corporate Card		-								
80 81	Credit Cards Other Consumer	Sum of items 82, 83, 84, and 85	-		•		•				
2	Auto Loans										
33 34	Student Loans Other loans backed by securities (non-purpose lending)				-		-				
35	Other loans backed by securities (non-purpose lending) Other										
86	Other Loans and Leases	Sum of items 87 to 91	-		•						
87 88	Loans to Foreign Governments Agricultural Loans										-
89	Loans for purchasing or carrying securities (secured or unsecured)										
90	Loans to Depositories and Other Financial Institutions	Sum of Home 92 and 93									
91 92	All Other Loans and Leases All Other Loans (exclude consumer loans)	Sum of items 92 and 93									
	All Other Leases										
93 94	Total Loans and Leases	Sum of items 52, 66, 76, 80, 81, and 86									

Balance Sheet Worksheet

Bank Balance Sheet Worksheet: XYZ in Baseline

Item		Notes	PQ 1	PQ 2	PQ 3	Proje PQ 4	ected in \$Million PQ 5	ns PQ 6	PQ 7	PQ 8	PQ 9
95	Loans Held for Sale and Loans Accounted for under the Fair Value Option 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 99	CRE Loans Loans Secured by Farmland	Item 13 less 59 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	-								-
103 104	Loans Secured by Farmland C&I Loans	Item 29 less 75 Item 30 less 76	-	•	•	-	•	-	•	•	-
104	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 Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and	rcfd3123	-								-
111	Allowance for Loan and Lease Losses	Item 51 less items 109 and 110 = rcfdb529									
		Remotiles Remoto/ and Tro Telaboli/									
	TRADING										
112	Trading Assets	rcfd3545									
	INTANGIBLES										
113	Goodwill	rcfd3163									
114	Mortgage Servicing Rights	rcfd3164									
115 116	Purchased Credit Card Relationships and Nonmortgage Servicing Rights All Other Identifiable Intangible Assets	rcfdb026 rcfd5507									
110	Total Intangible Assets	Sum of items 113 to 116									-
118	OTHER Cash and cash equivalent	rcfd0081 + rcfd0071					1		1		
119	Federal funds sold	rconb987									
120	Securities purchased under agreements to resell	rcfdb989									
121 122	Premises and Fixed Assets OREO	rcfd2145 Sum of items 123 to 125 =rcfd2150									
122	Commercial	Sum of items 123 to 125 =rc/d2150	-								
124	Residential										
125	Farmland										
126 127	Collateral Underlying Operating Leases for Which the Bank is the Lessor (1) Autos	Sum of items 127 and 128	-	•		•				•	-
128	Other										
129	Other Assets	rcfd2130 + rcfd3656 + rcfd2160 less item 126									
130	Total Other	Sum of items 121, 122, 126, and 129									
131	TOTAL ASSETS	Sum of items 3, 111, 112, 117, and 130 = rcfd2170									
				•	•	-				•	-
		Liabilities									
132	Net income (loss) attributable to Bank Deposits in domestic offices	rran6631 + rran6636									
132	Deposits in domestic onces 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 Total Liabilities	rconb557 Sum of items 134 to 140 = rcfd2948									
142	Total Dabilities	Sum of items 134 to 140 = rcfu2948	-								-
		Equity Capital									
143	Perpetual Preferred Stock and Related Surplus	rcfd3283									
143	Common Stock (Par Value)	rcfd3230									
145	Surplus (Exclude All Surplus Related to Preferred Stock)	rcfd3839									
146 147	Retained Earnings Accumulated Other Comprehensive Income (AOCI)	rcfd3632 rcfdb530									
147	Accumulated Other Comprehensive Income (AOCI) Other Equity Capital Components	rcfab530 rcfda130									
	· ·										
440	Total Pank Equity Capital	Sum of items 143 to 148 = RCFD3210 (must equal item									
149	Total Bank Equity Capital	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									
		rcfdF164 + rcfdF165 + rcfdJ457 + rcfdJ458 + rcfdJ459 +									
152	Unused Commercial Lending Commitments and Letters of Credit	rcfd3819 + rcfd6550 + rcfd3821+ rcfd3411									
	The following cells provide checks of the internal consistency of the projected schedules. Please ensur	a that these cells are all "TRUE" hefore the worksheet is sul	mitted								
	Bank Equity Capital		1		1	1	1	1	1	1	1
	Balance Sheet		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 other under										
	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 provide in Call Report Schedule RCF-like 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	1									
	In Call Keport Schedule KC+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.										

		Actual in \$Millions				Pro	(ected in \$Mill	ions				Sums in \$P
Schedule BLAChangen in Bank Koulty Capital	Notes	As of Date	PQ1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9	PQ 2 - PQ 5 PQ 6 - PC
22600248 NonMOREN III AIM LABOR LABOR Tadal bask equity carried in anti-receiving periods for the end of previous QUARTIR Effect of changes in accounting periodpins and corrections of material accounting eners Balance end of previous QUARTIR at materials (uno filterm La d 2)	riad3217 riadb507											· · ·
Balance end of previous QUARTER as restated (sam of items 1 and 2) Net income (loss) attributable to bank	riadb507 riadb508 Must match item 135 on the income Statement Worksheat = riad4240										-	
	woncenert = riad4040											
Sale of perpetual preferred stock (excluding treasury stock transactions): Sale of perpetual preferred stock, gross		_										
Convenion or retinement of perpetual preferred stock Sale of common stock:												-
Salle of common stock, gross Convension or rethemant of common stock												
Channes in vident to business combinations and	1016755											
Changes incident to business combinations, net Cash dividends declared on spreferred stock Cash dividends declared on correspons stock	nad4036 nad4470 nad4460			-								
Other comprehensive income	nadb511											
Other adjustments to equity capital (not included above)*	riad4415											
Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 36, less items 10, 12, 13)	Must match item 139 on the Balance Sheet Worksheet riad 3210											
Schedulg BC-R for FTBC. 101 Schedulg: A for advanced approaches that exit namilel run only per annexal risk-based capital rules and 72 Federal Register 65288. Desember 7. 2027												
Directedary 2, 2007) Tier 1 cepitel												
Total bank equity capital 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)	Item 17 vrcfd3210 or eaab3210 rcfd8434 or aaeb8434									-		ĺ
Net urrealized ions on available-for-sale equity securities (report ions as a positive value) Accumulated net gains (ionses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	rcfde221 or aseba221			-								
Nonqualifying perpetual preferred stock	rcfd4336 or aaeb4336 rcfdb588 or aaebb588											
Qualifying Class A mascentrolling (mixmity) interests in consolidated subsidiaries	rcfdg214 or aaebb589											
	rcfdb590 or aaabb590											
Camulative 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 change in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	rc[dt]264 or aaabt/264											
Disallowed servicing assets and purchased credit card relationships	rcfdb591 or aaebb591											
Disallowed deferred tax assets Shortfall of eligible credit reserves below total espected credit losses (50% of shortfall plus any Tier 2 carryover) (advanced approaches institutions that exit	refd5610 or aaab5610 eaab(160			-	-							
nw alial no polari Gain-on-alia sacciated with securitization exposures (advanced approaches institutions that exit parallel run only) Gertain failed capital markets transactions (50% of deductions plus any Tier 2 carryover) (advanced approaches institutions that exit parallel run only)	eash 161 eash 162			-	-							
Other securitization deductions (50% of deductions plau any Tier 2 carryover) (advanced approaches institutions that exit parallel run only) Insurance underwriting subsidiaries' minimum regulatory capital (advanced approaches institutions that exit parallel run only)	eaabil62 eaabil63 eaabil68		-	1	-	-	-	-				
Other additions to (doductions from) Tier 1 capital ** Ther 1 capital una of tierna 28 and 26 kins lines 29 though 301 Ther 1 capital una of tierna 28 and 26 kins lines 29 though 301	rcfdb592 or aaebj189	-		1	-							
Ther 1 capital (sum of items 28 and 36, less litems 29 through 33) Ther 2 capital	rcfd8274 or aaobj169			1	1				1	1		1.
Qualifying subordinated debt redeemable preferred stock and restricted core capital elements (ascent Class II procentrolling (minority) interest) not includable	rcfd5306 or aaab5306 rcfd5593 or aaab5593			-								
Calculation provides provides produced to the characteristic of the characteristic production of the characteristic of the character	rcfd5320			-	-							
na moh) Dendania gian ana akaka fara aka apaky azaratina incidadaki isi tira 2 capital Dendania gian ana kaka fara aka aka aka aka aka aka aka aka aka	rcfd2221 or asobj173	<u> </u>		-	-							
Insurance underwriting subsidiarien' minimum regulatory capital (advanced approaches institutions that exit parallel run only) Other additions to (deductions from) Tier 2 capital (advanced approaches institutions that exit parallel run only)	eash 190 eash 191											
Shortfall of eligible credit reserves below total expected credit losses (up to lower of 50% foll the shortfall or amount of The 2 capital (advanced approaches Certain failed capital markets transactions (up to lower of 50% of deductions from such failed transactions or amount of The 2 capital) (advanced approaches equilibrium ethics and the state of the state of the state of the shortfall or another to ethics that sho to be added and a state of the shortfall or advanced approaches equilibrium ethics and the state of the state of the state of the state of the shortfall or advanced approaches	eaabj175 eaabj176 eaabj177											
Construct a Company Company and Advanceds 47 and 48 and 48 lace interes 47 and interes 48 biometry 47)	edatej 177 rofdb594 rofd5311 or aaebi 178											
critic a Sphera (and critical and critical) and and and critical an	rcfd8275 or aaobj179 rcfd8595 or aaobb595									-		
	rc(d3792 or aaebj182											i i
Regulatory Capital per Revised Regulatory Capital Rule (July 2013) ADCI opt-out election? (enter "1" for Yes; enter "0" for No)			1									
Common equity tier 1 Common stock and mixted surplus, net of treasury stock and unearned employee stock ownership plan (ISSOP) shares		As of Date	PQ1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
Reduced combine												
Accumulated their comprehensive income (AOCI) Common equity first I mixedin interest includable in common equity tier 1 capital Common equity first I before adjustment and addactions (sum of Items 24 through 37, reflective of transition provision)												
Common equity tier 1 optice: adjustments and deductions												
Goodwill net of associated deferred tax liabilities (DTLa)				-								
Intengible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs Deferred tax assets (DTA4) that arise from net operating loss and fax credit carryforwards, net of any related valuation allowances and net of DTLs				-								Í.
If item 32 is "1" for "Yes", complete items 62 through 66 only for ACD related adjustments. ACD related adjustments: Net unrealized gains (Issue) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)												
ADCI related adjustments: Net surealized fors on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report fors as a politive value)												
AGCT related adjustments: Na urwalked from on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exponente (hyper har as a perstive values) AGCI related adjustments: Accumulated not gains ()secu) on cah flow hedges () if a gain, report na a positive value; () i sion, report na a equitive value;												
ADCI related adjustments: Net surealized fors on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report fors as a politive value)												
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Bank Capital Worksheet (DFAST): XYZ in Baseline

