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.

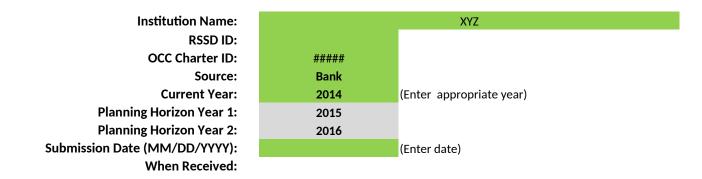
Covered institutions should complete all relevant cells in the corresponding worksheets, including this cover page. Covered institutions should not complete any shaded cells.

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

		Actual in \$Millions				Project	ed in \$Millions				Sums	in \$Millions
	Notes	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5 PQ 6	PQ 7	PQ 8	PQ 9		6-PQ9 9-Q
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 Second / Junior Lien Mortgages	Comment there are a 7		-	-	-	-	-		-	-	-	-
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			-	-	-	-	-		-	-	-	-
Second / Junior Lien Mortgages			-	-	-	-	-		-	-	-	-
CRE Loans	Sum of items 19, 20, and 21	-	-	-	-	-	-		-	-	-	-
Construction											-	-
Multifamily	Sum of itams 22 and 22	-	-	-	-	-	-		-	-	-	-
Nonfarm, Non-residential Owner-Occupied	Sum of items 22 and 23	-	-	-	-	-	-		-	-	-	-
Non-Owner-Occupied											-	
Loans Secured by Farmland											-	-
C&I Loans	Sum of items 26 to 28	-	-	-	-	-	-		-	-	-	-
C&I Graded											-	-
Small Business (Scored/Delinquency Managed)			-	-	-	-	-		-	-	-	-
Business and Corporate Card			-	-	-	-	-		-	-	-	-
Credit Cards Other Consumer	Cum of itams 24 22 22 4 24			-	-		-			-	-	-
Other Consumer Auto Loans	Sum of items 31, 32, 33, and 34										-	-
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	C615 44 440										-	-
All Other Leans (oscilude consumer leans)	Sum of items 41 and 42	-	-	-	-	-	-		-	-	-	-
All Other Loans (exclude consumer loans) All Other Leases											-	-
Total Loans and Leases	Sum of items 1, 15, 25, 29, 30, and 35	-	-	-	-	-	-		-	-	-	-
LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE												
Real Estate Loans (in Domestic Offices) First Lien Mortgages	Sum of items 45, 46, 47, and 48	-	-	-	•	-	-		-	-	-	
Second / Junior Lien Mortgages											-	
CRE Loans											-	
Loans Secured by Farmland											-	-
Real Estate Loans (Not in Domestic Offices)	Sum of items 50, 51, and 52	- 1	-	-	-	-	-		-	-	-	-
Residential Mortgages											-	-
CRE Loans											-	-
Loans Secured by Farmland		-									-	-
C&I Loans Credit Cards		—									-	
Other Consumer												-
All Other Loans and Leases											-	-
Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	Sum of items 44, 49, 53, 54, 55, and 56	-	-	-	-	-	-		-	-	-	
TRADING ACCOUNT												
	Item 10 on Trading Worksheet (flinned sign)	1										-
Trading Mark-to-market (MTM) Losses	Item 10 on Trading Worksheet (flipped sign) Item 1 on Counterparty Risk Worksheet).										-
	Item 10 on Trading Worksheet (flipped sign) Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet)									-	
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet)									-	-
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses)	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet	-	-	-	-	-	-		-	-		
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet	-	-	-	-	-	-		-	-		
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty OTHER LOSSES	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Sum of items 58, 59, 60, 61	-		-	-	-			-	-		
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty OTHER LOSSES Goodwill impairment	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet	-		-	-	-			-	-		
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty OTHER LOSSES Goodwill Impairment Valuation Adjustment for firm's own debt under fair value option (FVO)	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Sum of items 58, 59, 60, 61	-	-	-	-	-	-		-	-	-	-
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty OTHER LOSSES Goodwill impairment	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Sum of items 58, 59, 60, 61	-	-	-	-	-	-		-	-		-
Trading Mark-to-market (MTM) Losses Trading issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty OTHER LOSSES Goodwill impairment Valuation Adjustment for firm's own debt under fair value option (FVO) Other Losses (describe in supporting documentation) Total Other Losses	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Sum of items 58, 59, 60, 61 riadc216 Sum of items 63, 64, and 65		-		-				-	•	-	
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty OTHER LOSSES Goodwill impairment Valuation Adjustment for firm's own debt under fair value option (FVO) Other Losses (describe in supporting documentation)	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Sum of Items 58, 59, 60, 61 riadc216			-	-				-	•	-	-
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty OTHER LOSSES Goodwill impairment Valuation Adjustment for firm's own debt under fair value option (FVO) Other Losses (describe in supporting documentation) Total Other Losses	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Sum of items 58, 59, 60, 61 riadc216 Sum of items 63, 64, and 65		-		-				-		-	
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty OTHER LOSSES Goodwill impairment Valuation Adjustment for firm's own debt under fair value option (FVO) Other Losses (describe in supporting documentation) Total Other Losses Total Losses ALLOWANCE FOR LOAN and LEASE LOSSES	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Sum of items 58, 59, 60, 61 riadc216 Sum of items 63, 64, and 65		-		-				-		-	
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty OTHER LOSSES Goodwill impairment Valuation Adjustment for firm's own debt under fair value option (FVO) Other Losses (describe in supporting documentation) Total Other Losses	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Sum of items 58, 59, 60, 61 riadc216 Sum of items 63, 64, and 65		-	-	-		•			•	-	
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty OTHER LOSSES Goodwill impairment Valuation Adjustment for firm's own debt under fair value option (FVO) Other Losses (describe in supporting documentation) Total Other Losses Total Losses ALLUMANCE FOR LOAN and LEASE LOSSES ALLL, prior quarter	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Sum of items 58, 59, 60, 61 riadc216 Sum of items 63, 64, and 65 Sum of items 43, 57, 62, and 66		-	-	-		•				-	
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty OTHER LOSSES Goodwill impairment Valuation Adjustment for firm's own debt under fair value option (FVO) Other Losses (describe in supporting documentation) Total Other Losses Total Losses ALLOWANCE FOR LOAN and LEASE LOSSES ALLL, prior quarter Real Estate Loans (in Domestic Offices) Residential Mortgages First Lien Mortgages	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Sum of items 58, 59, 60, 61 riadc216 Sum of items 63, 64, and 65 Sum of items 43, 57, 62, and 66		-	-	-		-				-	
Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR) Counterparty Credit MTM Losses (CVA losses) Counterparty Default Losses Total Trading and Counterparty OTHER LOSSES Condwill impairment Valuation Adjustment for firm's own debt under fair value option (FVO) Other Losses (describe in supporting documentation) Total Other Losses Total Losses ALL prior quarter Real Estate Loans (in Domestic Offices) Residential Mortgages	Item 1 on Counterparty Risk Worksheet Item 2 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Item 3 on Counterparty Risk Worksheet Sum of items 58, 59, 60, 61 riadc216 Sum of items 63, 64, and 65 Sum of items 43, 57, 62, and 66		-	-	-		-		-	-	-	

