

## 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](mailto:DFA165i2.reporting@occ.treas.gov).

<b>Institution Name:</b>	XYZ
<b>RSSD ID:</b>	
<b>OCC Charter ID:</b>	#####
<b>Source:</b>	Bank
<b>Current Year:</b>	2014 (Enter appropriate year)
<b>Planning Horizon Year 1:</b>	2015
<b>Planning Horizon Year 2:</b>	2016
<b>Submission Date (MM/DD/YYYY):</b>	(Enter date)
<b>When Received:</b>	

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

Bank Income Statement

Item	Notes	Actual in \$Millions as of date	Projected in \$Millions									Sums in \$Millions				
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter		
<b>LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST</b>																
1	<b>Real Estate Loans (in Domestic Offices)</b>	Sum of items 2, 5, 8, and 14	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	<b>First Lien Mortgages</b>	Sum of items 3 and 4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	First Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	First Lien HELOAN		-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	<b>Second / Junior Lien Mortgages</b>	Sum of items 6 and 7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Closed-End Junior Liens		-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	HELOCs		-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	<b>CRE Loans</b>	Sum of items 9, 10, and 11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Construction		-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Multifamily		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Nonfarm, Non-residential	Sum of items 12 and 13	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Owner-Occupied		-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Non-Owner-Occupied		-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	<b>Loans Secured by Farmland</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	<b>Real Estate Loans (Not in Domestic Offices)</b>	Sum of items 16, 17, 18, and 24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	First Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Second / Junior Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	<b>CRE Loans</b>	Sum of items 19, 20, and 21	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Construction		-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Multifamily		-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Nonfarm, Non-residential	Sum of items 22 and 23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Owner-Occupied		-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Non-Owner-Occupied		-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Loans Secured by Farmland		-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	<b>C&amp;I Loans</b>	Sum of items 26 to 28	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	C&I Graded		-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Small Business (Scored/Delinquency Managed)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	Business and Corporate Card		-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	<b>Credit Cards</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	<b>Other Consumer</b>	Sum of items 31, 32, 33, and 34	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Auto Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Student Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Other loans backed by securities (non-purpose lending)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
34	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	<b>Other Loans</b>	Sum of items 36 to 40	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	Loans to Foreign Governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	Agricultural Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	Loans for purchasing or carrying securities (secured or unsecured)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	Loans to Depositories and Other Financial Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	All Other Loans and Leases	Sum of items 41 and 42	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	All Other Loans (exclude consumer loans)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	All Other Leases		-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	<b>Total Loans and Leases</b>	Sum of items 1, 15, 25, 29, 30, and 35	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION</b>																
44	<b>Real Estate Loans (in Domestic Offices)</b>	Sum of items 45, 46, 47, and 48	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	First Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	Second / Junior Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	CRE Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	Loans Secured by Farmland		-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	<b>Real Estate Loans (Not in Domestic Offices)</b>	Sum of items 50, 51, and 52	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	Residential Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-	-
51	CRE Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-
52	Loans Secured by Farmland		-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	<b>C&amp;I Loans</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	<b>Credit Cards</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	<b>Other Consumer</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	<b>All Other Loans and Leases</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	<b>Total Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>	Sum of items 44, 49, 53, 54, 55, and 56	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TRADING ACCOUNT</b>																
58	<b>Trading Mark-to-market (MTM) Losses</b>	Item 10 on Trading Worksheet (flipped sign)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	<b>Trading Issuer Default Losses (Trading IDR)</b>	Item 1 on Counterparty Risk Worksheet	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	<b>Counterparty Credit MTM Losses (CVA losses)</b>	Item 2 on Counterparty Risk Worksheet	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	<b>Counterparty Default Losses</b>	Item 3 on Counterparty Risk Worksheet	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	<b>Total Trading and Counterparty</b>	Sum of items 58, 59, 60, 61	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>OTHER LOSSES</b>																
63	<b>Goodwill impairment</b>	riadc216	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	<b>Valuation Adjustment for firm's own debt under fair value option (FVO)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	<b>Other Losses (describe in supporting documentation)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	<b>Total Other Losses</b>	Sum of items 63, 64, and 65	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	<b>Total Losses</b>	Sum of items 43, 57, 62, and 66	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>ALLOWANCE FOR LOAN and LEASE LOSSES</b>																
68	<b>ALLL, prior quarter</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
69	<b>Real Estate Loans (in Domestic Offices)</b>	Sum of items 70, 74, and 78	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70	Residential Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-	-
71	First Lien Mortgages		-	-	-	-	-	-	-	-	-	-	-	-	-	-
72	Closed-End Junior Liens		-	-	-	-	-	-	-	-	-	-	-	-	-	-
73	HELOCs		-	-	-	-	-	-	-	-	-	-	-	-	-	-
74	CRE Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Bank Income Statement**