Amount to be deducted from common equity tier 1 due to 35 percent deduction threshold (greater of item 105 minus item 107 or zero)	Notes	Actual in \$Millions As of Date	PQ 1 .	PQ 2	PQ 3	Prg 4	ected in \$Millie PQ 5	PQ 6	PQ 7	PQ8 -	PQ 9	Sums in \$Mi PQ 2 - PQ 5 PQ 6 - PQ
DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs												
DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs					1							
10 percent common equity tier 1 deduction threshold (10 percent of item 71) Amount to be deducted from common equity tier 1 due to 20 percent deduction threshold (greater of item 107 minus 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)												
Sum of Items 201, 106, and 109 15 percent common equity fier 1 deduction threshold (15 percent of Item 71)												
Sum of Heres 203, 108, and 111 Here 112 mrfrui Here 114 Her Horong (Jon), 2017bubble to Earck and misority interests		-									-	
	Sum of items , 98, , and 154 = rcfd2170											
Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold (item 116) multiplied by transition provision												
Net income (iou) attributelis to Bank Arrange total consolidated anath Delancians from income explying a capital and additional tier 1 capital (sum of item 57, 66, and 61, and 68) Other advections from includificant juants for lowerge arise programs Taul anaths for the forwary out (joing 101 and 101 and 102 a												
Deductions from common equity ther 1 capital and additional ther 1 capital (sum of items 59, 60, and 61, and 68) Other deductions from (additions to) assets for iteverage ratio purposes		-								-	-	
and the second												
Intel A second statute of the second statute												
Common equity ter 1 (item /e) Tier 1 capital per general risk-based capital rules (item 37) Tier 1 austical capital per general risk-based capital rules (item 37)		-									-	
Textal capital per peneral risk-based capital rules (texte 02) Textal capital per general risk-based capital rules (texte 02)												
(Advanced approaches that exit panallel run only): Total capital per revised regulatory capital rule (item 98)		-										
Total risk-weighted assets using general risk-based capital rules (General RWA' worksheet item 5)		-										
Tetat ink-weighted aante uning geneeni ink-baard oppiel ndas ("Censena RWA" werkheset kens 5) Tetat ink-weighted aante uning andandinde opproach ("Censena RWA" worksheset kens 6) (Advanced opposaches that est genation as only itte init divergified aanse uning assanced opposaches rules (item "Advanced RWA" worksheet kens 5)		-									-	
Total assets for the leverage ratio per general risk-based capital roles Total assets for the leverage ratio per revised regulatory capital rule(item 121)	rcfd1238	-					-				-	
				-			-			-	-	
Tier I common ratio (%) [based upon generally applicable risk weighted assets] (Rem 122 divided by item 129) (Advanced approaches that eilig harafiel (na only); Tier I common entio (%) [Rem 132 divided by Item 131] Common equipy (in ratio (%) [Inter 123 divided by Item 127 er 100)		0.00%	0.001	6 0.009 6 0.009	6 0.00% 6 0.00%	0.00%	0.00%	0.00%	0.00%	0.009	6.00% 6.00%	
Common equity tier 1 ratio (5) () tem 123 divided by item 129 or 130) (Advanced approaches that exit parallel run only): Common equity tier 1 ratio (5) ()tem 122 divided by item 131)		0.00%	0.007	s 0.009	0.00%			0.00%	0.00%			
(Advanced approaches that east parallel run only): Common equity the 1 ratio (%) (item 123 divided by item 131) Ther 1 capital ratio (%) (item 124 or 125 divided by item 129 or 130)		0.00%	0.007	s 0.009	0.00%	0.001	0.00%	0.00%	0.00%	0.001		
Ther 1 capital radio (%) (fitem 124 or 125 divided by Hen 129 or 120) (Advanced approaches that exit parallel run only): Tier 1 capital ratio (%) (item 124 or 125 divided by Hen 131)		0.00%	0.005	s 0.009				0.00%				
Total capital ratio (%) (item 126 or 127 divided by item 129 or 130)		0.00%	0.001					0.00%				
(Advanced approaches that exit parallel run only): Total capital ratio (%) (item 128 divided by item 131)		0.00%	0.007	s 0.000				0.00%		0.005		
Tier 1 leverage ratio (%) (item 124 or 125 divided by item 122 or 133)												
		0.00%	0.007	s 0.009	u 0.00%	0.001	0.00%	0.00%	0.00%	0.009	u 0.00%	
Schudule BC-R — Merroranda												
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											
	consolidated basis, as of the most recent year-end											
Scherdule RCFOther Assets Net deferred tax assets	rc(d2148											
Schedule R-G-Other Labilities Net deferred fax ilabilities												
PREX GREET FOR LAR. ARADITATION												
Disellowed Deferred Tay Assets Calculation (Schedule BC-B Instructions)												
(a) Enter the tier 1 subtotal (b) Enter 10% of the tier 1 subtotal	Item 28 10% of item 159						•					
(c) there to you may be account (in a second or) and the second of the		-					-			-	-	
Takalana (Carlo Mar La Asara) Caladana Takalak K.S. Batochan) Bi Ber Uris Andre Kara Jama Di Ber Uris Andre Kara Jama Di Ber Uris Andre Kara Jama Di Ber Berner Markana (Carlo Mar La Asara) (Carlo Markana) Bi Berner Markana (Carlo Markana) Bi Berner Markana (Carlo Markana) Bi Berner Markana (Carlo Markana) Bi Berner Markana (Carlo Markana)	Item 154 less items 155 and 161 ible)	-		-						-	-	
(a) Amount of deferred two wasts that is desendent soon fotose twohle increase	wardings 141 law item 143 (1											
(c) Amount of deformed tax assets that is dependent upon biture taxable income (f) Dote the portion of (c) that the back could really an other the met 12 excetts based on its projected future taxable income. Future taxable income should (f) Dote the portion of (c) that the back could really have all the met 12 excetts based on the projected future taxable income. Future taxable income should be excetted.	max(item 161 less item 163, 0) sot											
months (g) Enter minimum of (f) and (b)												
(g) faire maintenant of lipsel (k) (k) Salatine (g) (and a), conce la lans than 0 (maint agaal lines 20) Fature tama paid and to dottermine lines 164 Fature tamake (new constituent with lines 166	min(item 165, item 160) man(item 164 less item 166, 0)			-								
Supplemental Capital Action Information (report in SMillions unless otherwise noted)***** Cash dividends declared on common stock												
Japakimenti Latini Adrim Manakin (rapat ja Milliana unten othernite noted)***** Canhi dukat da dae ele consenso taka da Cannona hates outstanding Million)	item 170 divided by item 171											
	seed 1/U divided by nem 171											
Other issuance of common stock Total issuance of common stock	Sum of items 173 and 174											
	ann sy soffil 1/3 dhd 1/4			-								
Other share reparchase Total share reparchases	Sam of items 176 and 177											
		-										
Memoranda												
Menseranda "Please break out and explain below other adjustments to equity capital:						_		_				
**Please break out and explain below other additions to (deductions from) Tier 1 capital:												
***Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus and minority interest in subsid	aries. Specifically, non-common elements must include the f	ollowing items ca	ptured in the Call	Report: Schedul	le RC, line item	23 net of Sche	dule RC-R, line it	em 5; and Sche	edule RC-R, line	item 6.		
****The camyback period is the prior two calendar tas years plus any current tases paid in the year-to-date period. Please provide disaggregated data for item as follows:	43											
		_										
an follow: Taxes paid during the fincial year ended new year ago Taxes paid during the fincial year ended one year ago Taxes paid during the set of die of the courses thead year		1										
Taken paid through the as-or date of the current frical year """Please reconcile the Supplemental Capital Action and Bi-A projections (i.e., allocate the capital actions among the Bi-A buckets):	L											
 												