Income Statement Worksheet

Bank Income Statement

			Actual in												
Item		Notes	\$Millions as of date	PQ 1	PQ 2	PQ 3	Proj PQ 4	ected in \$Million PQ 5	ns PQ 6	PQ 7	PQ 8	PQ 9		Sums in \$Millions PQ 6 - PQ 9	9-Quarter
75	Construction		as or date	.41	. 42	. 43	.44	. 4.3		/	. ५ ७	,	. 42-143	/40 FQ/	. squarter
76	Multifamily														
77 78	Nonfarm, Non-residential Loans Secured by Farmland														
79	Real Estate Loans (Not in Domestic Offices)	Sum of items 80, 81, and 82	-	-	-	-	-	-	-	-	-	-			
80	Residential Mortgages														
81 82	CRE Loans Farmland														
83	C&I Loans	Sum of items 84, 85, and 86	-		-	-	-	-	-	-	-	-			
84	C&I Graded														
85 86	Small Business (Scored/Delinquency Managed)														
87	Business and Corporate Cards Credit Cards														
88	Other Consumer														
89	All Other Loans and Leases														
90 91	Unallocated Provisions during the quarter	riad4230											-		
92	Real Estate Loans (in Domestic Offices)	Sum of items 93, 97, and 101	-	-		-	-	-	-	-	-	-	-	-	-
93	Residential Mortgages	Sum of items 94, 95, and 96	-		-	-	-	-	-	-	-	-	-	-	-
94 95	First Lien Mortgages Closed-End Junior Liens												-	-	-
95 96	HELOCs												-	-	-
97	CRE Loans			-	-	-	-	-	-	-	-	-	-	-	-
98	Construction												-	-	-
99 100	Multifamily Nonfarm, Non-residential												-	-	
101	Loans Secured by Farmland														-
102	Real Estate Loans (Not in Domestic Offices)	Sum of items 103, 104, and 105	-		-	-	-	-	-	-	-	-	-	-	-
103	Residential Mortgages												-	-	-
104 105	CRE Loans Farmland												-	-	-
106	C&I Loans	Sum of items 107, 108, and 109	-			-	-	-	-	-	-	-	-	-	-
107	C&I Graded												-		-
108 109	Small Business (Scored/Delinquency Managed) Corporate and Business Cards												-	-	-
110	Credit Cards												-	-	-
111	Other Consumer												-	-	- 1
112	All Other Loans and Leases												-	-	-
113 114	Unallocated Net charge-offs during the quarter	Item 43		-		-	-	-	-	-	-	-	-	-	-
115	Other ALLL Changes	riadc233 less riad5523											-	-	-
		Items 68. 91. and 115 less item 114 =													
116	ALLL, current quarter	riad3123	-	-		-	-	-	-	-	-	-			
	PRE-PROVISION NET REVENUE														
117	Net interest income	PPNR Projections Worksheet Item 13			-	-	-	-	-	-	-	-	-	-	-
118 119	Noninterest income Noninterest expense	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 38		-		-	-	-	-	-	-	-	-	-	-
120	Pre-Provision Net Revenue	Items 117 and 118 less item 119	-		-	-	-	-			-		-	-	-
	CONDENSED INCOME STATEMENT														
121 122	Pre-Provision Net Revenue Provisions during the quarter	Item 120 Item 91 = riad4230				-	-	-	-	-	-	-	-	-	-
123	Total Trading and Counterparty Losses	Item 62				-	-	-	-	-	-	-	-	-	-
124	Total Other Losses	Item 66		-	-	-	-	-	-	-	-	-	-	-	-
125 126	Other Income Statements (I/S) Items Realized Gains (Losses) on available-for-sale securities, including OTTI	riad3196											-	-	-
127	Realized Gains (Losses) on held-to-maturity securities, including OTTI	riad3521													
128	Income (loss) before taxes and extraordinary items	Sum of items 121, 125, 126, and 127, less items 122, 123, and 124 = riad4301													
		nems 122, 120, and 124-Huu4301	-	-		-	-	-	-	-	-	-	-		-
129	Applicable income taxes (foreign and domestic)	riad4302											-	-	
	, , ,,														
130	Income (loss) before extraordinary items and other adjustments	Item 128 less item 129 =riad4300	-			-	-	-	-	-	-	-	-	-	-
404	Future discussion and other adjustments and of income	riad4320			1										
131	Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to Bank and minority interests	riad4320 Sum of items 130 and 131 = riadg 104											-	-	-
		•	-			-	-	-	-	-	-	-	-	-	-
133	Net income (loss) attributable to minority interests Net income (loss) attributable to Bank	riadg 103 Item 132 less item 133 = riad4340 (must											-	-	-
101		Item 132 less item 133 = riad4340 (must match item 4 on the Capital Worksheet)													
			-	-	-	-	-	-	-	-	-	-	-	-	-
135	Effective Tax Rate (%)	Item 129 divided by item 128, multiplied by 100		-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-
407	REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES														
136 137	Reserve, prior quarter Provisions during the quarter													-	-
138	Net charges during the quarter												-	-	-
139	Reserve, current quarter	Items 136 and 137 less item 138													

						Proje	ected in \$Millio	ons			
tem		Notes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ
		A									
		Assets									
	<u>SECURITIES</u>	_									
1	Held to Maturity (HTM)	rcfd1754									
2	Available for Sale (AFS)	rcfd1773									
3	Total Securities	Sum of items 1 and 2	-	-	-	-	-	-	-	-	
	Of which:										
4	Securitizations (investment grade)										
5	Securitizations (non-investment grade)	L									
	Total Loans and Leases										
6	Real Estate Loans (in Domestic Offices)	Sum of items 7, 10, 13, and 19	-	-	-	-	-	-	-	-	
		Sum of items 8 and 9 =									
7	First Lien Mortgages	rcon5367	-	-	-	-	-	-	-	-	
В	First Lien Mortgages										
7	First Lien HELOAN										
.0	Second / Junior Lien Mortgages	Sum of items 11 and 12	-	-	-	-	-	-	-	-	
1	Closed-End Junior Liens	= rcon5368									
2	HELOCs	= rcon1797									
3	CRE Loans	Sum of items 14, 15, and 16	-	-	-	-	-	-	-	-	
4	Construction	= sum of rconf158 and rconf159									
5	Multifamily	= rcon1460									
5	Nonfarm, Non-residential	Sum of items 17 and 18	-	-	-	-	-	-	-	-	
7	Owner-Occupied	= rconf160									
8	Non-Owner-Occupied	= rconf161									
9	Loans Secured by Farmland	= rcon1420									
0	Real Estate Loans (Not in Domestic Offices)	Sum of items 21, 22, 23, and 29	-	-	-	-	-	-	-	-	
1	First Lien Mortgages										
2	Second / Junior Lien Mortgages										
3	CRE Loans	Sum of items 24, 25, and 26	-	-	-	-	-	-	-	-	
4	Construction										
5	Multifamily										
6	Nonfarm, Non-residential	Sum of items 27 and 28	-	-	-	-	-	-	-	-	
7	Owner-Occupied										
8	Non-Owner-Occupied										
9	Loans Secured by Farmland										
0	C&I Loans	Sum of items 31 to 34	-	-	-	-	-	-	-	-	
1	C&I Graded										
2	Small Business (Scored/Delinquency Managed)										
3	Corporate Card										
4	Business Card										
5	Credit Cards	Sum of items 36 and 37	-	-	-	-	-	-	-	-	
86	Charge Card										
7	Bank Card										
8	Other Consumer	Sum of items 39, 40, 41, and 42	_	-	-	-	-	-	-	-	
9	Auto Loans	= rcfdk137									
0	Student Loans										
1	Other loans backed by securities (non-purpose lending)										
2	Other										
3	Other Loans and Leases	Sum of items 44 to 48	-	-	-	-	-	-	-	-	
4	Loans to Foreign Governments	= rcfd2081									
5	Agricultural Loans	= rcfd1590									
16	Loans for purchasing or carrying securities (secured or unsecured)	= rcon1545									
47	Loans to Depositories and Other Financial Institutions	= rcfdb532+ rcfdb533+ rcfdb534+	rcfdh526± rcfdh5	271 refdi 151							_