Item	Notes	Actual in \$Millions as of date	Projected in \$Millions									Sums in \$Millions					
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter			
75	Construction																
76	Multifamily																
77	Nonfarm, Non-residential																
78	Loans Secured by Farmland																
79	<b>Real Estate Loans (Not in Domestic Offices)</b>	<i>Sum of items 80, 81, and 82</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80	Residential Mortgages																
81	CRE Loans																
82	Farmland																
83	<b>C&amp;I Loans</b>	<i>Sum of items 84, 85, and 86</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
84	C&I Graded																
85	Small Business (Scored/Delinquency Managed)																
86	Business and Corporate Cards																
87	<b>Credit Cards</b>																
88	<b>Other Consumer</b>																
89	<b>All Other Loans and Leases</b>																
90	<b>Unallocated</b>																
91	<b>Provisions during the quarter</b>	<i>riad4230</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
92	<b>Real Estate Loans (in Domestic Offices)</b>	<i>Sum of items 93, 97, and 101</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
93	Residential Mortgages	<i>Sum of items 94, 95, and 96</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
94	First Lien Mortgages																
95	Closed-End Junior Liens																
96	HELOCs																
97	CRE Loans																
98	Construction																
99	Multifamily																
100	Nonfarm, Non-residential																
101	Loans Secured by Farmland																
102	<b>Real Estate Loans (Not in Domestic Offices)</b>	<i>Sum of items 103, 104, and 105</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
103	Residential Mortgages																
104	CRE Loans																
105	Farmland																
106	<b>C&amp;I Loans</b>	<i>Sum of items 107, 108, and 109</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
107	C&I Graded																
108	Small Business (Scored/Delinquency Managed)																
109	Corporate and Business Cards																
110	<b>Credit Cards</b>																
111	<b>Other Consumer</b>																
112	<b>All Other Loans and Leases</b>																
113	<b>Unallocated</b>																
114	<b>Net charge-offs during the quarter</b>	<i>Item 43</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
115	<b>Other ALLL Changes</b>	<i>riadc233 less riad5523</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
116	<b>ALLL, current quarter</b>	<i>Items 68, 91, and 115 less item 114 = riad3123</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>PRE-PROVISION NET REVENUE</b>																	
117	Net interest income	<i>PPNR Projections Worksheet Item 13</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
118	Noninterest income	<i>PPNR Projections Worksheet Item 26</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
119	Noninterest expense	<i>PPNR Projections Worksheet Item 38</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
120	<b>Pre-Provision Net Revenue</b>	<i>Items 117 and 118 less item 119</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>CONDENSED INCOME STATEMENT</b>																	
121	Pre-Provision Net Revenue	<i>Item 120</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
122	Provisions during the quarter	<i>Item 91 = riad4230</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
123	Total Trading and Counterparty Losses	<i>Item 62</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
124	Total Other Losses	<i>Item 66</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125	Other Income Statements (I/S) Items																
126	Realized Gains (Losses) on available-for-sale securities, including OTTI	<i>riad3196</i>															
127	Realized Gains (Losses) on held-to-maturity securities, including OTTI	<i>riad3521</i>															
128	Income (loss) before taxes and extraordinary items	<i>Sum of items 121, 125, 126, and 127, less items 122, 123, and 124 = riad4301</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
129	Applicable income taxes (foreign and domestic)	<i>riad4302</i>															
130	Income (loss) before extraordinary items and other adjustments	<i>Item 128 less item 129 = riad4300</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
131	Extraordinary items and other adjustments, net of income taxes	<i>riad4320</i>															
132	Net income (loss) attributable to Bank and minority interests	<i>Sum of items 130 and 131 = riadg104</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
133	Net income (loss) attributable to minority interests	<i>riadg103</i>															
134	Net income (loss) attributable to Bank	<i>Item 132 less item 133 = riad4340 (must match item 4 on the Capital Worksheet)</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135	Effective Tax Rate (%)	<i>Item 129 divided by item 128, multiplied by 100</i>	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-
<b>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</b>																	
136	Reserve, prior quarter																
137	Provisions during the quarter																
138	Net charges during the quarter																
139	Reserve, current quarter	<i>Items 136 and 137 less item 138</i>															

Bank Balance Sheet Worksheet: XYZ in Baseline

Item	Notes	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Assets										
<b>SECURITIES</b>										
1	Held to Maturity (HTM)	rcfd1754								
2	Available for Sale (AFS)	rcfd1773								
3	<b>Total Securities</b>	Sum of items 1 and 2	-	-	-	-	-	-	-	-
Of which:										
4	Securitized (investment grade)									
5	Securitized (non-investment grade)									
<b>Total Loans and Leases</b>										
6	<b>Real Estate Loans (in Domestic Offices)</b>	Sum of items 7, 10, 13, and 19	-	-	-	-	-	-	-	-
7	<b>First Lien Mortgages</b>	Sum of items 8 and 9 = rcon5367	-	-	-	-	-	-	-	-
8	First Lien Mortgages									
9	First Lien HELOAN									
10	<b>Second / Junior Lien Mortgages</b>	Sum of items 11 and 12 = rcon5368 = rcon1797	-	-	-	-	-	-	-	-
11	Closed-End Junior Liens									
12	HELOCs									
13	<b>CRE Loans</b>	Sum of items 14, 15, and 16 = sum of rconf158 and rconf159 = rcon1460	-	-	-	-	-	-	-	-
14	Construction									
15	Multifamily									
16	Nonfarm, Non-residential	Sum of items 17 and 18 = rconf160 = rconf161 = rcon1420	-	-	-	-	-	-	-	-
17	Owner-Occupied									
18	Non-Owner-Occupied									
19	Loans Secured by Farmland									
20	<b>Real Estate Loans (Not in Domestic Offices)</b>	Sum of items 21, 22, 23, and 29	-	-	-	-	-	-	-	-
21	First Lien Mortgages									
22	Second / Junior Lien Mortgages									
23	<b>CRE Loans</b>	Sum of items 24, 25, and 26	-	-	-	-	-	-	-	-
24	Construction									
25	Multifamily									
26	Nonfarm, Non-residential	Sum of items 27 and 28	-	-	-	-	-	-	-	-
27	Owner-Occupied									
28	Non-Owner-Occupied									
29	Loans Secured by Farmland									
30	<b>C&amp;I Loans</b>	Sum of items 31 to 34	-	-	-	-	-	-	-	-
31	C&I Graded									
32	Small Business (Scored/Delinquency Managed)									
33	Corporate Card									
34	Business Card									
35	<b>Credit Cards</b>	Sum of items 36 and 37	-	-	-	-	-	-	-	-
36	Charge Card									
37	Bank Card									
38	<b>Other Consumer</b>	Sum of items 39, 40, 41, and 42 = rcfdk137	-	-	-	-	-	-	-	-
39	Auto Loans									
40	Student Loans									
41	Other loans backed by securities (non-purpose lending)									
42	Other									
43	<b>Other Loans and Leases</b>	Sum of items 44 to 48 = rcfd2081 = rcfd1590 = rcon1545 = rcfdb532+ rcfdb533+ rcfdb534+ rcfdb536+ rcfdb537+ rcfdj454	-	-	-	-	-	-	-	-
44	Loans to Foreign Governments									
45	Agricultural Loans									
46	Loans for purchasing or carrying securities (secured or unsecured)									
47	Loans to Depositories and Other Financial Institutions									