The following cole provide church of the internal considency of the projected schedules. Please ensure that these cole are all "1932" before the worksheet is automated. TeX-Danie cole cole cole cole cole cole cole col												

General RWA

Bank General RWA Worksheet: XYZ in Baseline

	Call Report reference times applicable credit conversion	Actual in \$Millions as of date	DO 4	DO 0		-	ected in \$Milli				DO 0
4. Comment from the DMAA (Comment with the contraction in the local sector in the days)	factor and/or risk-weight		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-base	ed capital rules)										
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										
Unused commitments with an original maturity of one year or less to asset-backed commercial											
15 paper conduits	rcfdg591										
	-										
	rcfdb546+rcfd3821+rcfd3411+rcfd										
16 Other off-balance-sheet	3429+rcfd3433+rcfda250+rcfdb54 1+rcfdb675+rcfdb681										
17 Other credit risk	rcfd3545+rcfdkb639										
1) Other credit lisk	10/03545+10/080637										
Standardized Approach (Revised regulatory capital rule, July 2013)											
18 RWA per Standardized Approach											
10 KWA per standardized Approach			-	-			-	-	-	-	
Schedule RC-R (or FFIEC 101 Schedule A for advanced approaches that exit parallel run only) per 19 general risk-based capital rules and 72 Federal Register 69288 (December 7, 2007)											
Exposures conditionally guaranteed by the U.S. government, its central bank, or U.S.											
20 government agency											
21 Claims on government-sponsored entities											
22 Claims on U.S. depository institutions and NCUA-insured credit unions											
Revenue bonds issued by state and local governments in the U.S., and general obligation claims on and claims guaranteed by the full faith and credit of state and local governments (and any 23 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											
32 Commercial loans/corporate exposures 33 Consumer loans and credit cards											
34 Other revised regulatory capital rule risk-weight items											
Off-balance sheet commitments with an original maturity of one year or less that are not 35 unconditionally cancelable											
Off-balance sheet commitments with an original maturity of more than one year that are not 36 unconditionally cancelable											
37 Other off-balance sheet exposures											
38 Over-the-counter derivative contracts											
39 Securitization exposures											
40 Equity exposures											
41 Other credit risk											
			1								

General RWA

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	ch MDRM code)										
64 Current credit exposure across all derivative contracts covered by risk-based capital standards	rcfd8764										
Notional principal amounts of derivative contracts:											
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

		Actual in \$Millions	
	FFIEC 101 reference	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

6	Credit RWA	Sum of AABGJ151, AABGJ198	_	_
7	Wholesale Exposures	5411 6/ 74 267151, 74 269176		-
	Corporate	1		
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	1		
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	WA 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		

07	RWA	Sum of AABGJ140, AABGJ141, AABGJ142, AABGJ143	
37 38	Securitization Exposures (Revised regulatory capital rule, July 2013)	AABGJ142, AABGJ143	
30			
	Subject to supervisory formula approach (SFA)	Г	
39	Balance Sheet Amount	-	
40	RWA		
	Subject to simplified supervisory formula approach (SSFA)	г	
41	Balance Sheet Amount	-	
42	RWA		
	Subject to 1,250% risk-weight	F	
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	ha	
50	Balance Sheet Amount		
51	RWA		
		Sum of AABGJ144,	
52	Equity Exposures RWA	AABGJ145,AABGJ146	
	Other Assets	L	
		Sum of AABBJ147, AABBJ148,	
53	Balance Sheet Amount	AABBJ149	
		Sum of AABGJ147, AABGJ148,	
54	RWA	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	-	
50	Simple CVA Approach	-	
60	Assets subject to the general risk-based capital requirements	AABGJ198	
	Operational RWA	1020110	
61	Operational RWA	AABGJ154	
62	Total risk-based capital requirement for operational risk without dependence assumptions	AASAJ084	
52	Total hist based capital requirement for operational hist without dependence assumptions	A3A004	
Market F	Diale		

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

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	Projected in \$Millions						
PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
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Bank Retail Balance and Loss Projection Worksheet: XYZ in Baseline

		Actual in \$Millions				ected in \$Millions			
tem		Q3 Actual	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ
	First Lien Mortgages (in Domestic Offices)	· · · · · ·							1
1	Balances								
2	New originations								
3	Paydowns								
4	Asset Purchases								
5	Asset Sales								
6	Loan Losses								
7	Cumulative interim loan losses - Non PCI								
<i>'</i>									-
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							1	
21	Asset Forchases			-				1	
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					1		1	
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)								-
							1		1
35	Balances								
36	New originations								
37	Paydowns								
38	Asset Purchases								
39	Asset Sales								
40	Loan Losses								
41	Cumulative interim Ioan Iosses - 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								-
+0 17								+	
	Asset Sales							+	
48	Loan Losses								-
19	Cumulative interim loan losses - Non PCI								
50	Cumulative interim loan losses - PCI								
	Corporate Card (Domestic)								
51	Balances								
52	Paydowns								
53	Asset Purchases								
i4	Asset Sales							1	1
								+	
55	Loan Losses			1				1	
	Business Card (Domestic)					1	1		
56	Balances								
7	Paydowns								
8	Asset Purchases								
9	Asset Sales								
60	Loan Losses								
				1	1	1	1		
	Charge Card (Domestic)								
51	Balances	-	-	-	-	-	-	-	
2	Balance from vintages < PQ 1								
3	Balance from vintage PQ 1 - PQ 5								
4	Balance from vintage PQ 6 - PQ 9								
55	Paydowns							1	
								+	
6	Asset Purchases							+	
57	Asset Sales								
58	Loan Losses								
	Bank Card (Domestic)								
59	Balances	-	-	-	-	-	-	-	
70									
	Balance from vintages < PQ 1							+	
	Balance from vintage PQ 1 - PQ 5								
71									
71 72	Balance from vintage PQ 6 - PQ 9								
70 71 72 73	Balance from vintage PQ 6 - PQ 9 Paydowns								
71 72									