						Droid	ected in \$Millio	nns			
tem		Notes	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	- PQ 1	PQ Z	rų s	PQ 4	PQ 5	-	PQ /	- PQ 8	PQ 9
49	All Other Loans (exclude consumer loans)	= rconj451									
50	All Other Leases	= rcfdf163									
51			-	-	_	-	-	-	-	-	
21	Total Loans and Leases	Sum of items 6, 20, 30, 35, 38, a	-	-	-	-	-	-	-	-	
	LOANS HELD FOR INVESTMENT AT AMORTIZED COST										
52	Real Estate Loans (in Domestic Offices)	Sum of items 53, 56, 59, and 65	-	-	-	-	-	-	-	-	
53	First Lien Mortgages	Sum of items 54 and 55	-	-	-	-	-	-	-	-	
54	First Lien Mortgages		-	-	-	-	-	-	-	-	
55	First Lien HELOAN		-	-	-	-	-	-	-	-	
56	Second / Junior Lien Mortgages	Sum of items 57 and 58	-	-	-	-	-	-	-	-	
57	Closed-End Junior Liens		-	-	-	-	-	-	-	-	
8	HELOCs		-	_	-	-	-	-	-	-	
59	CRE Loans	Sum of items 60, 61, and 62	-	_	-	-	_	-	_	-	
50	Construction										
51	Multifamily										
2	Nonfarm, Non-residential	Sum of items 63 and 64	-	-	_	-	_	-	-	-	
53	Owner-Occupied	Sum of items os una o4									
4	Non-Owner-Occupied										
5	Loans Secured by Farmland										
6	Real Estate Loans (Not in Domestic Offices)	Sum of items 67, 68, 69, and 75	-	_	_	_	_	_	_	_	
7	First Lien Mortgages	3411 0/ 110113 07, 00, 07, 4114 73	-	_	-	-		-	_	_	
3	Second / Junior Lien Mortgages		-	-	-	-		-	_	_	
7	CRE Loans	Sum of items 70, 71, and 72	_		_	-		_		_	
)	Construction	Sum of items 70, 71, and 72	-		-	-	-	-	-	-	
	Multifamily										
1	•	Sum of items 73 and 74	-	-		-	-	-	-	-	
'2 '3	Nonfarm, Non-residential	Sum of items 73 and 74	-	-	-	-	-	-	-		
	Owner-Occupied	_									
4	Non-Owner-Occupied										
5	Loans Secured by Farmland										
6	C&I Loans	Sum of items 77, 78, and 79	-	-	-	-	-	-	-	-	
7	C&I Graded										
В	Small Business (Scored/Delinquency Managed)		-	-	-	-	-	-	-	-	
9	Business and Corporate Card Credit Cards		-	-	-	-	-		-		
1	Other Consumer	Sum of items 82, 83, 84, and 85	-	-	-	-	-	-	-	-	
2	Auto Loans		-	-	-	-	-	-	-	-	
3	Student Loans		-	-	-	-	-	-	-	-	
1	Other loans backed by securities (non-purpose lending)										
5	Other		-	-	-	-	-	-	-	-	
5	Other Loans and Leases	Sum of items 87 to 91	-	-	-	-	-	-	-	-	
7	Loans to Foreign Governments										
3	Agricultural Loans										
7	Loans for purchasing or carrying securities (secured or unsecured)										
)	Loans to Depositories and Other Financial Institutions										
1	All Other Loans and Leases	Sum of items 92 and 93	-	-	-	-	-	-	-	-	
2	All Other Loans (exclude consumer loans)										
3	All Other Leases										
4	Total Loans and Leases	Sum of items 52, 66, 76, 80, 81,	-	-	-	-	-	-	-	-	
	Loans Held for Sale and Loans Accounted for under the Fair Value Option										
-	Real Fatata Laura /im Damastia Offices	Com- at the control of 07 00 at 100									
5	Real Estate Loans (in Domestic Offices)	Sum of items 96, 97, 98, and 99	-	-	-	-	-	-	-	-	
96 97	First Lien Mortgages	Item 7 less 53	-	-	-	-	-	-	-	-	
	Second / Junior Lien Mortgages	Item 10 less 56	-	-	-	-	-	- 1	-	- 1	

						-	ected in \$Millio				
Item		Notes	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	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	-	_	-	-	-	-	-	-	
101	CRE Loans	Item 23 less 69	-		-	-	-	-	-		
103	Loans Secured by Farmland	Item 29 less 75	-	-	-	-	-	-	-	-	
104	C&I Loans	Item 30 less 76	-	-	-	-	-	-	-	-	
105	Credit Cards	Item 35 less 80	-	-	-	-	-	-	-	-	
106	Other Consumer	Item 38 less 81	-	-	-	-	-	-	-	-	
107	Other Loans and Leases	Item 43 less 86	-	-	-	-	-	-	-	-	
108	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	Sum of items 95, 100, 104, 105,	-	-	-	-	-	-	-	-	
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 + rcfd5369	-	-	-	-	-	-	-	-	
112	TRADING Trading Accets	rcfd3545									
112	Trading Assets	10,03545									
	INTANGIBLES										
113	Goodwill	rcfd3163									
114	Mortgage Servicing Rights	rcfd3164									
115	Purchased Credit Card Relationships and Nonmortgage Servicing Rights	rcfdb026									
116	All Other Identifiable Intangible Assets	rcfd5507									
117	Total Intangible Assets	Sum of items 113 to 116	-		_	-		-	-	-	
	10101 1110119210 / 100110	Sum 6, 165.115 115 to 115									
	<u>OTHER</u>	_									
118	Cash and cash equivalent	rcfd0081 + rcfd0071									
119	Federal funds sold	rconb987									
120	Securities purchased under agreements to resell	rcfdb989									
121	Premises and Fixed Assets	rcfd2145									
122	OREO	Sum of items 123 to 125 =rcfd21	-	-	-	-	-	-	-	-	
123	Commercial										
124	Residential										
125	Farmland	-									
126	Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)	Sum of items 127 and 128	-			-		-	-	-	
		Sum of items 127 and 128	-	-	-	-	-	•	-	-	
127	Autos										
128	Other										
129	Other Assets	rcfd2130 + rcfd3656 + rcfd2160 less item 126									
130	Total Other	Sum of items 118 – 122, 126 and	-	-	-	-	-	-	-	-	
131	TOTAL ASSETS	Sum of items 3, 111, 112, 117,									
		and 130 = rcfd2170	-						-	-	
		Liabilities									
132	Deposits in domestic offices	rcon6631 + rcon6636									
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	rcfn6631 + rcfn6636									
134	Deposits	Sum of items 132 and 133	-	-	-	-	-	-	-	-	
135	Federal funds purchased and securities sold under agreements to repurchase	rconb993 + rconb995									
136	Trading Liabilities	rcfd3548									
137	Other Borrowed Money	rcfd3190									
138	Subordinated Notes and Debentures	rcfd3200									