Bank Balance Sheet Worksheet: XYZ in Baseline

Item		Notes	Projected in \$Millions									
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
48	All Other Loans and Leases	Sum of items 49 and 50	-	-	-	-	-	-	-	-	-	-
49	All Other Loans (exclude consumer loans)	= rconj451										
50	All Other Leases	= rcfdf163										
51	<b>Total Loans and Leases</b>	Sum of items 6, 20, 30, 35, 38, a	-	-	-	-	-	-	-	-	-	-
<b>LOANS HELD FOR INVESTMENT AT AMORTIZED COST</b>												
52	<b>Real Estate Loans (in Domestic Offices)</b>	Sum of items 53, 56, 59, and 65	-	-	-	-	-	-	-	-	-	-
53	<b>First Lien Mortgages</b>	Sum of items 54 and 55	-	-	-	-	-	-	-	-	-	-
54	First Lien Mortgages		-	-	-	-	-	-	-	-	-	-
55	First Lien HELOAN		-	-	-	-	-	-	-	-	-	-
56	<b>Second / Junior Lien Mortgages</b>	Sum of items 57 and 58	-	-	-	-	-	-	-	-	-	-
57	Closed-End Junior Liens		-	-	-	-	-	-	-	-	-	-
58	HELOCs		-	-	-	-	-	-	-	-	-	-
59	<b>CRE Loans</b>	Sum of items 60, 61, and 62	-	-	-	-	-	-	-	-	-	-
60	Construction											
61	Multifamily											
62	Nonfarm, Non-residential	Sum of items 63 and 64	-	-	-	-	-	-	-	-	-	-
63	Owner-Occupied											
64	Non-Owner-Occupied											
65	<b>Loans Secured by Farmland</b>											
66	<b>Real Estate Loans (Not in Domestic Offices)</b>	Sum of items 67, 68, 69, and 75	-	-	-	-	-	-	-	-	-	-
67	First Lien Mortgages		-	-	-	-	-	-	-	-	-	-
68	Second / Junior Lien Mortgages		-	-	-	-	-	-	-	-	-	-
69	<b>CRE Loans</b>	Sum of items 70, 71, and 72	-	-	-	-	-	-	-	-	-	-
70	Construction											
71	Multifamily											
72	Nonfarm, Non-residential	Sum of items 73 and 74	-	-	-	-	-	-	-	-	-	-
73	Owner-Occupied											
74	Non-Owner-Occupied											
75	Loans Secured by Farmland											
76	<b>C&amp;I Loans</b>	Sum of items 77, 78, and 79	-	-	-	-	-	-	-	-	-	-
77	C&I Graded											
78	Small Business (Scored/Delinquency Managed)		-	-	-	-	-	-	-	-	-	-
79	Business and Corporate Card		-	-	-	-	-	-	-	-	-	-
80	<b>Credit Cards</b>		-	-	-	-	-	-	-	-	-	-
81	<b>Other Consumer</b>	Sum of items 82, 83, 84, and 85	-	-	-	-	-	-	-	-	-	-
82	Auto Loans		-	-	-	-	-	-	-	-	-	-
83	Student Loans		-	-	-	-	-	-	-	-	-	-
84	Other loans backed by securities (non-purpose lending)											
85	Other		-	-	-	-	-	-	-	-	-	-
86	<b>Other Loans and Leases</b>	Sum of items 87 to 91	-	-	-	-	-	-	-	-	-	-
87	Loans to Foreign Governments											
88	Agricultural Loans											
89	Loans for purchasing or carrying securities (secured or unsecured)											
90	Loans to Depositories and Other Financial Institutions											
91	All Other Loans and Leases	Sum of items 92 and 93	-	-	-	-	-	-	-	-	-	-
92	All Other Loans (exclude consumer loans)											
93	All Other Leases											
94	<b>Total Loans and Leases</b>	Sum of items 52, 66, 76, 80, 81,	-	-	-	-	-	-	-	-	-	-
<b>Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>												
95	<b>Real Estate Loans (in Domestic Offices)</b>	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	-	-	-	-	-	-	-	-	-	-

Bank Balance Sheet Worksheet: XYZ in Baseline

Item		Notes	Projected in \$Millions									
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
98	CRE Loans	Item 13 less 59	-	-	-	-	-	-	-	-	-	-
99	Loans Secured by Farmland	Item 19 less 65	-	-	-	-	-	-	-	-	-	-
100	<b>Real Estate Loans (Not in Domestic Offices)</b>	Sum of items 101, 102, and 103	-	-	-	-	-	-	-	-	-	-
101	Residential Mortgages	Items 21 and 22 less 67 and 68	-	-	-	-	-	-	-	-	-	-
102	CRE Loans	Item 23 less 69	-	-	-	-	-	-	-	-	-	-
103	Loans Secured by Farmland	Item 29 less 75	-	-	-	-	-	-	-	-	-	-
104	C&I Loans	Item 30 less 76	-	-	-	-	-	-	-	-	-	-
105	Credit Cards	Item 35 less 80	-	-	-	-	-	-	-	-	-	-
106	Other Consumer	Item 38 less 81	-	-	-	-	-	-	-	-	-	-
107	Other Loans and Leases	Item 43 less 86	-	-	-	-	-	-	-	-	-	-
108	<b>Total Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>	Sum of items 95, 100, 104, 105,	-	-	-	-	-	-	-	-	-	-
109	Unearned Income on Loans	rcfd2123										
110	Allowance for Loan and Lease Losses	rcfd3123	-	-	-	-	-	-	-	-	-	-
111	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses	Item 51 less items 109 and 110 = rcfdb529 + rcf5369	-	-	-	-	-	-	-	-	-	-
<b>TRADING</b>												
112	Trading Assets	rcfd3545										
<b>INTANGIBLES</b>												
113	Goodwill	rcfd3163										
114	Mortgage Servicing Rights	rcfd3164										
115	Purchased Credit Card Relationships and Nonmortgage Servicing Rights	rcfdb026										
116	All Other Identifiable Intangible Assets	rcfd5507										
117	<b>Total Intangible Assets</b>	Sum of items 113 to 116	-	-	-	-	-	-	-	-	-	-
<b>OTHER</b>												
118	Cash and cash equivalent	rcfd0081 + rcf0071										
119	Federal funds sold	rconb987										
120	Securities purchased under agreements to resell	rcfdb989										
121	Premises and Fixed Assets	rcfd2145										
122	<b>OREO</b>	Sum of items 123 to 125 =rcfd21	-	-	-	-	-	-	-	-	-	-
123	Commercial											
124	Residential											
125	Farmland											
126	<b>Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)</b>	Sum of items 127 and 128	-	-	-	-	-	-	-	-	-	-
127	Autos											
128	Other											
129	Other Assets	rcfd2130 + rcf3656 + rcf2160 less item 126										
130	<b>Total Other</b>	Sum of items 118 - 122, 126 and	-	-	-	-	-	-	-	-	-	-
131	<b>TOTAL ASSETS</b>	Sum of items 3, 111, 112, 117, and 130 = rcf2170	-	-	-	-	-	-	-	-	-	-
<b>Liabilities</b>												
132	Deposits in domestic offices	rcon6631 + rcon6636										
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	rcfn6631 + rcfn6636										
134	<b>Deposits</b>	Sum of items 132 and 133	-	-	-	-	-	-	-	-	-	-
135	Federal funds purchased and securities sold under agreements to repurchase	rconb993 + rconb995										
136	Trading Liabilities	rcfd3548										
137	Other Borrowed Money	rcfd3190										
138	Subordinated Notes and Debentures	rcfd3200										