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				
102	Asset Sales				
104	Loan Losses				
101	Auto Leases (International)				
105	Balances				
105	New originations			 	
100	Paydowns			 	
107	Asset Purchases			 	
100	Asset Sales			 	
110	Loan Losses			 	
110	Student Loan				
111	Balances				
112	New originations			 	
112	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				
130				 	
	Paydowns Accel Burchasos				
132	Asset Purchases		1	 	
	Net income (loss) attributable to Bank	 			
134	Loan Losses Other Consumer Loans and Leases (International)				
135	Balances				
135	New originations			 	
130				 	
	Paydowns ванко эпоци постерот спануез ит value ог слетичах assec ог neuges within the trading book.		1	 	
130	Asset Sales				
139	Loan Losses			 	
140	courr cosded		1		

PQ 8	PQ 9	

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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)

> 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 A.2 LOANS SOLD TO FANNIE MAE, BANK UNABLE 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 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 DELINQUENC

\$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 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 OUTSTANDI

\$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

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 OUTSTAND

\$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

Bank Retail Repurchase Worksheet: XYZ in B

/ INFORMATION REQUESTED IN TABLE A.1

2004	2005	2006	2007
	1		

CY INFORMATION REQUESTED IN TABLE A.1

2004	2005	2006	2007

				Ι
PQ1	PQ2	ank Charged to Repurchase Reserve (Excluding Exempt Pc	PQ4	

Y INFORMATION REQUESTED IN TABLE B.1

2004	2005	2006	2007

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CY INFORMATION REQUESTED IN TABLE B.1

2004	2005	2006	2007

PO2	PQ3	I PO4
	1 43	

NG UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

2004	2005	2006	2007

IDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

2004	2005	2006	2007

PQ1	PQ2	PQ3	PQ4
-----	-----	-----	-----

I

'B AND DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

2004	2005	2006	2007
		1	

UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

2004	2005	2006	2007

			I
PQ1	PQ2	PQ3	PQ4

3 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	I PQ4

IATION REQUESTED IN TABLE F.1

2004	2005	2006	2007

MATION REQUESTED IN TABLE F.1

2004	2005	2006	2007

		L

PQ1	PQ2	PQ3	PQ4

			L
PQ1	PQ2	PQ3	PQ4
-	-	-	-

\$Millio	ns
Q3 201	13
	-
	-
	-

aseline

2010	2011	2012	2013	Unallocated
_				

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Projected in \$Millions

Vintage						
2008	2009	2010	2011	2012	2013	Unallocated

Vintage

2008	2009	2010	2011	2012	2013	Unallocated

Projected in \$Millions

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

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I			
L			

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

Vintag	e					
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

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Projection Validity Check



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Covered Insitution Baseline Only All Scenarios

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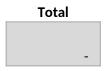
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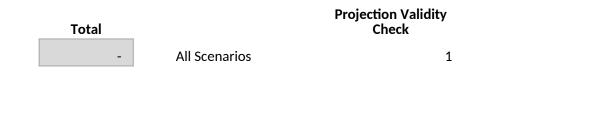
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Total

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All Scenarios

Bank ASC 310-30 Worksheet: XYZ in Baseline

			Actual in \$Millions				Proie	cted in \$Mi	illions			
Item	First Lien Mortgages	Data Clarifications:	as of date	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	lanut as Desitiva										
4	onpaid i micipai balance	Input as Positive										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI											
5	Loans	Input as Positive										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
7	Cumulative Charge-offs to Date (to NAD)	Input as Negative										
8	Cumulative Charge-offs to Date (to Allowance)	Input as Negative										
0	0 1 1	mput us Negutive										
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										
12	Accelusic field Remaining	input as Positive										
13	Accretable Yield Accreted to Income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										
			Actual in \$Millions				Proie	cted in \$Mi	illions			
Item	Second Lien HELOANs	Data Clarifications:	Q3 2012	04 2012	01 2013	02 2013				02 2014	Q3 2014	04 2014
1	Carry Value	Input as Positive	40 2012	Q. 1011	411010	42 2010	40 2010	4.2020	411011	42.2021	402021	4.1011
2	Allowance	Input as Positive										
3	Net Carry Value	Calculated	-	-	-	-	-	-	-	-	-	-
	Unpaid Principal Balance									1		
4		Input as Positive										
5	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans											
5	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive										
5 6	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI											
6	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD)	Input as Positive Input as Positive										
6 7	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD)	Input as Positive Input as Positive Input as Negative										
6	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD)	Input as Positive Input as Positive										
6 7	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD)	Input as Positive Input as Positive Input as Negative										
6 7 8 9	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse)										
6 7 8 9 10	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative										
6 7 8 9	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse)										
6 7 8 9 10 11	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative										
6 7 8 9 10	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative										
6 7 8 9 10 11	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance Accretable Yield Remaining	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative										
6 7 8 9 10 11	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative										
6 7 8 9 10 11 12 13	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance Accretable Yield Remaining Accretable Yield Accreted to Income	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Positive Input as Negative										
6 7 8 9 10 11 12	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance Accretable Yield Remaining	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Positive										
6 7 8 9 10 11 12 13	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance Accretable Yield Remaining Accretable Yield Accreted to Income	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Positive Input as Negative	Actual in \$Millions					cted in \$M				
6 7 8 9 10 11 12 13	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance Accretable Yield Remaining Accretable Yield Accreted to Income	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Positive Input as Negative	Actual in \$Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013		cted in \$Mi		Q2 2014	Q3 2014	Q4 2014
6 7 8 9 10 11 12 13 14 14 Item	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly-Charge-offs to Allowance Accretable Yield Remaining Accretable Yield Accreted to Income Effective Yield (%) HELOCs Carry Value	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative Input as Negative Input as Positive Input as Percentage Data Clarifications: Input as Positive		Q4 2012	Q1 2013	Q2 2013				Q2 2014	Q3 2014	Q4 2014
6 7 8 9 10 11 12 13 14 14	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly-Charge-offs to Allowance Accretable Yield Remaining Accretable Yield Accreted to Income Effective Yield (%) HELOCs	Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Positive Input as Negative Input as Positive Input as Positive		Q4 2012	Q1 2013	Q2 2013				Q2 2014	Q3 2014	Q4 2014

4	Unpaid Principal Balance	Input as Positive										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI											
5	Loans	Input as Positive										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
7	Cumulative Charge-offs to Date (to NAD)	Input as Negative										
8	Cumulative Charge-offs to Date (to Allowance)	Input as Negative										
	Provisions to Allowance											
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										
40	Accretable Yield Accreted to Income							1				
13	Accretable field Accreted to filcome	Input as Negative										
14	Effective Yield (%)	Input as Percentage										
Item	Other (specify in documentation)	Data Clarifications:	Actual in \$Millions Q3 2012	04 2012	Q1 2013	02 2013	-	cted in \$M		02 2014	03 2014	04 2014
		Data clarifications.	40 20 12	Q+ 2012	Q1 2010	QL 1010	Q0 2010	Q+2010	Q1 2014	Q2 2014	Q0 2014	Q+2014
	Carry Value	Input as Positive										
1	Carry Value Allowance	Input as Positive Input as Positive										
		Input as Positive Input as Positive Calculated		-	-	-	-	-	-	-	-	-
1 2	Allowance Net Carry Value	Input as Positive	-	-	-	-	-	-	-	-	-	-
1 2	Allowance	Input as Positive	-	-	-	-	-	-	-	-	-	-
1 2 3	Allowance Net Carry Value Unpaid Principal Balance	Input as Positive Calculated	-	-	-	-	-	-	-	-	-	-
1 2 3	Allowance Net Carry Value	Input as Positive Calculated		-	-	-	-	-	-	-	-	-
1 2 3 4 5	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive Calculated Input as Positive Input as Positive	-	-	-	-	-	-	-	-	-	-
1 2 3 4	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI	Input as Positive Calculated Input as Positive		-	-	-	-	-	-	-	-	-
1 2 3 4 5	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive Calculated Input as Positive Input as Positive			-	-	- -	-	-	-	-	
1 2 3 4 5 6	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD)	Input as Positive Calculated Input as Positive Input as Positive Input as Positive					-			-	-	
1 2 3 4 5 6 7 8	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance)	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative										
1 2 3 4 5 6 7	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD)	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative					- -		-	-		
1 2 3 4 5 6 7 8	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative					· · · · · · · · · · · · · · · · · · ·	-	-	•	-	
1 2 3 4 5 6 7 8 9	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse)										
1 2 3 4 5 6 7 8 9 10 11	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Prov/(Reverse) Input as Negative Input as Negative										
1 2 3 4 5 6 7 8 9 10	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative										
1 2 3 4 5 6 7 8 9 10 11	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance Accretable Yield Remaining	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Prov/(Reverse) Input as Negative Input as Negative										
1 2 3 4 5 6 7 8 9 10 11	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Prov/(Reverse) Input as Negative Input as Negative										
1 2 3 4 5 6 7 8 9 10 11 12	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance Accretable Yield Remaining	Input as Positive Calculated Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative Input as Positive										