						Proj	ected in \$Milli	ons			
Item		Notes	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 = rcfd2	-	-	-	-	-	-	-	-	
		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									
		Sum of items 143 to 148 = RCFD3210 (must equal item 17									
		of the RI-A section on the									
149	Total Bank Equity Capital	DFAST Capital Worksheet)	-	-	-	-	-	-	-	-	
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	rcfd3000									
151	Total Equity Capital	Sum of items 149 and 150 = rcfd	-	-	-	•	-	-	-	-	
		Other									
		_									
		rcfdF164 + rcfdF165 + rcfdJ457 + rcfdJ458 + rcfdJ459 +									
		rcfd3819 + rcfd6550 +									
152	Unused Commercial Lending Commitments and Letters of Credit	rcfd3821+ rcfd3411									
	The following cells provide checks of the internal consistency of the projected schedule	es. Please ensure that these cells are all "TRUE" bef	ore the workshee					٠		٠	
	Balance Sheet		1	1	1	1	1	1	1	1	

Footnotes to the Balance Sheet Worksheet

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

			Actual in												
Item		Notes	\$Millions	DO 4	DO 2	DC 2		ected in \$Milli		DC 7	DC 0	DO 0		Sums in \$Millions	
Item		Notes	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
	Schedule RI-A—Changes in Bank Equity Capital														
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 Balance end of previous QUARTER as restated (sum of items 1 and 2)	riadb507 riadb508											-		-
4	Net income (loss) attributable to bank	Must match item 134		-	-	-	•	-	-	-	-	-	-		-
	The mostic (1999) delibration to built	on the Income													
		Statement Worksheet : riad4340	-										_	_	
	Sale of perpetual preferred stock (excluding treasury stock transactions):														
5	Sale of perpetual preferred stock, gross												-	-	-
6	Conversion or retirement of perpetual preferred stock												-	-	
7	Sale of common stock: 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 13	Cash dividends declared on preferred stock	riad4470 riad4460											-	-	-
13 14	Cash dividends declared on common stock Other comprehensive income	riad4460 riadb511											-		
15	Contraction of the contraction o	bhck4591											-	-	
13		DIGNATA													
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)	on the Balance Sheet Worksheet = riad3210													
													-	-	-
	Schedule RC-R per general risk-based capital rules														
	Tier 1 capital														
18	Total bank equity capital	aaab3210	-	-							-	-			
19	Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss,	rcfd8434 or aaab8434													
20	report as a positive value) 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 25		rcfdg215 or aaabg215													
26	Disallowed goodwill and other disallowed intangible assets	rcfdg216 or aaabg216													
27	Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is	rcfdb590 or aaabb590													
	included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net	rcfdf264 or aaabf264													
28	gain. report as a positive value: if a net loss, report as a negative value) 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													
	Tiny 2 capital														
33	Tier 2 capital 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 38	Other Tier 2 capital components	rcfdb594													
39	Tier 2 capital (sum of items 33 through 37) Allowable Tier 2 capital (lesser of item 32 or 38)	rcfd5311 or aaabj178 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	-	-	-	-	-	-	-	-	-	-			
		ŕ													
40	Regulatory Capital per Revised Regulatory Capital Rule (July 2013)	0-0													
42	AOCI opt-out election? (enter "1" for Yes; enter "0" for No)	rcoap838													
	Common equity tier 1		As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9			
43	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan		7.5 C. Dutc	. 4.1		. 4 0	. 47	. 45	. 40	,	. 40				
	(ESOP) shares	rcfap742													
44	Retained earnings	rcfd3632													
45	Accumulated other comprehensive income (AOCI)	rcfab530													
				Capital -	- DFAST										

			Actual in											c : +> 4''!!'	
Item		Notes	\$Millions As of Date	PQ 1	PQ 2	PQ 3	PO 4	ected in \$Milli PQ 5	ons PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	Sums in \$Millions PQ 6 - PQ 9	9-Quarter
46 47	Common equity tier 1 minority interest includable in common equity tier 1 capital Common equity tier 1 before adjustments and deductions (sum of items 43 through 46); where applicable, report all line items reflective of transition provisions	rcfap839 rcfap840								•				•	
	Common equity tier 1 capital: adjustments and deductions														
48 49	Goodwill net of associated deferred tax liabilities (DTLs) Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	rcfap841													
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	rcfap842 rcfap843													
51	If Item 42 is "1" for "Yes", complete items 51 through 55 only for AOCI related adjustments. 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.														
52	ACCI related adjustments. Net unrealized loss on available-for-sale preferred stock classified as an equit security under GAAP and available-for-sale equity exposures (report loss as a positive value)	rcfap844 y													
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)	rcfap845 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)														
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)	rcfap847 rcfap848													
	If Item 42 is "0" for "No", complete item 56 only for AOCI related adjustments.														
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)														
58	All other deductions from (additions to) common equity tier 1 capital before threshold-based deduction	rcfaq258													
59	Non-significant investments in the capital of unconsolidated financial institutions in the form of commor stock that exceed the 10 percent threshold for non-significant investments														
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 carryback 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)			-	-	-	-	-	-	-		-			
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	rcfap856 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	-	-	-	-	-	-	-	-	-	-			
	Additional tier 1 capital														
68 69	Additional tier 1 capital instruments plus related surplus Non-qualifying capital instruments subject to phase out from additional tier 1 capital	rcfap860													
70	Tier 1 minority interest not included in common equity tier 1 capital	rcfap861 rcfap862													
71	Additional tier 1 capital before deductions	rcfap863													
72	Additional tier 1 capital deductions	rcfap864													
73	Additional tier 1 capital	rcfap865													
74	Tier 1 capital Tier 1 capital (sum of items 67 and 73)	rcfa8274	_	-	-	_	-	-	-	-	-				