Bank Balance Sheet Worksheet: XYZ in Baseline

Item	Notes	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
139										
140	Other Liabilities	rcfd2930								
141	Memo: Allowance for off-balance sheet credit exposures	rcfdb557								
142	Total Liabilities	Sum of items 134 to 140 = rcf2	-	-	-	-	-	-	-	-
Equity Capital										
143	Perpetual Preferred Stock and Related Surplus	rcfd3838								
144	Common Stock (Par Value)	rcfd3230								
145	Surplus (Exclude All Surplus Related to Preferred Stock)	rcfd3839								
146	Retained Earnings	rcfd3632								
147	Accumulated Other Comprehensive Income (AOCI)	rcfdb530								
148	Other Equity Capital Components	rcfda130								
149	Total Bank Equity Capital	Sum of items 143 to 148 = RCFD3210 (must equal item 17 of the RI-A section on the DFAST Capital Worksheet)	-	-	-	-	-	-	-	-
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	rcfd3000								
151	Total Equity Capital	Sum of items 149 and 150 = rcf2	-	-	-	-	-	-	-	-
Other										
152	Unused Commercial Lending Commitments and Letters of Credit	rcfdF164 + rcfdf165 + rcfDJ457 + rcfDJ458 + rcfDJ459 + rcf3819 + rcf6550 + rcf3821+ rcf3411								

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

Balance Sheet	1	1	1	1	1	1	1	1	1	1
---------------	---	---	---	---	---	---	---	---	---	---

Footnotes to the Balance Sheet Worksheet

(1)

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

Bank Capital Worksheet (DFAST): XYZ in Baseline

Item	Notes	Actual in \$Millions As of Date	Projected in \$Millions									Sums in \$Millions		
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
<b>Schedule RI-A—Changes in Bank Equity Capital</b>														
1	Total bank equity capital most recently reported for the end of previous QUARTER	riad3217	-	-	-	-	-	-	-	-	-	-	-	-
2	Effect of changes in accounting principles and corrections of material accounting errors	riadb507												
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)	riadb508	-	-	-	-	-	-	-	-	-	-	-	-
4	Net income (loss) attributable to bank	Must match item 134 on the Income Statement Worksheet = riad4340												
<b>Sale of perpetual preferred stock (excluding treasury stock transactions):</b>														
5	Sale of perpetual preferred stock, gross													
6	Conversion or retirement of perpetual preferred stock													
<b>Sale of common stock:</b>														
7	Sale of common stock, gross													
8	Conversion or retirement of common stock													
9		bhck4782												
10		bhck4783												
11	Changes incident to business combinations, net	riad4356												
12	Cash dividends declared on preferred stock	riad4470												
13	Cash dividends declared on common stock	riad4460												
14	Other comprehensive income	riadb511												
15		bhck4591												
16	Other adjustments to equity capital (not included above)*	riad4415												
17	Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)	Must match item 139 on the Balance Sheet Worksheet = riad3210												
<b>Schedule RC-R per general risk-based capital rules</b>														
<b>Tier 1 capital</b>														
18	Total bank equity capital	riadb3210 or aaab3210	-	-	-	-	-	-	-	-	-	-	-	-
19	Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	rcfd8434 or aaab8434												
20	Net unrealized loss on available-for-sale equity securities (report loss as a positive value)	rcfda221 or aaaba221												
21	Accumulated net gains (losses) on cash flow hedges and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB statement No. 158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)	rcfd4336 or aaab4336												
22	Nonqualifying perpetual preferred stock	rcfdb588 or aaabb588												
23	Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries	rcfdb589 or aaabb589												
24		rcfdg215 or aaabg215												
25		rcfdg216 or aaabg216												
26	Disallowed goodwill and other disallowed intangible assets	rcfdb590 or aaabb590												
27	Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	rcfdf264 or aaabf264												
28	Subtotal (sum of items 18, 23, less items 19, 20, 21, 22, 26, 27)	rcfdc227 or aaabc227	-	-	-	-	-	-	-	-	-	-	-	-
29	Disallowed servicing assets and purchased credit card relationships	rcfdb591 or aaabb591												
30	Disallowed deferred tax assets	rcfd5610 or aaab5610												
31	Other additions to (deductions from) Tier 1 capital**	rcfdb592 or aaabj189												
32	Tier 1 capital (sum of items 28 and 31, less items 29 through 30)	rcfd8274 or aaabj169												
<b>Tier 2 capital</b>														
33	Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements (except	rcfd5306 or aaab5306												
34	Cumulative perpetual preferred stock includable in Tier 2 capital	rcfdb593 or aaabb593												
35	Allowance for loan and lease losses includable in Tier 2 capital	rcfd5310												
36	Unrealized gains on available-for-sale equity securities includable in Tier 2 capital	rcfd2221 or aaabj173												
37	Other Tier 2 capital components	rcfdb594												
38	Tier 2 capital (sum of items 33 through 37)	rcfd5311 or aaabj178	-	-	-	-	-	-	-	-	-	-	-	-
39	Allowable Tier 2 capital (lesser of item 32 or 38)	rcfd8275 or aaabj179	-	-	-	-	-	-	-	-	-	-	-	-
40	Deductions for total risk-based capital	rcfdb595 or aaabb595												
41	Total risk-based capital (sum of items 32 and 39 less item 40)	rcfd3792 or aaabj182	-	-	-	-	-	-	-	-	-	-	-	-
<b>Regulatory Capital per Revised Regulatory Capital Rule (July 2013)</b>														
42	AOCI opt-out election? (enter "1" for Yes; enter "0" for No)	rcoap838												
<b>Common equity tier 1</b>														
43	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	rcfap742												
44	Retained earnings	rcfd3632												
45	Accumulated other comprehensive income (AOCI)	rcfab530												