			Actual in \$Millions				Proje	cted in \$Mi	llions			
Item	Portfolio to be acquired (specify in documentation)	Data Clarifications:	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive										
3	Net Carry Value	Calculated	-	-	-	-	-	-	-	-	-	-
4	Unpaid Principal Balance	Input as Positive										
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 8	Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance)	Input as Negative Input as Negative										
9	Provisions to Allowance	Prov/(Reverse)										
10	Quarterly-Charge-offs to NAD	Input as Negative			1							
10	Quarterly Charge-offs to Allowance	Input as Negative										
	. , .	input us riegative										
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				
	-	-		_

Bank High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio: XYZ in Baseline

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

						1
		Threshold for Determining OTTI		Discount Rate Methodology		
			Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)			
		(please provide one of the following responses: price- based threshold, ratings-based threshold, cash flow model-based threshold, or other threshold)	Aggregate Cumulative Lifetime Loss on Underlying Collateral	(please state whether a market-based or accounting- based (e.g., book price/purchase price) discount rate is	Please provide the name(s) of any vendor(s) and any	Were all securities reviewed for potential OTTI (ves/no)
	and HTM Securities	model-based threshold, or other threshold)	(% Original Balance)	used)	vendor model(s) that are used	for stress testing?
1 Ager						
	ion Rate Securities					
3 CDO						
4 CLO						
5 CMB	s					
			Must match item 135 on the Income Statement Worksho	et = riad4340		
6 Com	mon Stock (Equity)					
7 Auto	ABS					
8 Cred	it Card ABS					
	ent Loan ABS					
	r ABS (excl HEL ABS)					
	orate Bond					
	estic Non-Agency RMBS (incl HEL ABS)					
13	Alt-A (Option ARM)					
14	Alt-A FRM					
15	Alt-A ARM					
16	Closed-End Second					
17	HELOC					
17	Scratch & Dent					
10	Subprime					
20	Prime Fixed					
21	Prime ARM					
	ign RMBS					
	icipal Bond					
24 Mut						
	erred Stock (Equity)					
	reign Bond					
	reasuries & Agencies					
28 Othe	r*					
		no of cogurity type in row 29 shove (currently labeled				

*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
I

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

Projected OTTI for AFS and HTM Securities by Portfolio Please provide the credit loss portion and non-credit loss portion of projected OTTI (for relevant portfolios) for the quarters detailed in the tables below. Responses should be provided in \$Millions. Values should be quarterly, not cumulative.

The least to the security's creditions is necognized in searnings, whereas the OTTT related to other factors (defined as the non-credit loss portion) is included as part of a separate component of other comprehensive income (OC). 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 OC.

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-Gredit Loss Portion" columns below. Securities to the 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 in the "Credit Loss Portion" and "Non-Gredit Loss Portion" columns below. Securities to the 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 in this tab. OTTI values should be stated as positive values.

		PQ 1				PQ 2			PQ 3			PQ 4			PQ 5			PQ 6			PQ 7			PQ 8			PQ 9	
AFS Securities	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non-Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	it n Total C
Agency MBS				-			-			-			-			-			-			-			-			
Auction Rate Securities				-			-			-			-			-			-	1		-			-	1		
CDO				-			-						-			-				1		-			-	1		
cro				-			-									-												
CMBS				-			-			-			-			-			-	1		-			-			
Common Stock (Equity)				-			-						•			-						-						
Auto ABS				-			-			-			•			-			-			-						
Credit Card ABS				-			-			-			•			-			-			-						
Student Loan ABS				-			-			-	1					-						-			-	1		
Other ABS (excl HEL ABS)				-						-			-			-			-			-			-	1		-
Corporate Bond				-						-			-			-			-			-			-	1		-
Domestic Non-Agency RMBS (incl HEL ABS)		-	-	-	· ·		-		-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	
Alt-A (Option ARM)				-			-			-			-			-			-			-			-			
Alt-A FRM				-			-						-			-				1		-			-			
Alt-A ARM				-			-						-			-				1		-			-			
Closed-End Second				-									-			-				1		-			-	1		-
HELOC				-			-						-			-				1		-			-	1		-
Scratch & Dent				-									-			-				1		-			-	1		-
Subprime				-						-			-			-			-	1		-			-	1		-
Prime Fixed				-						-			-			-			-			-			-			
Prime ARM				-			-			-			•			-			-	1		-						
Prime Fixed Prime ARM Foreign RMBS				-			-			-			•			-			-	1		-						
Municipal Bond				-			-			-			•			-			-	1		-						
Mutual Fund				-			-			-			•			-			-	1		-						
Preferred Stock (Equity)							-			-	1					-					1	-	1		-	1		
Sovereign Bond							-			-	1					-					1	-	1		-	1		
US Treasuries & Agencies							-			-	1					-					1	-	1		-	1		
Other*				-			-			-			-			-			-	1		-			-	1		-
GRAND TOTAL			0	0 -	0	0		(0		0	0		0	0		0	0		-	0 0		-			0		0

		PQ 1				PQ 2			PQ 3			PQ 4			PQ 5			PQ 6			PQ 7			PQ 8			PQ 9	
HTM Securities	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	t Total OT
Agency MBS				-												-						-			-			1
Auction Rate Securities				-												-						-			-			
CDO				-												-						-			-			
CLO CMBS				-												-						-			-			1
CMBS				-												-						-			-			1
Common Stock (Equity)		1		-												-						-			-			1
Auto ABS				-	1		-	1		-	1					-			-	1		-			-	1		1
Credit Card ABS				-	1		-	1		-	1					-			-	1		-			-	1		1
Student Loan ABS				-			-			-						-				1								1
O Other ABS (excl HEL ABS)				-			-	1		-	1					-			-	1		-			-			1
1 Corporate Bond				-			-									-												1
2 Domestic Non-Agency RMBS (incl HEL ABS)	-			-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
3 Alt-A (Option ARM)				-	1		-			-	1					-			-	1		-			-			1
Alt-A FRM				-	1		-			-	1					-			-	1		-			-			-
5 Alt-A ARM			-	-			-			-						-						-			-			1
6 Closed-End Second 7 HELOC			-	-			-			-						-						-			-			1
7 HELOC			-	-			-			-						-						-			-			1
8 Scratch & Dent			-	-			-			-						-						-			-			1
9 Subprime			-	-			-			-						-						-			-			1
Prime Fixed			-	-			-			-						-						-			-			1
1 Prime ARM				-												-					-							
2 Foreign RMRS				-												-					-							-
3 Municipal Bond				-												-					-							-
4 Mutual Fund				-												-					-							-
Preferred Stock (Equity)				-												-					-							-
Sovereign Bond				-																	-							-
US Treasuries & Agencies				-																	-							-
3 Other				-			-			-	1									-		-			-			
GRAND TOTAL			0	0 -	<u> </u>	0 0			0 0		-	0					0	0				-			0	-		0

Bank Projected OCI and Fair Value for AFS Securities: XYZ in Baseline

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.

					Projected OCI Based	on Macro-Economic Sce	nario					
AFS Securities	Total Actual Fair Market Value	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	Total Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters
1 Agency MBS												
2 Auction Rate Securities												
3 CDO												
4 CLO												
5 CMBS												
6 Common Stock (Equity)								1				
7 Auto ABS												
8 Credit Card ABS								1				
9 Student Loan ABS												
10 Other ABS (excl HEL ABS)												
11 Corporate Bond								1				
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								1				
17 HELOC												
18 Scratch & Dent								1				
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

Actual AFS and HTM Fair Market Value Sources by Portfolio

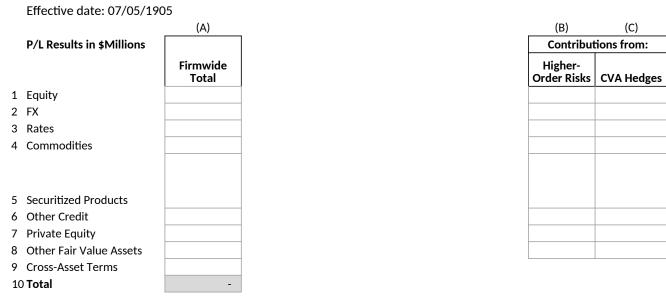
Please provide information on actual fair market values as of the reporting date.