			Actual in				_						C
Item		Notes	\$Millions As of Date	PQ 1	PQ 2	PQ 3	Pro PQ 4	jected in \$Milli PQ 5	ons PQ 6	PQ 7	PQ 8	PQ 9	Sums in \$Millions PQ 2 - PQ 5 PQ 6 - PQ 9 9-Quarter
75	Tier 2 capital instruments plus related surplus	rcfap866	As or Date	rqı	FQZ	FQJ	rq-	FQJ	FQU	rq,	FQU	FQ7	142 143 FQU-FQ7 7-Quarter
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 79	Allowance for loan and lease losses includable in tier 2 capital (Advanced approaches that exit parallel run only): eligible credit reserves includable in tier 2 capital	rcfa5310											
/ 7	(Advanced approaches that exit paramerrum omy), engible 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	10,0000											
	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	(070											
83	Tier 2 capital deductions	rcfwp870 rcfap872											
84	Tier 2 capital	rcfa5311											
85	(Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures												
		rcfw5311											
	Total capital												
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	-	-	-	-	-	-	-	-	-	-	
	10%/15% Threshold Deductions Calculations Significant investments in the capital of unconsolidated financial institutions in the form of common												
	stock, net of associated DTLs												
88	Gross significant investments in the capital of unconsolidated financial institutions in the form of												
	common stock												
89 90	Permitted offsetting short positions in relation to the specific gross holdings included above Significant investments in the capital of unconsolidated financial institutions in the form of common												
90	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)		-	-	-	-	-	-	-	-		-	
	MSAs, net of associated DTLs												
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 97	10 percent common equity tier 1 deduction threshold (10 percent of item 60) Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of		-	-	-	-	-	-	-	-	-	-	
	item 95 minus item 96 or zero)		_	-				_	_	_		_	
	DTAs arising from temporary differences that could not be realized through net operating loss carryback net of related valuation allowances and net of DTLs	5,											
98	DTAs arising from temporary differences that could not be realized through net operating loss carryback	s.											
	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)												
	,		-		-	-	-	-	-	-	-	-	
	Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and												
	deferred tax assets arising from temporary differences)												
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)												
	adional provision (predict of item 104 limits item 102 of 2010)												
	Total Assets for the Leverage Ratio												
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											
	REGULATORY CAPITAL AND RATIOS												
110	Tier 1 common capital***												
111	Common equity tier 1 (item 67)	rcfap859	-	-	-	-	-		-	-	-	-	

Bank Capital Worksheet (DFAST): XYZ in Baseline

			Actual in \$Millions				Pro	ected in \$Millio	ons					Sums in \$Millions	
Item		Notes	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
112	Tier 1 capital per general risk-based capital rules (item 32)			-											-
		rcfd8274 or aaabj169	-	-	-	-	-	-	-	-	-	-			
113	Tier 1 capital per revised regulatory capital rule (item 74)	rcfa8274	-	-	-	-	-	-	-	-	-	-			
114	Total capital per general risk-based capital rules (item 41)	rcfd3792	-	-	-	-	-	-	-	-	-	-			
115	Total capital per revised regulatory capital rule (item 86)	rcfa3792	-	-	-	-	-	-	-	-	-	-			
116	(Advanced approaches that exit parallel run only): Total capital per revised regulatory capital rule (item 87)														
		rcfw3792	-	-	-	-	-	-	-	-	-	-			
117	Total risk-weighted assets using general risk-based capital rules; reflective of Tier 1 common capital deductions and adjustments	rcfda223													
118	Total risk-weighted assets using standardized approach														
119	(Advanced approaches that exit parallel run only): total risk-weighted assets using advanced approaches rules	s rcfwa223													
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 (%)														
123	Common equity tier 1 ratio (%)(Advanced approaches that exit parallel run only)	rcfap793													
		rcfwp793													
124	Tier 1 capital ratio (%)	rcfa7206													
125	Tier 1 capital ratio (%)(Advanced approaches that exit parallel run only)	10,47200													
		rcfw7206													
126	Total capital ratio (%) (item 114 or 115 divided by item 117 or 118)	rcfa7205													
127	Total capital ratio (%)(Advanced approaches that exit parallel run only)	10,07203													
		rcfw7205													
128	Tier 1 leverage ratio (%)														
		rcfa7204													

		Actual in				Desi	ected in \$Millio						Sums in \$Millions	
Item	Notes	\$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-Quarte
	bhck5479													
	bhckc498													
	bhcka507													
	bhck5483													
	bhck5484													
	bhckg219													
	bhckg220													
	bhck5990													
	bhckc502													
	bhckg221													
	equal to \$250 billion or													
400 1.46-1	more or (2) on a													
139 Is the bank internationally active for purposes of the qualifying restricted core capital limit tests?														
					-									
Schedule RC-F—Other Assets														
140 Net deferred tax assets	rcfd2148													
Schodula DC C. Othor Liabilities														
Schedule RC-G—Other Liabilities 141 Net deferred tax liabilities	rcfd3049													
141 Net deletted tax habitates	rc(a3049													
	bhck3459													
	bhckg234													
	bhckg235													
Disallowed Deferred Tax Assets Calculation (Schedule RC-R Instructions)														
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 lin	nit													
440 5 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1														
Enter any optional adjustment made to item 141 in item 148 as allowed in the Call Report instruction (d) Enter the amount of taxes previously paid that the bank could recover through loss carryback	tions Item 140 less items 14:	1 -	-	-		-	•	-	-					
149 (d) Enter the amount of taxes previously paid that the bank could recover through loss carryback bank temporary differences (both deductible and taxable) fully reverse at the report date****	, ii dic													
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 profuture taxable income. Future taxable income should not include net operating lsos carry forward.	ls to be													
used during the next 12 months or existing temporary differences that are expected to reverse or next 12 months.	ver the													
next 12 months.														
152 (g) Enter minimum of (f) and (b)	min(item 151, item 146	5) -	-	-	-	-	-		-		-			
153 (h) Subtract (g) from (e), cannot be less than 0 (must equal item 30)	max(item 150 less item	-		-	-	-	-	-	-					
Future taxes paid used to determine item 152 Future taxable income consistent with item 152														
133 ruture taxable income consistent with item 152														
Supplemental Capital Action Information (report in \$Millions unless otherwise noted)*****														
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 1	160												
4/0 01														
163 Other share repurchase	0 (0	140												
Total share repurchases	Sum of items 162 and 1	103												
Mamazanda														

Memoranda

^{*}Please break out and explain below other adjustments to equity capital:

Bank Capital Worksheet (DFAST): XYZ in Baseline

m			\$Millions				Proje	ected in \$Millio	ons					Sums in \$Millions	
1111		Notes	As of Date	PQ 1	PQ 2	PQ 3	PQ4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Qua
7															
В	**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:														
	Taxes paid during the fiscal year ended two years ago														
	Taxes paid during the fiscal year ended one year ago														
	Taxes paid through the as-of date of the current fiscal year														
	*****Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the RI-A buckets):														
2															
	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 General RWA Worksheet: XYZ in Baseline