Bank Capital Worksheet (DFAST): XYZ in Baseline

Item	Notes	Actual in	Projected in \$Millions									Sums in \$Millions				
		\$Millions As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter		
46	Common equity tier 1 minority interest includable in common equity tier 1 capital	rcfap839														
47	Common equity tier 1 before adjustments and deductions (sum of items 43 through 46); where applicable, report all line items reflective of transition provisions	rcfap840														
	<i>Common equity tier 1 capital: adjustments and deductions</i>															
48	Goodwill net of associated deferred tax liabilities (DTLs)	rcfap841														
49	Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	rcfap842														
50	Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	rcfap843														
	<i>If Item 42 is "1" for "Yes", complete items 51 through 55 only for AOCI related adjustments.</i>															
51	AOCI related adjustments: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	rcfap844														
52	AOCI related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)	rcfap845														
53	AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	rcfap846														
54	AOCI related adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	rcfap847														
55	AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	rcfap848														
	<i>If Item 42 is "0" for "No", complete item 56 only for AOCI related adjustments.</i>															
56	AOCI related adjustments: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	rcfap849														
57	Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	rcfaq258														
58	All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	rcfap850														
59	Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	rcfap851														
60	Subtotal (item 47 minus items 48 through 59)	rcfap852														
61	Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 92)	rcfaap853	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 97)	rcfap854	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 100)	rcfap855	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold (item 105)	rcfap856														
65	Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions	rcfap857														
66	Total adjustments and deductions for common equity tier 1 capital (sum of items 61 through 65)	rcfap858														
67	Common equity tier 1 capital	rcfap859	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>Additional tier 1 capital</i>															
68	Additional tier 1 capital instruments plus related surplus	rcfap860														
69	Non-qualifying capital instruments subject to phase out from additional tier 1 capital	rcfap861														
70	Tier 1 minority interest not included in common equity tier 1 capital	rcfap862														
71	Additional tier 1 capital before deductions	rcfap863														
72	Additional tier 1 capital deductions	rcfap864														
73	Additional tier 1 capital	rcfap865														
	<i>Tier 1 capital</i>															
74	Tier 1 capital (sum of items 67 and 73)	rcfa8274	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>Tier 2 capital</i>															

Bank Capital Worksheet (DFAST): XYZ in Baseline

Item	Notes	Actual in	Projected in \$Millions									Sums in \$Millions				
		\$Millions As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter		
75	Tier 2 capital instruments plus related surplus	rcfap866														
76	Non-qualifying capital instruments subject to phase out from tier 2 capital	rcfap867														
77	Total capital minority interest that is not included in tier 1 capital	rcfap868														
78	Allowance for loan and lease losses includable in tier 2 capital	rcfa5310														
79	(Advanced approaches that exit parallel run only): eligible credit reserves includable in tier 2 capital	rcfw5310														
80	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	rcfaq257														
81	Tier 2 capital before deductions	rcfap870														
82	(Advanced approaches that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures	rcfwp870														
83	Tier 2 capital deductions	rcfap872														
84	Tier 2 capital	rcfa5311														
85	(Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures	rcfw5311														
<b>Total capital</b>																
86	Total capital (sum of items 74 and 84)	rcfa3792	-	-	-	-	-	-	-	-	-	-	-	-	-	-
87	(Advanced approaches that exit parallel run only): Total capital(sum of items 74 and 85)	rcfw3792	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>10%/15% Threshold Deductions Calculations</b>																
<i>Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs</i>																
88	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock															
89	Permitted offsetting short positions in relation to the specific gross holdings included above															
90	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 88 minus 89 or zero)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
91	10 percent common equity tier 1 deduction threshold (10 percent of item 60)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
92	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 90 minus item 91 or zero)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>MSAs, net of associated DTLs</b>																
93	Total mortgage servicing assets classified as intangible															
94	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards															
95	Mortgage servicing assets net of related deferred tax liabilities (item 93 minus item 94)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
96	10 percent common equity tier 1 deduction threshold (10 percent of item 60)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
97	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 95 minus item 96 or zero)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs</b>																
98	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs															
99	10 percent common equity tier 1 deduction threshold (10 percent of item 60)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
100	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 98 minus item 99 or zero)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)</b>																
101	Sum of items 90, 95, and 98		-	-	-	-	-	-	-	-	-	-	-	-	-	-
102	15 percent common equity tier 1 deduction threshold (15 percent of item 60)															
103	Sum of items 92, 97, and 100		-	-	-	-	-	-	-	-	-	-	-	-	-	-
104	Item 101 minus item 103		-	-	-	-	-	-	-	-	-	-	-	-	-	-
105	Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold, prior transition provision (greater of item 104 minus item 102 or zero)															
<b>Total Assets for the Leverage Ratio</b>																
106	Average total consolidated assets	rcfd3368														
107	Deductions from common equity tier 1 capital and additional tier 1 capital	rcfap875	-	-	-	-	-	-	-	-	-	-	-	-	-	-
108	Other deductions from (additions to) assets for leverage ratio purposes	rcfab596														
109	Total assets for the leverage ratio (item 106 minus items 107 and 108)	rcfaa224														
<b>REGULATORY CAPITAL AND RATIOS</b>																
110	Tier 1 common capital***															
111	Common equity tier 1 (item 67)	rcfap859	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Bank Capital Worksheet (DFAST): XYZ in Baseline