		Principal Market Value Source	
	AFS and HTM Securities	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.)?
	Agency MBS		
2	Auction Rate Securities		
3	CDO		
4	CLO		
	CMBS		
	Common Stock (Equity)		
	Auto ABS		
	Credit Card ABS		
	Student Loan ABS		
	Other ABS (excl HEL ABS)		
	Corporate Bond		
	Domestic Non-Agency RMBS (incl HEL ABS)		
13	Alt-A (Option ARM)		
14	Alt-A FRM		
15	Alt-A ARM		
16	Closed-End Second		
17	HELOC		
18	Scratch & Dent		
19	Subprime		
20	Prime Fixed		
21	Prime ARM		
	Foreign RMBS		
	Municipal Bond		
	Mutual Fund		
	Preferred Stock (Equity)		
	Sovereign Bond		
	US Treasuries & Agencies		
28	Other*		

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

Bank Trading Worksheet: XYZ in Baseline

(C)



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.	

Bank Counterparty Risk Worksheet: XYZ in Baseline

\$Millions Losses should be reported as a positive value. 1 Trading Incremental Default Losses (Trading IDR) _ Trading Incremental Default losses from securitized products 1a Trading Incremental Default losses from other credit sensitive instruments 1b 2 Counterparty Credit MTM Losses (CVA losses) _ Counterparty CVA losses 2a Offline reserve CVA losses 2b 3 Counterparty Incremental Default Losses (CCR IDR) За Impact of CCR IDR hedges (as defined in the Instructions)

4 Other CCR losses

	Instructions: Bank to complete non shaded cells only; all shaded cells with embedded formulas will s	Bank PPNR Projections V elf populate. Quarterly items should be repo	rted by quarter, and	not on a year-to	date basis.						
	Mease indicate if deposits are 25% or more of total liabilities Net interest income Designation Field - Populated Automatically										
	\$Millions Net Interest Income by Business Seement: (17)	Call Report Codes	PQ 1	PQ 2	PQ 3	Projec PQ 4	ed in \$Millions PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Net Interest Income by Business Retail and Small Business		-					-		· 100	147
	8										
	Domestic (11) Credit and Charge Cards (10) Mortgages				_	_	_	_			
D E	Home Equity										
	Retail and Small Business Deposits Other Retail and Small Business Lendine										
5	Initial and Small Backiness Deposits the combined and Small Backiness Leading the combined of a load Small Backiness (16) Commercial Lending Inscription Landing Marchaelt Landing / Privaled Spaty Marchaelt Landing Compared Marchaelt Landing Marchaelt L										
	Investment Banking Marchaef Banking / Drivate Freihr										
	Sales and Trading										
	Prime Broker age Other Investment Management										
	Investment Services										
	Treasury Services Insurance Services										
	Retirement / Corporate Benefits Products Corporate / Other Optional Immaterial Business Segments (7)										
	Total Net Interest Income (1)										
	Non Interest Income by Business Segment: (17) Retail and Small Reviews										
A	Non Inferenzi Incorne by Businesis Segment: (17) <u>Brtail and Small Businesis</u> Dornestic Credit and Charge Eards (20)		•								
KC .	Credit and Charge Carlos (20) Credit and Charge Carlo Mitrochange Revenues - Gross Mortgages and Home Equity Production Carlos (Dense) on Sale (18) Other						-	-			
	Other Mortgages and Home Equity										
if IG	Production Gains/(Losses) on Sale (18)										
H	Other Servicing & Ancillary Fees										
4H 41 4J 4K	Servicing & Ancillary Fees MSR Amortization (20)										
	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance [19](21)										
IL IM	of Hedge Performance (19)(21) Other										
eN.	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) [12]										
40	Representations and Warranties (contra-revenue) (12)										
ΨD ΦP	Retail and Small Business Deposits Non Sufficient, Funds / Overdraft Fees - Gross										
4P 4Q 4R 4S 4T 5 5 5 5	Debit Interchange - Gross Other (22)										
IS FT	Initial and Smith Business Deposits Non Sufficient Runk / Overdahl Fein - Gress Dabit Houthage - Gress Other (22) Other (22) Houthan State and Smith Suiteries Lending Houthan State and Smith Suiteries (16) <u>Commercial Lending</u>										
	Commercial Landing Investment Banking										
A	Investment Earleing Advisory Equity Capital Markets						-	-			
i8 ic	Equity Capital Markets Debt Capital Markets Syndicated / Corporate Lending										
SD 7	Marchant Banking / Drivate Fruity										
7A 7B 7C 8	Net Investment Mark-to-Market Management Fees Other										
AC B	Other Sales and Tradine										
3A 38 30 30 30 31 35	Sales and Fording Equities										
IC IC	Equition Commission and Fees Other [22] Feed Second Rates Callet Collect Colle										
BE BE	Rates										
BF BG	Credit Other										
ВС ВН В1 В1	Commodifies Commission and Fees Other										
1 X	Other Prime Redectant										
L	Prime Brokerage Commission and Fees Other										
	Investment Management Asset Management Wealth Management / Private Banking										
	Wealth Management / Private Banking										
A.	Investment Services Asset Servicing										
1A 18 10	Investment Services Asaf Servicing Servicing Other house Services										
D E	Issuer Services Other										
E	Other Treasury Services Insurance Services										
	Insurance services Reference/ / Corporate Benefits Products Corporate / Other										
	Corporate / Other Optional Immaterial Basiness Segments (7)										
_	Total Non-Interest Income (2) (26)										
	Total Bearmans										
Ì	Nam Informat Economica										
A	Compensation Expense Salary (14)					-	-				
A B C	Benefits (14) Commissions (6)							_			
Ð	Stock Based Compensation										
	Anagemental for Exercise Salary (124) Benefits (14) Commissions (6) Stock family Compared and Calify Validation (14) Operations (16) Exercise (16)										
	and Warranties (12)										
		RIAD4217									
	Foresand and a control of the Logence of Performance (La) Expenses of Permissina and Trepark Assets Ameritazion Expense and Impairment Losses for Other Intangible Assets Markefine Expense	RIADC232	-								
	Americation Expense and Impairment Losses for Uniter Imangine Assets Markefing Expense Domestic Credit and Charge Card Marketing Expense (10)(15)(17)				-	-					
5	Other Real Estate Owned Expense										
	Lommac Ureat and Example Cure Harrienting Experime (LDI(157)(17) Other Other Real Statis Cowned Expense Provision for Universide Of Balance Sheet Credit Exposures (to build/decrease item 139 (RCIDB557) is Other Non-Interest Experime (4)	n Batance Sheet)									
	Total Non-Interest Expense (3)										
				_	_	_	_	-	_	_	-
	Projected PPNR (5)	RIAD4074-RIAD4079- RIAD4093+RIADC216-Line Nem #40								•	
			_				-				
	Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27) Goodwill Impairment Loss resulting from trading shock exercise (if applicable) (24) (25)	RIADC216									
	Loss resuming from traning shock exercise (Fapplicable) (24) (25)										
.tr	otes to the PPNR Projections Worksheet										
í	onte to the PMR Physicities Worksheet. Assent Alond arguing the Alon M of the INNN NN Worksheet, if completed. Excludes Valuation Adjustment for firm's seen deit under fair value option (IVVO) in item 40. Excludes Gordent Ingenerum Excluded in item 41. Provide a further break out of significant items included in Other Non-Interest Expanse such that no further breaket.										
	Excludes Goodwill Impairment included in item 41. 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 re	ported without								
	turther breakout:										

Provide a further break out of significant items included in Other Non-Interest Expense further breakout:	such that no more than 5% of Non Interest Expense are rep	orted without						
	1							
	1							
]							
	1							
]							
	1							
he definition. MNNR will calculate as Net Internet Income also New Internet Income Inco	then internet Exercises, controlling items headons out in items a	10.41						

- Ardfolfsm, FNN will clubter a het inner ikser jeks hen hinner teame ikse het het regera, endade terne beken och het er 41.
 Ardfolfsm, FNN will clubter a het inner ikser jeks hen heterat teame ikse heterat teame ikser jeks heterat teame i

- (a) Langeview, from which have an excluded.