	Call Report reference times applicable credit conversion	Actual in \$Millions				Proje	ected in \$Mil	llions			
	factor and/or risk-weight	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
General Credit Risk (Including counterparty credit risk and non-trading credit risk) (General risk-bas 1 Cash and due from depository institutions	rcfd0010										
2 Held-to-maturity securities (HTM)	rcfd1754										
3 Available-for-sale securities (AFS)	rcfd1773										
4 Federal funds sold and securities purchased under agreements to resell	rcfdc225										
5 Loans and leases	rcfd5369+rcfdb528-rcfd3123										
6 Derivative contracts	rcfda167										
7 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 8 paper conduits	rcfdg591										
	rcfdb546+rcfd3821+rcfd3411+rcfd										
	3429+rcfd3433+rcfda250+rcfdb54										
9 Other off-balance-sheet	1+rcfdb675+rcfdb681										
10 Other credit risk	rcfd3545+rcfdkb639										
11 General Credit RWA (sum of lines 1 through 10)		-	-	-	-	-	-	-	-	-	
Market Risk											
12 Value-at-risk(VaR)-based capital requirement											
13 Stressed VaR-based capital requirement											
14 Incremental risk capital requirement											
15 Comprehensive risk capital requirement (excluding non-modeled correlation)											
16 Non-modeled Securitization		-	-	-	-	-	_	-	_	-	
17 Net Long											
18 Net Short											
19 Specific risk add-on (excluding securitization and correlation)		-	_	_	_	-	_	_	_	_	
20 Sovereign debt positions											
21 Government sponsored entity debt positions											
22 Depository institution, foreign bank, and credit union debt positions											
23 Public sector entity debt positions											
24 Corporate debt positions											
25 Equity											
26 Capital requirement for de minimis exposures											
27 Market risk equivalent assets	rcfd1651			_	_	_	_		_	_	
2/ Market risk equivalent assets	rc7a1651	-	-	-	-	-	-	-	-	-	
28 Excess allowance for loan and lease losses (General risk-based capital rules)	rcfda222										
29 Allocated transfer risk reserve	rcfd3128										
30 Total RWA (General risk-based capital rules)	rcfda223	-	-	-	-	-	-	-	-	-	
emoranda for Derivative Contracts (provide balances consistent with Call Report instructions for	each MDRM code)										I
31 Current credit exposure across all derivative contracts covered by risk-based capital standards	rcfd8764										
Notional principal amounts of derivative contracts:	**************************************										
32 Interest rate contracts	rcfd3809 + rcfd8766 + rcfd8767										
33 Foreign exchange contracts	rcfd3812 + rcfd8769 + rcfd8770										
34 Gold contracts	rcfd8771 + rcfd8772 + rcfd8773										
35 Other precious metals contracts	rcfd8774 + rcfd8775 + rcfd8776										
36 Other commodity contracts	rcfd8777 + rcfd8778 + rcfd8779										
37 Equity derivative contracts	rcfda000 + rcfda001 + rcfda002										
38 Investment grade credit derivative contracts	rcfdg597 + rcfdg598 + rcfdg599										
39 Subinvestment grade credit derivative contracts	rcfdg600 + rcfdg601 + rcfdg602										

Bank Standardized RWA Worksheet: XYZ in Baseline

Actual in \$Millions Projected in \$Millions as of date PQ 3 PQ 6 PQ 2 PQ4 PQ 5 PQ 7 PQ 8 PQ 9 Standardized Approach (Revised regulatory capital rule, July 2013) **Balance Sheet Asset Categories** 1 Cash and balances due from depository institutions 2 Federal funds sold and securities purchased under agreements to resell 3a Securities (excluding securitizations): Held-to-maturity 3b Securities (excluding securitizations): Available-for-sale Loans and leases on held for sale 4a Residential Mortgage exposures 4b High Volatility Commercial Real Estate (HVCRE) exposures 4c Exposures past due 90 days or more on nonaccrual 4d All other exposures Loans and leases, net of unearned income 5a Residential mortgage exposures 5b High Volatility Commercials Real Estate (HVCRE) Exposures 5c Exposures past due 90 days or more on nonaccrual 5d All other exposures 6 Trading assets (excluding securitizations that receive standardized charges) 7 All other assets On-balance sheet securitization exposures 8a Held-to-maturity securities 8b Available-for-sale securities 8c Trading assets that receive standardized charges 8d All other on-balance sheet securitization exposures 9 Off-balance sheet securitization exposures 10 RWA for Balance Sheet Asset Categories (sum of items 1 though 8d) Derivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures) 11 Financial standby letters of credit 12 Performance standby letters of credit and transaction related contingent items 13 Commercial and similar letters of credit with an original maturity of one year or less 14 Retained recourse on small business obligations sold with recourse 15 Repo-style transactions (excluding reverse repos) 16 All other off-balance sheet liabilities 17a Unused commitments: Original maturity of one year or less, excluding ABCP conduits 17b Unused commitments: Original maturity of one year or less to ABCP 17c Unused commitments: Original maturity exceeding one year 18 Unconditionally cancelable commitments 19 Over-the-counter derivatives 20 Centrally cleared derivatives 21 RWA for Derivatives and Off-Balance-Sheet Asset Categories (sum of items 10 through 20) 22 RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold 23 Value-at-risk(VaR)-based capital requirement 24 Stressed VaR-based capital requirement 25 Incremental risk capital requirement 26 Comprehensive risk capital requirement (excluding non-modeled correlation) 27 Non-modeled Securitization Net Long 29 Net Short 30 Specific risk add-on (excluding securitization and correlation) 31 Sovereign debt positions Government sponsored entity debt positions Depository institution, foreign bank, and credit union debt positions 33 Public sector entity debt positions 35 Corporate debt positions 37 Capital requirement for de minimis exposures 38 Market risk equivalent assets rcfd1651 39 allocated risk transfer risk reserve 40 LESS: Excess allowance for loan and lease losses 41 LESS: Allocated transfer risk reserve 42 Total risk-weighted assets (item 39 minus items 40 and 41) 43 Memoranda Items -- Derivatives 44 Current credit exposure across all derivative contracts covered by the regulatory capital rule Notional principal amounts of over-the-counter derivative contracts (sum of lines 46a through $45\,46\mathrm{g}$) 46a Interest rate 46b Foreign exchange rate and gold 46c Credit (investment grade reference asset) 46d Credit (non-investment grade reference asset) 46e Equity 46f Precious metals (except gold) 46g Other Notional principal amounts of centrally cleared derivative contracts (sum of lines 48a through 47 48g) 48a Interest rate 488b Foreign exchange rate and gold 48c Credit (investment grade reference asset)

48d Credit (non-investment grade reference asset)
48e Equity
48f Precious metals (except gold)
48g Other

Bank Advanced RWA Worksheet: XYZ in Baseline

Actual in

			Actual in \$Millions				Proie	cted in \$Mil	lions			
		FFIEC 101 reference	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Advance	d Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Ris		us or dute	141	142	140	147	143	140	147	140	147
1	Credit RWA	Sum of AABGJ151, AABGJ198	-	-	-	-	-	-	-	-	-	-
2	Wholesale Exposures		-	-	-	-	-	-	-	-	-	-
	Corporate											
3	Balance Sheet Amount	AABBJ124										
4	RWA	AABGJ124										
	Bank											
5	Balance Sheet Amount	AABBJ125										
6	RWA	AABGJ125										
	Sovereign											
7	Balance Sheet Amount	AABBJ126										
8	RWA	AABGJ126										
	IPRE											
9	Balance Sheet Amount	AABBJ127										
10	RWA	AABGJ127										
	HVCRE											
11	Balance Sheet Amount	AABBJ128										
12	RWA	AABGJ128										
13	Counterparty Credit Risk		-	-	-	-	-	-	-	-	-	-
14	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting	AABGJ129										
15	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—c											
16	RWA of eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment met											
17	RWA of eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected in											
18	RWA of OTC derivatives—no cross-product netting—EAD adjustment method	AABGJ133										
19	RWA of OTC derivatives—no crossproduct netting—collateral reflected in LGD	AABGJ134	_	_	_	_	-	_	_	-	-	
20	Retail Exposures		-	-	-	-	-	-	-	-	-	-
04	Residential mortgage— closed-end first lien exposures	AARRIAGE										
21	Balance Sheet Amount	AABBJ135										
22	RWA	AABGJ135										
00	Residential mortgage— closed-end junior lien exposures	AADD140/										
23	Balance Sheet Amount	AABBJ136										
24	RWA	AABGJ136										
25	Residential mortgage—revolving exposures	AABBJ137										
26	Balance Sheet Amount RWA	AABGJ137										
20	Qualifying revolving exposures	AABGJ137										
27	Balance Sheet Amount	AABBJ138										
28	RWA	AABGJ138										
20	Other retail exposures	AADG/130										
29	Balance Sheet Amount	AABBJ139										
30	RWA	AABGJ139										
	Securitization Exposures (72 Federal Register 69288, December 7, 2007)	701203107										
		Sum of AABBJ140, AABBJ141,										
31	Balance Sheet Amount	AABBJ142										
		Sum of AABGJ140, AABGJ141,										
32	RWA	AABGJ142, AABGJ143										
33	Securitization Exposures (Revised regulatory capital rule, July 2013)		-	-	-	-	-	-	-	-	-	-
	Subject to supervisory formula approach (SFA)											
34	Balance Sheet Amount											
35	RWA											
	Subject to simplified supervisory formula approach (SSFA)											
36	Balance Sheet Amount											
37	RWA											
٠,	Subject to 1,250% risk-weight											
38	Balance Sheet Amount											
39	RWA											