Item	Notes	Actual in \$Millions As of Date	Projected in \$Millions									Sums in \$Millions				
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter		
112	Tier 1 capital per general risk-based capital rules (item 32)															
	<i>rcfd8274 or aaabj169</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
113	Tier 1 capital per revised regulatory capital rule (item 74)															
	<i>rcfa8274</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
114	Total capital per general risk-based capital rules (item 41)															
	<i>rcfd3792</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
115	Total capital per revised regulatory capital rule (item 86)															
	<i>rcfa3792</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
116	(Advanced approaches that exit parallel run only): Total capital per revised regulatory capital rule (item 87)															
	<i>rcfw3792</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
117	Total risk-weighted assets using general risk-based capital rules; reflective of Tier 1 common capital deductions and adjustments															
	<i>rcfda223</i>															
118	Total risk-weighted assets using standardized approach															
119	(Advanced approaches that exit parallel run only): total risk-weighted assets using advanced approaches rules															
	<i>rcfwa223</i>															
120	Total assets for the leverage ratio per revised regulatory capital rule(item 109)															
121	Tier 1 common ratio (%)															
122	Common equity tier 1 ratio (%)															
	<i>rcfap793</i>															
123	Common equity tier 1 ratio %(Advanced approaches that exit parallel run only)															
	<i>rcfwp793</i>															
124	Tier 1 capital ratio (%)															
	<i>rcfa7206</i>															
125	Tier 1 capital ratio %(Advanced approaches that exit parallel run only)															
	<i>rcfw7206</i>															
126	Total capital ratio (%) (item 114 or 115 divided by item 117 or 118)															
	<i>rcfa7205</i>															
127	Total capital ratio %(Advanced approaches that exit parallel run only)															
	<i>rcfw7205</i>															
128	Tier 1 leverage ratio (%)															
	<i>rcfa7204</i>															

Bank Capital Worksheet (DFAST): XYZ in Baseline

Item	Notes	Actual in \$Millions As of Date	Projected in \$Millions									Sums in \$Millions			
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter	
	bhck5479 bhck498 bhcka507  bhck5483 bhck5484  bhckg219 bhckg220 bhck5990 bhck502 bhckg221  equal to \$250 billion or more or (2) on a														
139	Is the bank internationally active for purposes of the qualifying restricted core capital limit tests?														
<b>Schedule RC-F—Other Assets</b>															
140	Net deferred tax assets	rcfd2148													
<b>Schedule RC-G—Other Liabilities</b>															
141	Net deferred tax liabilities	rcfd3049													
	bhck3459  bhckg234 bhckg235														
<b>Disallowed Deferred Tax Assets Calculation (Schedule RC-R Instructions)</b>															
145	(a) Enter the tier 1 subtotal	Item 28	-	-	-	-	-	-	-	-	-	-	-	-	-
146	(b) Enter 10% of the tier 1 subtotal	10% of Item 145	-	-	-	-	-	-	-	-	-	-	-	-	-
147	(c) Enter the amount of deferred tax assets to be used when calculating the regulatory capital limit														
148	Enter any optional adjustment made to item 141 in item 148 as allowed in the Call Report instructions	Item 140 less items 141	-	-	-	-	-	-	-	-	-	-	-	-	-
149	(d) Enter the amount of taxes previously paid that the bank could recover through loss carrybacks if the bank temporary differences (both deductible and taxable) fully reverse at the report date****														
150	(e) Amount of deferred tax assets that is dependent upon future taxable income	max(item 147 less item	-	-	-	-	-	-	-	-	-	-	-	-	-
151	(f) Enter the portion of (e) that the bank could realize within the next 12 months based on its projected future taxable income. Future taxable income should not include net operating losses carry forwards to be used during the next 12 months or existing temporary differences that are expected to reverse over the next 12 months.														
152	(g) Enter minimum of (f) and (b)	min(item 151, item 146)	-	-	-	-	-	-	-	-	-	-	-	-	-
153	(h) Subtract (g) from (e), cannot be less than 0 (must equal item 30)	max(item 150 less item	-	-	-	-	-	-	-	-	-	-	-	-	-
154	Future taxes paid used to determine item 152														
155	Future taxable income consistent with item 152														
<b>Supplemental Capital Action Information (report in \$Millions unless otherwise noted)*****</b>															
156	Cash dividends declared on common stock														
157	Common shares outstanding (Millions)														
158	Common dividends per share (\$)	Item 156 divided by ite	-	-	-	-	-	-	-	-	-	-	-	-	-
160	Other issuance of common stock														
161	Total issuance of common stock	Sum of items 159 and 160													
163	Other share repurchase														
164	Total share repurchases	Sum of items 162 and 163													

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

**Bank Capital Worksheet (DFAST): XYZ in Baseline**

Item	Notes	Actual in \$Millions As of Date	Projected in \$Millions									Sums in \$Millions				
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter		
167																
168	**Please break out and explain below other additions to (deductions from) Tier 1 capital:															
	***Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus and minority interest in subsidiaries. Specifically, non-common elements must include the following items captured in the Call Report: Schedule RC, line item 23 net of Schedule RC-R, line item 5; and Schedule RC-R, line item 6.															
	****The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 149 as follows:															
169	Taxes paid during the fiscal year ended two years ago															
170	Taxes paid during the fiscal year ended one year ago															
171	Taxes paid through the as-of date of the current fiscal year															
172	*****Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the RI-A buckets):															
The following cells provide checks of the internal consistency of the projected schedules. Please ensure that these cells are all "TRUE" before the worksheet is submitted.																
Disallowed DTA			1 1 1 1 1 1 1 1 1 1 1													

















**Bank Retail Repurchase Worksheet: XYZ in Baseline**

**Table A.1 LOANS SOLD TO FANNIE MAE, BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE A.1**

\$Millions	Vintage											Unallocated	Total	Scenarios for which row should be reported	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014				
Original UPB														-	Covered Institution Ba
Original UPB (Excluding Exempt Population)														-	Covered Institution Ba
Outstanding UPB (Excluding Exempt Population)														-	Covered Institution Ba
Delinquency Status as of 3Q (Excluding Exempt Population)														-	
	Current													-	Covered Institution Ba
	Past due 30 to 89 days													-	Covered Institution Ba
	Past due 90 to 179 days													-	Covered Institution Ba
	Past due 180+ days													-	Covered Institution Ba
Net Credit Loss Realized to-date (Excluding Exempt Population)														-	Covered Institution Ba
Repurchase Requests Outstanding (Excluding Exempt Population)														-	Covered Institution Ba
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)														-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