 (b) Applice has the main control of langeview. The have the main relative have an excluded in the langeview.

 (b) Applice has the main control of langeview. The have have the main relative have been been excluded by an excluded.

 (b) Applice has the main control of langeview. The have been excluded by the langeview. The main has have been excluded by the langeview.

 (b) Reduce the langeview.

 (c) Reduce the langeview.

- Revenues from regions outside the US and Puerto Rico.
 Revenues from regions outside the US and Puerto Rico.
 Neirosciente pois attributation for description of standardiada Business Segments/Lines. Unless specified otherwise, all numbers are global.
 Nei ricoscie pois attributation to Bank
- 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.
 Include decommits ameritations or scheduled and uncheduled payments, end of defaults under both IV and LOCOM accounting methods.
 Include MSR changes unche Bohh V and LOCOM accounting methods.
 Include MSR changes unche Bohh V and LOCOM accounting methods.
 Include MSR changes unche Bohh V and LOCOM accounting methods.
 Include MSR changes unche Bohh V and LOCOM accounting methods.
 Include MSR changes unche Bohh V and LOCOM accounting methods.
- (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 toon commission income.
- Banks should not report changes in value of the MSR asset or hedges within the trading book.
 List segments from which item was excluded:

Difference from which them on an unbulk
 Difference from the second base which the how may septicable, a 10 trapender how GL
 Difference from the second base which the how may septicable and address the Second Base of Base of Second Base of Base of Second Base of B

Bank PPNR Net Interest Income Worksheet: XYZ in Baseline

od 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 Instructions: All banks for which deposits comprise 25% or more of total liabilities for any reported p be reported by quarter, and not on a year-to-date basis. Please indicate if deposits are 25% or more of total liabiliti Net Interest Income Designation Field - Populated Automa Projec PQ 3 PQ 4 Average Asset Balances (\$Millions) (1) First Lien Residential Mortgages (in Domestic Offices) Second / Junior Lien Residential Mortgages (in Domes PQ 2 PQ 5 PQ 6 PQ 7 PQ 8 PQ 9 PQ 1 ., estic Offices) Closed-End Junior Liens 2A Home Equity Lines Of Credit (HELOCs) 2B 3 Home Equity Lines Of Credi C&I Loans (7) CRE Loans (in Domestic Offices) Credit Cards Other Consumer Auto Loans Student Loans 6 6A 6B 6C Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) Residential Mortgages (First and Second Lien) Other Other Loans & Leases (10) 7A 7B 8 Other Loans & Leases (10) Nonaccruit Loans (5) Securities (JAS and HTM) - Texpery RiM8S (both CMOs and pass-throughs) Securities (JAS and HTM) - Qency RiM8S (both CMOs and pass-throughs) Securities (JAS and HTM) - Other Trading Assets Deposits with Banks & Other Other Interest/Dividend Bearing Assets (2) Other acuts 9 10 11 12 13 14 15 16 Other Assets 17 Total Average Asset Balances Average Rates Earned (%) (9) First Lien Residential Mortgages (in Domestic Offices) Second / Junior Lien Residential Mortgages (in Domest Closed-End Junior Liens 18 ., estic Offices) 19 19A 19B 20 21 23 23A 23B 23C 24 24B 25 26 27 28 29 30 HELOCS HELOCS C&I Loans (7) CRE Loans (in Domestic Offices) Credit Cards Other Consumer Auto Loans Student Loans Student Loans Other, Incl. Laans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) Real Estate Loans (Notrages (First and Second Lien) Other Other Loans & Leases Socialities (JAS and HTM) - Reagons (MBS (both CMOs and pass-threo Securities (JAS and HTM) - Reagons (MBS (both CMOs and pass-threo Securities (JAS and HTM) - Reagons (MBS (both CMOs and pass-threo Securities (JAS and HTM) - Reagons (MBS (both CMOs and pass-threo Securities (JAS and HTM) - Reagons (JMS (both CMOs and pass-threo Trading Assets unape) Deposits with Banks & Other Other Interest/Dividend Bearing Assets 31 32 33 Total Interest Income Average Liability Balances (\$Millions) Deposits-Domestic (6) 34 34A Non-Interest-Bearing Demand Money Market Accounts 34B 34C 34D 35 35A 35B 36A 36B 36C 37 Savings NOW, ATS, and other Transaction Accounts NOW, AIS, and other fransaction Accounts Time Deposits Deposits-Foreign (6) Foreign Deposits Foreign Deposits-Time Fed Funds, Reposits-Time Fed Funds reposits Cher Short Term Borrowing Fed Funds Repos Other Short Term Borrowing (11) Trading Liabilities 38 39 40 Other Interest-Bearing Liabilities (3)(11) Other Liabilities (11) _ 41 Total Average Liability Balances Average Liability Rates (%) (9) Deposits-Domestic (6) Non-Interest-Bearing Demand (8) Money Market Accounts Savings 42 42A 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 42B 42C Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts 42D 42E 43 43A 43B 44 44A other i ransaction Accounts Time Deposits Deposits-Foreign (6) Foreign Deposits-Foreign Deposits-Foreign Deposits-Time Fed Funds, Repos, & Other Short Term Borrowing Fed Funds 44B 44C Repos Other Short Term Borrowing 45 46 47 Trading Liabilities 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 Rem 9. Include purchased credit impaired loans.

 [2] Break out and explain nature of significant Rems 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. Amount should equal item 13 of the PPNR Projections Worksheet.
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.
A sum of average RCOM4518, PCOM4548, RCFD6451, and RCFD6436.
Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card
A tracts are annualted. (4) (5) (6) (7) (8) (9) (10) Include a Commanded by farmland here (RCFD1420) and other loans not accounted for in the other categories.
 A Sum of line items 36C and 39 equals a sum of RCFD3190, RCFD3200, and interest-bearing liabilities reported 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