Advanced RWA

40	Cleared Transactions (Revised regulatory capital rule, July 2013)		-	-	-	-	-	-	-	-	-	-
	Derivative contracts and netting sets to derivatives											
41	Balance Sheet Amount											
42	RWA											
	Repo-style transactions											
43	Balance Sheet Amount											
44	RWA											
	Default fund contributions	L					<u> </u>					
45	Balance Sheet Amount											
46	RWA											
		Sum of AABGJ144,										
47	Equity Exposures RWA	AABGJ145,AABGJ146										
	Other Assets	L					<u> </u>					
		Sum of AABBJ147, AABBJ148,										
48	Balance Sheet Amount	AABBJ149										
		Sum of AABGJ147, AABGJ148,										
49	RWA	AABGJ149										
50	CVA Capital Charge (risk-weighted asset equivalent) (Revised regulatory capital rule, July 2013)		=	-	-	-	-	-	-	-	-	-
51	Advanced CVA Approach		-	-	-	-	-	-	-	-	-	-
52	Unstressed VaR with Multipliers											
53	Stressed VaR with Multipliers											
54	Simple CVA Approach											
55	Assets subject to the general risk-based capital requirements	AABGJ198										
	Operational RWA	L										
56	Operational RWA	AABGJ154										
57	Total risk-based capital requirement for operational risk without dependence assumptions	AASAJ084										
		L										
Market	Risk											
	Market RWA		-	-	-	-	-	-	-	-	-	-
58	VaR-based capital requirement											
59	Stressed VaR-based capital requirement											
60	Incremental risk capital requirement											
61	Comprehensive risk capital requirement (excluding non-modeled correlation)											
62	Non-modeled Securitization		-	-	-	-	-	-	-	-	-	-
63	Net Long											
64	Net Short											
65	Specific risk add-on (excluding securitization and correlation)		-	-	-	-	-	-	-	-	-	-
66	Sovereign debt positions											
67	Government sponsored entity debt positions											
68	Depository institution, foreign bank, and credit union debt positions											
69	Public sector entity debt positions											
70	Corporate debt positions											
71	Equity											
72	Capital requirement for de minimis exposures											
73	Market risk equivalent assets		-	-	-	-	-	-	-	-	-	-
74	Other RWA											
75	Excess eligible credit reserves not included in tier 2 capital	AABGJ152										
									'			
76	Total RWA		-	-	-	-	-	-	-	-	-	-

Bank Retail Balance and Loss Projection Worksheet: XYZ in Baseline

		Actual in \$Millions				Pro	ojected in \$Millio	ons			
Item		Q3 Actual	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	First Lien Mortgages (in Domestic Offices)										
1 2	Balances New originations										
3	New originations Paydowns										
4	Asset Purchases										
5	Asset Sales										
6	Loan Losses										
7	Cumulative interim loan losses - Non PCI										
8	Cumulative interim loan losses - PCI										
	First Lien HELOANs (in Domestic Offices)										
9 10	Balances 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)			I					I	I	
17	Balances										
18 19	New originations										
20	Paydowns Asset Purchases										
20	Asset Sales										
22	Loan Losses										
23	Cumulative interim loan losses - Non PCI										
24	Cumulative interim loan losses - PCI										
	HELOCs (in Domestic Offices)										
25	Balances	-	-	-	-	-	-	-	-	-	-
26	Balance from vintages < PQ 1										
27	Balance from vintage PQ 1 - PQ 5										
28	Balance from vintage PQ 6 - PQ 9										
29 30	Paydowns Asset Purchases										
31	Asset Sales										
32	Loan Losses										
33	Cumulative interim loan losses - Non PCI										
34	Cumulative interim loan losses - PCI										
	First Lien Mortgages and HELOANs (International)										
35	Balances										
36	New originations										
37	Paydowns										
38	Asset Purchases										
39 40	Asset Sales Loan Losses										
41	Cumulative interim loan losses - Non PCI										
42	Cumulative interim loan losses - PCI										
	Closed-End Junior Liens and HELOCs (International)										
43	Balances										
44	New originations										
45	Paydowns										
46	Asset Purchases										
47	Asset Sales										
48 49	Loan Losses Cumulative interim Ioan Iosses - Non PCI										
50	Cumulative interim Ioan Iosses - Non PCI Cumulative interim Ioan Iosses - PCI										
50	Corporate Card (Domestic)										
51	Balances										
52	Paydowns										
53	Asset Purchases										
54	Asset Sales										
55	Loan Losses										
F./	Business Card (Domestic)										
56 57	Balances Paydowns										
58	Paydowns Asset Purchases										
59	Asset Sales										
60	Loan Losses										
	Charge Card (Domestic)										
61	Balances	-	-	-	-	-	-	-	-	-	-
62	Balance from vintages < PQ 1										
63	Balance from vintage PQ 1 - PQ 5										
64	Balance from vintage PQ 6 - PQ 9										
65 66	Paydowns Asset Purchases										
66 67	Asset Purchases Asset Sales										
68	Loan Losses										
	Bank Card (Domestic)		1	I.							
69	Balances	-	-	-	-	-	-	=	-	-	-
70	Balance from vintages < PQ 1										
71	Balance from vintage PQ 1 - PQ 5										
72	Balance from vintage PQ 6 - PQ 9										
73	Paydowns										
74	Asset Purchases										

75	Asset Sales					
76	Loan Losses					
	Business and Corporate Card (International)					
77	Balances					
78	Paydowns					
79	Asset Purchases					
80	Asset Sales					
81	Loan Losses					
	Bank and Charge Card (International)					
82	Balances					
83	Paydowns					
84	Asset Purchases					
85	Asset Sales					
86	Loan Losses					
	Auto Loans (Domestic)					
87	Balances					
88	New originations					
89	Paydowns					
90	Asset Purchases					
91	Asset Sales					
92	Loan Losses					
	Auto Loans (International)					
93	Balances					
94	New originations					
95	Paydowns					
96	Asset Purchases					
97	Asset Sales					
98	Loan Losses					
,,,						
_	Auto Leases (Domestic)					
99	Balances					
100	New originations					
101	Paydowns					
102	Asset Purchases					
103	Asset Sales					
104	Loan Losses					
104						
	Auto Leases (International)					
105	Balances					
106	New originations					
107	Paydowns					
108	Asset Purchases					
109	Asset Sales					
110	Loan Losses					
110						
	Student Loan					
111	Balances					
112	New originations					
113	Paydowns					
114	Asset Purchases					
115	Asset Sales					
116	Loan Losses					
110	Small Business Loan - Scored (Domestic)					
447	Balances					
117						
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	New originations					
131	Paydowns					
132	Asset Purchases					
133	Asset Sales					
134	Loan Losses					
134	Other Consumer Loans and Leases (International)					
135	Balances					
136	New originations					
137	Paydowns					
138	Asset Purchases					
139	Asset Sales					
140	Loan Losses					