**Table A.2 LOANS SOLD TO FANNIE MAE, BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE A.1**

\$Millions	Vintage											Unallocated	Total	Scenarios for which row should be reported	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014				
Original UPB														-	Covered Institution Ba
Original UPB (Excluding Exempt Population)														-	Covered Institution Ba
Outstanding UPB (Excluding Exempt Population)														-	Covered Institution Ba
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

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

\$Millions	Projected in \$Millions										Total	Scenarios for which row should be reported
	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later		
Projected Future Losses to Bank Charged to Repurchase Reserve											-	All Scenarios

**Table B.1 LOANS SOLD TO FREDDIE MAC, BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE B.1**

\$Millions	Vintage											Unallocated	Total	Scenarios for which row should be reported	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014				
Original UPB														-	Covered Institution Ba
Original UPB (Excluding Exempt Population)														-	Covered Institution Ba
Outstanding UPB (Excluding Exempt Population)														-	Covered Institution Ba
Delinquency Status as of 3Q (Excluding Exempt Population)														-	
	Current													-	Covered Institution Ba
	Past due 30 to 89 days													-	Covered Institution Ba
	Past due 90 to 179 days													-	Covered Institution Ba
	Past due 180+ days													-	Covered Institution Ba
Net Credit Loss Realized to-date (Excluding Exempt Population)														-	Covered Institution Ba
Repurchase Requests Outstanding (Excluding Exempt Population)														-	Covered Institution Ba
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)														-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

**Table B.2 LOANS SOLD TO FREDDIE MAC, BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE B.1**

\$Millions	Vintage											Unallocated	Total	Scenarios for which row should be reported	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014				
Original UPB														-	Covered Institution Ba
Original UPB (Excluding Exempt Population)														-	Covered Institution Ba
Outstanding UPB (Excluding Exempt Population)														-	Covered Institution Ba
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

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

\$Millions	Projected in \$Millions										Total	Scenarios for which row should be reported
	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later		
Projected Future Losses to Bank Charged to Repurchase Reserve											-	All Scenarios

**Table C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE C.1**

\$Millions	Vintage											Unallocated	Total	Scenarios for which row should be reported	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014				
Original UPB														-	Covered Institution Ba
Original UPB (Excluding Exempt Population)														-	Covered Institution Ba
Outstanding UPB (Excluding Exempt Population)														-	Covered Institution Ba
Delinquency Status as of 3Q (Excluding Exempt Population)														-	
	Current													-	Covered Institution Ba
	Past due 30 to 89 days													-	Covered Institution Ba
	Past due 90 to 179 days													-	Covered Institution Ba
	Past due 180+ days													-	Covered Institution Ba
Net Credit Loss Realized to-date (Excluding Exempt Population)														-	Covered Institution Ba
Repurchase Requests Outstanding (Excluding Exempt Population)														-	Covered Institution Ba
Loss to-date due to Denied Insurance														-	Covered Institution Ba
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)														-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios

**Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE C.1**

Vintage















**Bank Projected OTTI for AFS Securities and HTM Security: XYZ in Baseline**

**Projected OTTI for AFS Securities and HTM Security**

For each position that incurred a loss in P&L, please state the identifier value for each trade (e.g., CUSIP, ISIN or SEDOL value) 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	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
<b>GRAND TOTAL</b>	-	-	-	-

**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.

	Threshold for Determining OTTI <small>(please provide one of the following responses: price-based threshold, ratings-based threshold, cash flow model-based threshold, or other threshold)</small>	Aggregate Cumulative Lifetime Loss on Underlying Collateral <small>(% Original Balance)</small>	Discount Rate Methodology <small>(please state whether a market-based or accounting-based (e.g., book price/purchase price) discount rate is used)</small>	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?	Macroeconomic/financial variables used in loss estimation
<b>AFS and HTM Securities</b>						
1 Agency MBS						
2 Auction Rate Securities						
3 CDO						
4 CLO						
5 CMBS						
6 Common Stock (Equity)						
7 Auto ABS						
8 Credit Card ABS						
9 Student Loan ABS						
10 Other ABS (excl HEL ABS)						
11 Corporate Bond						
12 Covered Bond						
13 Domestic Non-Agency RMBS (incl HEL ABS)						
14 Foreign RMBS						
15 Municipal Bond						
16 Mutual Fund						
17 Preferred Stock (Equity)						
18 Sovereign Bond						
19 US Treasuries & Agencies						
20 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 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.

OTTI related to the security's credit loss is recognized in earnings, whereas the OTTI related to other factors (defined as the non-credit loss portion) is included as part of a separate component of other comprehensive income (OCI). For only those securities determined to be other-than-temporarily impaired, banks should provide both projected losses that would be recognized in earnings and any projected losses that would be captured in OCI.

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

Only securities projected to experience an other-than-temporary impairment loss in the P/L should be reported in the "Credit Loss Portion" and "Non-Credit Loss Portion" columns below. Securities not projected to be other-than-temporarily impaired (for example, any securities implicitly or explicitly guaranteed by the U.S. government or any other securities for which no OTTI is projected) should not be reported in this tab. OTTI values should be stated as positive values.