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

	tructions: Banks to complete non shaded cells only; all shaded cells with embedded formula:						P	rojected				
		Call Report Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
A.M.	Metrics by Business Segment/Line (9) tail and Small Business Segment											
	Domestic (24) Credit and Charge Cards											
	Total Open Accounts – End of Period Credit and Charge Card Purchase Volume		# \$Millions									
	Credit and Charge Card Rewards/Partner Sharing Expense (23) (34)		\$Millions							-		
	Mortgages and Home Equity Average Third-Party Residential Mortgages Serviced (3)		\$Millions									
	Residential Mortgage Originations Industry Market Size - Volume (25)		\$Millions									
	Mortgages and Home Equity Sold during the quarter (26) RC OI	CONF070+RCONF071+RC NF674+RCONF675	\$Millions									
	Servicing Expenses (8) Retail and Small Business Deposits		\$Millions									
	Total Open Checking and Money Market Accounts - End of Period (31) Debit Card Purchase Transactions		:									
	International Retail and Small Business (12)		-									
Invr	Credit Card Revenues (1) estment Banking Segment		\$Millions									
	Number of Employees (15) Compensation - Total (8)		# \$Millions									
	Stock Based Compensation and Cash Variable Pay (8)		\$Millions									
	Advisory Deal Volume		\$Millions							1	1	1
	Industry Market Size - Fees Industry Market Size - Completed Deal Volume		\$Millions \$Millions									
	Backlog (30) Equity Capital Markets		\$Millions									
	Deal Volume		\$Millions									
	Industry Market Size - Fees Industry Market Size - Volume		\$Millions \$Millions									-
	Debt Capital Markets Deal Volume		\$Millions									
	Industry Market Size - Fees		\$Millions									
	Industry Market Size - Volume Syndicated Lending		\$Millions									
	Deal Volume		\$Millions \$Millions									
	Industry Market Size - Fees Industry Market Size - Volume		\$Millions \$Millions								<u> </u>	
Mer	rchant Banking / Private Equity AUM (10)		\$Millions									
Sale	es and Trading Segment											
	Number of Employees (15) Total Proprietary Trading Revenue		# \$Millions							<u> </u>		
	Compensation - Total (8) Stock Based Compensation and Cash Variable Pay (8)		\$Millions \$Millions								-	-
	Equities Average Asset Balance		\$Millions									
	Fixed Income									L		
	Average Asset Balance Commodities		\$Millions									
	Average Asset Balance		\$Millions									
	Prime Brokeroge Average Client Balances (13)		\$Millions									
	Transaction Volume		\$Millions									
Inve	estment Management Segment											
	Asset Management AUM - Total (10)		\$Millions	-								
	AUM - Equities AUM - Fixed Income		\$Millions \$Millions									
	AUM - Other		\$Millions							-	-	
	Net Inflows/Outflows Wealth Management/Private Banking		\$Millions									
	AUM - Total (10)		\$Millions \$Millions	-						•	•	
	AUM - Equities AUM - Fixed Income		\$Millions \$Millions									
	AUM - Other Net Inflows/Outflows		\$Millions \$Millions									
	Number of Financial Advisors (11)		#									
Inve	estment Services Segment_ Asset Servicing											
	Assets under Custody and Administration Issuer Services		\$Millions									
	Corporate Trust Deals Administered											
R.F	Firm Wide Metrics: PPNR Projections Worksheet											
	Number of Employees	RIAD4150	*									
	Revenues - International Revenues - APAC (2) (16)		\$Millions							-	-	
			\$Millions									
	Revenues - EMEA (2) (17) Revenues - LatAm (2) (18)		\$Millions									
	Revenues - LatAm (2) (18) Revenues - Canada (2)		\$Millions \$Millions \$Millions									
	Revenues - LatAm (2) (18) Revenues - Canada (2) Revenues - Domestic Sevenare Costs (14)		\$Millions \$Millions \$Millions \$Millions \$Millions		-	•			-	-		
	Revenues - Latada (2) (38) Revenues - Canada (2) Revenues - Dometric Severance Costs (14) Collateral Underlying Operating Lesses for Which the Bank is the Lessor (22)		\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions		-	-	-	-	-		•	
	Revenues - Labkm (2) (18) Revenues - Canada (2) Revenues - Domestic Sevenance Costs (14) Collateral Undering Oparating Lesses for Which the Bank is the Lessor (22) Auto Other		\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions	-	-	-	•	-	-	-		
	Revenues - Landin (2) (18) Revenues - Canada (2) Revenues - Domestic Severance Cost (14) Collisteral Underlying Operating Lesses for Which the Bank is the Lessor (22) Auto	R4702150	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions			-	-	-	-			
	Remmus - Lakin [2] (18) Remmis - Lakin [2] (18) Senset: - Constant (2) Collared Ludwight (9) Constant Leases for Which the Bank is the Lessor (22) Auto Other Other Collared Ludwight (9) Constant (2) Collared Ludwight (9) Constant (2) Collared Ludwight (9) Constant (2) Collared Ludwight (9) Constant (2) Collared Ludwight (9) Constant (2) Residential	R5702150	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions				-		-	-		
	Rommus - Lakin (2) (18) Rommus - Cash (2) Bernarci, Cash (2) Bernarci, Cash (2) Calitaral Underlying Cenzing Lease for Which the Bank is the Lessor (22) Calitaral Underlying Cenzing Leases for Which the Bank is the Lessor (22) Other Other Bahance Cammercial	RT02150	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions			-	-	-	-	-		
	Remmus - Ladin [2] (18) Remuse: - Cash (2) Servaric: Cash (2) Califact inductiveg Operating Lease for Which the Bank is the Lessor (22) Other Other Other Commercial Familian Familian Non-Recurring FMR Items (32) Tanding Servere	RIAD4220	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions	-			-			-		
	Roemus - Lafan [2] (18) Roemus - Canada [2] Servaric Cati, Catal Calitari Lidoshiya, Operang Leases for Which the Bank is the Lesser [22] Auto Other Calitari Lidoshiya, Operang Leases for Which the Bank is the Lesser [22] Auto Other Residential Familiard New Recurring PPWR Items [22]		\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions								-	
C.FI	Remmus - Lakin [2] (18) Remmus - Cash (2) Remmus - Constitution Calibratic Modeling Operating Leases for Which the Bank is the Lessor [22] Other - Other Other Cameroid Familiad Non-Recurring PRM Items [23] Trading Remmus Noi Giani Joseph on Sales of Other Real Estate Owned [19] The Cash Joseph on Sales of Other Real Estate Owned [19]	RIADA.520 RIA28551 yuled to complete the Net Interest Income Worksheet)	SMillions SMillions SMillions SMillions SMillions SMillions SMillions SMillions SMillions SMillions SMillions SMillions					-			-	
C. FI	Remains - Lakin (2) (18) Remains - Casha (2) Bernard Cault (2) Collar dambing Quarting Lases for Which the Bank is the Lessor (22) Add Salaries Commercial Besidential Commercial Residential Nen Recurring PRH Items (22) Trafing Revenue Net Gain(Lossei) on Sales of Other Real Estar Owned (19) Trafing Revenue Net Gain(Lossei) on Sales of Other Real Estar Owned (19) Trafing Revenue Net Gain(Lossei) on Sales of Other Real Estar Owned (19) Trafing Revenue Net Gain(Lossei) on Sales of Other Real Estar Owned (19)	RAGA220 mbd8561 RotDc560 RotDc780	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions				-	-				
с.я	Remmas - Lakin [2] (18) Remmas - Lakin [2] (18) Remmas - Jonentik Colliand Laking Operating Leases for Which the Bank is the Lessor [22] Auto Other Other Other Other Distance Residencial Re	RAGA220 mbd8561 RotDc560 RotDc780	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions				-	-				
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	Remuse: Laken [2] (18) Remuse: Casha [2] Remuse: Casha [2] Senrance: Cash [2] Casha dendring: Operating Lease for Which the Bank is the Lessor [22] Casha dendring: Operating Lease for Which the Bank is the Lessor [22] Other Casha and Casha	RAGA220 mbd8641 RotDc560 RotDc780	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions				-					
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Qua	Remain: - Lacke [2] (18) Remain: - Coach [2] Remain: - Coach [2] Auto - Others - Lacker[2] - Auto - Others - Lacker[2] - Tarling Remain: Residential Residentia	RAGA220 matelis64 RedDc380 RedDc780	sAllions SAL months mo									
Qua	Remain: - Lacher [2] (18) Remain: - Lacher [2]	RAGA220 matelis64 RedDc380 RedDc780	sAllions SAL months mo			Assumed Floer						

Bank PPNR Metrics Worksheet: XYZ in Baseline d be reported by quarter, and not on a year-to-date basis.

- Explores to the PPNR Metrics Worksheet
 Torokine metrics data for all quarters, buc only if International Retail and Small Business Segment revenues in any of the
 back metrics data for all quarters, buc only if International Retail and Small Business Segment revenues in any of the
 back metrics data for all quarters requested in the PPNR schedule.
- us to are also quarter requests in the rive science. 10 Provide region sciences for al quarter sciences to only international revenue exceeded 3% of the total revenue in any of the last four actual quarters requested in the PPRR schedule. 10 Area gran customing principal balance to residential morphage loans the bank services for others. 10 Area (science) and that to the schedule of the science of the schedule of the science of the sc
- (5) A rate movement in an environment where the reprinting 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 op point requested, with an air of date equal to the reporting date.

- Utilitation
 Internet Provide United States

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 Information Provide United States vise, all

- (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/Phrate Banking business line.
- Regions outside the US and Puerto Rico.
 Sanks should not report changes in value of the MSR asset or hedges within the trading book.
 List items on PPNR Projections worksheet that include this item if any:
- Initiation equivalent employees at a ded of current particip (Marcis) for a given segment only.
 Marcine Andrea State and Arica
 State and Public region (sinc). South Asia, Australia, and New Zoaland)
 Turspee, Maldiat and Arica
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- (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
- 2. Refers to the balance sheet carrying amount of any equipment or other saset rented to other under operating leases, net of accumulated depreciation. The total in line item 49 should correspond to the amount included in call Report Schedule RF 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 ex

Applies to line items 1-9. US and Pareto Nico only. Applies to line items 1-9. US and Pareto Nico only. Applies to line items 1-9. US and Pareto Nico only. Constrained on the initial of the operator. Applies to line items 1-9. US and Pareto Nico only. Constrained on the initial of the operator. Applies to line items 1-9. US and Pareto Nico only. Constrained on the initial of the operator. Constrained on the operator of the operator. Constrained on the operator of the operator. Constrained on the operator of the operator of

(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 888 and 88C only, otherwise complete line 884 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

Do international revenues exceed 5% of total revenues?

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

N/A N/A N/A N/A N/A N/A N/A N/A