

DFAST-14A Regulatory Capital Instruments Schedule Cover Sheet

Institution Name:

RSSD ID:

Submission Date (MM/DD/YYYY):

OCC Charter ID:

DFAST-14A Regulatory Capital Instruments Schedule

Projected Capital Actions and Balances

Item	Basel I regulatory capital treatment	Notional amount (\$mil)										Amount recogni:				
		Actual					Projected					Actual				
		Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013
Quarterly Redemption/Repurchase Activity																
1	Common Stock (CS)	Tier 1														
2	CS Warrants	Tier 1														
3	CS USG Investment	Tier 1														
4	Non-Cumulative Perpetual Preferred (NCPP)	Tier 1														
5	NCPP Convertible	Tier 1														
6	Cumulative Perpetual Preferred (CPP)	Tier 1														
7	CPP TARP Preferred	Tier 1														
8	Mandatory Convertible Preferred (MCP)	Tier 1														
9	MCP USG Preferred	Tier 1														
10	Cumulative Dated Preferred (TRUPS)	Tier 1														
11	USG Preferred TRUPS	Tier 1														
12	REIT Preferred	Tier 1														
13	Other Tier 1 Instruments	Tier 1														
14	Cumulative Perpetual Preferred (CPP)	Tier 2														
15	Mandatory Convertible Preferred (MCP)	Tier 2														
16	Cumulative Dated Preferred (TRUPS)	Tier 2														
17	Subordinated Debt	Tier 2														
18	Other Tier 2 Instruments	Tier 2														
Quarterly Issuance Activity																
19	Common Stock (CS)	Tier 1														
20	CS Warrants	Tier 1														
21	CS USG Investment	Tier 1														
22	Non-Cumulative Perpetual Preferred (NCPP)	Tier 1														
23	NCPP Convertible	Tier 1														
24	Cumulative Perpetual Preferred (CPP)	Tier 1														
25	CPP TARP Preferred	Tier 1														
26	Mandatory Convertible Preferred (MCP)	Tier 1														
27	MCP USG Preferred	Tier 1														
28	Cumulative Dated Preferred (TRUPS)	Tier 1														
29	USG Preferred TRUPS	Tier 1														
30	REIT Preferred	Tier 1														
31	Other Tier 1 Instruments	Tier 1														
32	Cumulative Perpetual Preferred (CPP)	Tier 2														
33	Mandatory Convertible Preferred (MCP)	Tier 2														
34	Cumulative Dated Preferred (TRUPS)	Tier 2														
35	Subordinated Debt	Tier 2														
36	Other Tier 2 Instruments	Tier 2														
Capital Balances																
37	Common Stock (CS)	Tier 1														
38	CS Warrants	Tier 1														
39	CS USG Investment	Tier 1														
40	Non-Cumulative Perpetual Preferred (NCPP)	Tier 1														
41	NCPP Convertible	Tier 1														
42	Cumulative Perpetual Preferred (CPP)	Tier 1														
43	CPP TARP Preferred	Tier 1														
44	Mandatory Convertible Preferred (MCP)	Tier 1														
45	MCP USG Preferred	Tier 1														
46	Cumulative Dated Preferred (TRUPS)	Tier 1														
47	USG Preferred TRUPS	Tier 1														
48	REIT Preferred	Tier 1														
49	Other Tier 1 Instruments	Tier 1														
50	Cumulative Perpetual Preferred (CPP)	Tier 2														
51	Mandatory Convertible Preferred (MCP)	Tier 2														
52	Cumulative Dated Preferred (TRUPS)	Tier 2														
53	Subordinated Debt	Tier 2														
54	Other Tier 2 Instruments	Tier 2														
			No	No	No	No	No	No	No	No	No	No	No	No	No	No

Data completeness check: If "No", please complete all non shaded cells until all cells to the right read "Yes." Do not leave cells blank; enter "0" if not applicable.

DFAST-14A Regulatory Capital Instruments Schedule

Capital Position Reconciliation

	Notes	Actual in \$Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Proj Q3 2013
Reconciliation of Tier 1 capital position						
1	Funded Tier 1 instruments*	-	-	-	-	-
2	Noncontrolling (minority) interest					
3	Class A					
4	Class B					
5	Class C					
6	Retained earnings					
7	Accumulated other comprehensive income					
8	Regulatory adjustments					
9	Restricted core capital in excess of the Tier 1 limit (if addition, report as a positive value; if deduction, report as a negative value)					
10	Other additions/reductions					
11	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)					
12	Net unrealized loss on available-for-sale equity securities (report loss as a positive value)					
13	Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)					
14	Disallowed goodwill and other disallowed intangible assets					
15	Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank holding company's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)					
16	Disallowed servicing assets and purchased credit card relationships					
17	Disallowed deferred tax assets					
18	Other additions/deduction to tier 1 capital					
19	Tier 1 capital (includes funded instruments, noncontrolling interest, retained earnings and AOCI LESS regulatory adjustments)					
20	For validation purposes, enter the value of Tier 1 capital per Schedule RC-R <i>Validation check: does Line 19=Line 20?</i>					No
Reconciliation of Tier 2 capital position						
21	Funded Tier 2 instruments*	-	-	-	-	-
22	Noncontrolling (minority) interest					
23	Class B					
24	Class C					
25	Regulatory adjustments					
26	Restricted core capital in excess of the Tier 2 limit (if addition, report as a positive value; if deduction, report as a negative value)					
27	Allowance for loan and lease losses includible in Tier 2 capital					
28	Unrealized gains on available-for-sale equity securities includable in Tier 2 capital					
29	Other Tier 2 capital components					
30	Tier 2 capital (includes funded instruments, noncontrolling interest, and regulatory adjustments)					
31	For validation purposes, enter the value of Tier 2 capital per Schedule RC-R <i>Validation check: does Line 30=Line 31?</i>					No
Reconciliation of Total risk-based capital position						
32	Tier 3 capital allocated for market risk					
33	Deductions for total risk-based capital					
34	Total risk-based capital					
35	For validation purposes, enter the value of Total risk-based capital per Schedule RC-R <i>Validation check: does Line 34=Line 35?</i>					No
Data completeness check: If "No", please complete all non shaded cells until all cells to the right read "Yes." Do not leave cells blank; enter "0" if not applicable.		No	No	No	No	No

* Funded Tier 1 and Tier 2 instruments should equal the sum of the instruments as reported on the "Projected Capital Balances" worksheet.