	Accounting Intent (AFS, HTM)	Actual MMA/DD/YYYY Amortized Cost	PQ 1			PQ 2			PQ 3			PQ 4			PQ 5			PQ 6			PQ 7			PQ 8			PQ 9		
			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			
1	Agency MBS				-			-			-			-			-			-			-			-			-
2	Auction Rate Securities				-			-			-			-			-			-			-			-			-
3	CDO				-			-			-			-			-			-			-			-			-
4					-			-			-			-			-			-			-			-			-
	CLO				-			-			-			-			-			-			-			-			-
5	CMBS				-			-			-			-			-			-			-			-			-
6	Common Stock (Equity)				-			-			-			-			-			-			-			-			-
7	Auto ABS				-			-			-			-			-			-			-			-			-
8	Credit Card ABS				-			-			-			-			-			-			-			-			-
9	Student Loan ABS				-			-			-			-			-			-			-			-			-
10	Other ABS (excl HEL ABS)				-			-			-			-			-			-			-			-			-
11	Corporate Bond				-			-			-			-			-			-			-			-			-
12	Covered Bond				-			-			-			-			-			-			-			-			-
13	Domestic Non-Agency RMBS (incl HEL ABS)				-			-			-			-			-			-			-			-			-
14	Foreign RMBS				-			-			-			-			-			-			-			-			-
15	Municipal Bond				-			-			-			-			-			-			-			-			-
16	Mutual Fund				-			-			-			-			-			-			-			-			-
17	Preferred Stock (Equity)				-			-			-			-			-			-			-			-			-
18	Sovereign Bond				-			-			-			-			-			-			-			-			-
19	US Treasuries & Agencies				-			-			-			-			-			-			-			-			-
20	Other				-			-			-			-			-			-			-			-			-
21	<b>GRAND TOTAL</b>				0			0			0			0			0			0			0			0			0

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

**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 for Fair Market Values and Projected OCI should be provided in \$Millions. The "Fair Value Change Rate" should be estimated based on the re-pricing of positions held at the beginning of each quarter. The ratio should be determined based upon the rate of fair value change at a portfolio level based upon a weighted average basis of the change between beginning and ending fair value for each asset (The "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value). Responses should be provided as a % ratio.

	Total Actual Fair Market Value MM/DD/YYYY	Projected OCI Based on Macro-Economic Scenario										
		Beginning Fair Market Value PQ 1	Fair Value Rate of Change PQ1	Projected OCI - PQ 1	Beginning Fair Market Value PQ 2	Fair Value Rate of Change PQ2	Projected OCI - PQ 2	Beginning Fair Market Value PQ 3	Fair Value Rate of Change PQ3	Projected OCI - PQ 3	Beginning Fair Market Value PQ 4	Fair Value Rate of Change PQ4
1 Agency MBS												
2 Auction Rate Securities												
3 CDO												
4 CLO												
5 CMBS												
6 Common Stock (Equity)												
7 Auto ABS												
8 Credit Card ABS												
9 Student Loan ABS												
10 Other ABS (excl HEL ABS)												
11 Corporate Bond												
12 Covered Bond												
13 Domestic Non-Agency RMBS (incl HEL ABS)												
14 Foreign RMBS												
15 Municipal Bond												
16 Mutual Fund												
17 Preferred Stock (Equity)												
18 Sovereign Bond												
19 US Treasuries & Agencies												
20 Other*												
21 GRAND TOTAL	-	-		-	-	-	-	-	-	-	-	-

\* For 'Other' AFS securities, please provide name of security in column 2 of this spreadsheet.

**Bank Actual AFS and HTM Fair Market Value Sources by Portfolio: XYZ in Baseline**

**Actual AFS and HTM Fair Market Value Sources by Portfolio**

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

	<b>AFS and HTM Securities</b>	<b>Principal Market Value Source</b> 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).	<b>In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)?</b>
1	Agency MBS		
2	Auction Rate Securities		
3	CDO		
4	CLO		
5	CMBS		
6	Common Stock (Equity)		
7	Auto ABS		
8	Credit Card ABS		
9	Student Loan ABS		
10	Other ABS (excl HEL ABS)		
11	Corporate Bond		
12	Covered Bond		
13	Domestic Non-Agency RMBS (incl HEL ABS)		
14	Foreign RMBS		
15	Municipal Bond		
16	Mutual Fund		
17	Preferred Stock (Equity)		
18	Sovereign Bond		
19	US Treasuries & Agencies		
20	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**

Effective date:

P/L Results in \$Millions	(A)	(B)	(C)
	Firmwide Trading Total	Contributions from Higher-Order Risks	Firmwide CVA Hedges Total
1 Equity			
2 FX			
3 Rates			
4 Commodities			
5 Securitized Products			
6 Other Credit			
7 Private Equity			
8 Other Fair Value Assets			
9 Cross-Asset Terms			
<b>10 Total</b>	-		-

**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 multiple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk. The P/L due to this co-dependence would be entered into row 9.

(B) Higher order risks are those inter-asset risks attributable to terms not represented in the FR-Y14Q. The highest order term represented in the 14Q will vary based on the specific asset class. For example, the commodity spot vol grids do not capture risks attributable to the co-movement of multiple underlying commodities.

When reporting P/L numbers above, report profits as positive numbers and losses as negative numbers.

## Bank Counterparty Risk Worksheet: XYZ in Baseline

\$Millions

Losses should be reported as a positive value.

1	Issuer Default Losses (Trading Book)	-
1a	Issuer Default losses from securitized products	
1b	Issuer Default losses from other credit sensitive instruments	
2	Counterparty Credit MTM Losses (CVA losses)	-
2a	Counterparty CVA losses	
2b	Offline reserve CVA losses	
3	Counterparty Default Losses	
3a	Impact of Counterparty Default hedges	









46										
47	Other Interest-Bearing Liabilities (3)(11)									
48	<b>Total Interest Expense</b>	-	-	-	-	-	-	-	-	-
49	<b>Total Net Interest Income (4)</b>	-	-	-	-	-	-	-	-	-

**Footnotes to the Net Interest Income Worksheet**

- (1) Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impaired loans.
- (2) Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such that no more than 5% of total Average Asset Balances are reported without a further breakout.


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


- (4) Amount should equal item 13 of the PPNR Projections Worksheet.
- (5) Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.
- (6) A sum of average domestic and foreign deposits should be equal to a sum of average RCON6631, RCON6636, RCFD6631, and RCFD6636.
- (7) Report CS, Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card
- (8) Rates are equal to zero by definition.
- (9) All rates are annualized.
- (10) Include loans secured by farmland here (RCFD1420) and other loans not accounted for in the other categories.
- (11) A sum of line items 36C and 39 equals a sum of RCFD3190, RCFD3200, and interest-bearing liabilities reported in RCFD2930; line item 40 captures non-interest bearing liabilities in RCFD2930

Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances?      N/A      N/A      N/A      N/A      N/A      N/A      N/A      N/A      N/A

Are Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances more than 5% of Total Average Interest-Bearing Liability Balances?      N/A      N/A      N/A      N/A      N/A      N/A      N/A      N/A      N/A