Bank Retail Repurchase Worksheet: XYZ in Baseline

IE A.1 LOANS SOLD TO FANNIE MAE, BANK ABLE TO REPORT OUTSTANDING UPB AND DEI	,	•				Vinta	ige							Scenarios for which row should be reported
llions	2004	200	5 2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total	
nal UPB													-	Covere
al UPB (Excluding Exempt Population)														Covere
anding UPB (Excluding Exempt Population) quency Status as of 3Q (Excluding Exempt Population)													-	Covere
quency status as of 3Q (Excluding Exempt Population)	Current					1								Covere
Part due	ie 30 to 89 days				+									Covere
	90 to 179 days				-						-			Covere
	t due 180+ days												-	Covere
redit Loss Realized to-date (Excluding Exempt Population)													-	Covere
rchase Requests Outstanding (Excluding Exempt Population)													-	Covere
ated Lifetime Net Credit Losses (Excluding Exempt Population)													-	All Scen
cted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)													-	All Scen
A.2 LOANS SOLD TO FANNIE MAE, BANK UNABLE TO REPORT OUTSTANDING UPB OR D	DELINQUENCY INFOR!	MATION REQ	JESTED IN TABLE A.	1										
	-	-				Vinta								
ons al UPB	2004	200	5 2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total	٦ .
al UPB (Excluding Exempt Population)					+						-	+		Covere
anding UPB (Excluding Exempt Population)					+							+		Covere
ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)														All Sce
														1
A.3 Loss Projections for LOANS SOLD TO FANNIE MAE														
ons			PQ1	PQ2	PQ3	Projected in PO4	\$Millions PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later	Total	
ted Future Losses to Bank Charged to Repurchase Reserve			191	192	1 43	199	143	1 40	147	1 40	147	. QIO OI LEILEI	Total -	All Sce
- :														
B.1 LOANS SOLD TO FREDDIE MAC, BANK ABLE TO REPORT OUTSTANDING UPB AND DE	DELINQUENCY INFORM	1ATION REOL	ESTED IN TABLE B.:											
ns	2004	-		2007	2008	Vinta 2009	ge 2010	2011	2012	2013	2014	Unallocated	Total	
ns LUPB	2004	200	5 2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Iotai	Covere
II OF B II UPB (Excluding Exempt Population)					+									Covere
nding UPB (Excluding Exempt Population)													_	Covere
uency Status as of 3Q (Excluding Exempt Population)														
	Current												-	Covere
Past due	ie 30 to 89 days												-	Covere
Past due 9	90 to 179 days												-	Covere
	t due 180+ days													Covere
redit Loss Realized to-date (Excluding Exempt Population)													_	Covere
rchase Requests Outstanding (Excluding Exempt Population)														Covere
ated Lifetime Net Credit Losses (Excluding Exempt Population) cted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)					+									All Scer
cted ruture cosses to bank charged to keparchase keserve (Excudding Exempt Population)														All Scel
	DELINQUENCY INFOR	MATION REQ	UESTED IN TABLE B	1										
B.2 LOANS SOLD TO FREDDIE MAC, BANKUNABLE TO REPORT OUTSTANDING UPB OR D						Vinta 2009	ge 2010	2011	2012	2013	2014	Unallocated	Total	
ons .	2004	200	5 2006	2007	2008	2009								Covere
ons al UPB	2004	200	5 2006	2007	2008	2009							-	Covere
ions nal UPB nal UPB (Excluding Exempt Population)	2004	200	5 2006	2007	2008	2009							-	
B.2. LOANS SOLD TO FREDDIE MAC, BANKUNABLE TO REPORT OUTSTANDING UPB OR D lons tal UPB and lupB (Excluding Exempt Population) anding UPB (Excluding Exempt Population)	2004	200	5 2006	2007	2008	2009								Covere
ons al UPB al UPB (Excluding Exempt Population) nding UPB (Excluding Exempt Population)	2004	200	5 2006	2007	2008	2009							-	
ons al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) tted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	2004	200	5 2006	2007	2008								-	Covere
ions nal UPB nal UPB (Excluding Exempt Population)	2004	200	5 2006	2007	2008	Projected in		PQ6	PQ7	PQ8	PQ9	PQ10 or Later	- - - - Total	Covere
ons al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC	2004	200				Projected in	\$Millions	PQ6	PQ7	PQ8	PQ9		Total	Covere
ons al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC ons ted Future Losses to Bank Charged to Repurchase Reserve			PQ1	PQ2	PQ3	Projected in	\$Millions	PQ6	PQ7	PQ8	PQ9		Total	Covere All Scer
ons al UPB al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC			PQ1	PQ2	PQ3	Projected in PQ4	\$Millions PQ5	PQ6	PQ7	PQ8	PQ9		Total	Covere All Scer
ons al UPB al UPB (Excluding Exempt Population) ading UPB (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC ons ted Future Losses to Bank Charged to Repurchase Reserve C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT O		ND DELINQUE	PQ1	PQ2	PQ3	Projected in	\$Millions PQ5	PQ6	PQ7	PQ8	PQ9		- - - - Total -	Covere All Scei
IN UPB (Excluding Exempt Population) In UPB (Excluding Exempt Population) Indiag Exempt Population Indiag Exempt Population) Indiag Exempt Population Indiag Exempt Population Indiag Exempt Population) Indiag Exempt Population Indiag Exempt Population Indiag Exempt Population India	OUTSTANDING UPB A	ND DELINQUE	PQ1	PQ2	PQ3	Projected in PQ4	\$Millions PQ5					PQ10 or Later	-	Covere All Sce All Sce Covere
IN ILUPB (Excluding Exempt Population) Adding UPB (Excluding Exempt Population) and Fluture Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC IN ILUPB (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC IN ILUPB (Excluding Exempt Population)	OUTSTANDING UPB A	ND DELINQUE	PQ1	PQ2	PQ3	Projected in PQ4	\$Millions PQ5					PQ10 or Later	-	Covere All Scel All Scel
UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) directions for LOANS SOLD TO FREDDIE MAC 13 Loss Projections for LOANS SOLD TO FREDDIE MAC 15 directions for LOANS SOLD TO FREDDIE MAC 16 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OF SOLUTION OF SOL	OUTSTANDING UPB A	ND DELINQUE	PQ1	PQ2	PQ3	Projected in PQ4	\$Millions PQ5					PQ10 or Later	-	Covere All Sce All Sce Covere
INS IUPB (Excluding Exempt Population) dining UPB (Excluding Exempt Population) diffurure Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 3.3 Loss Projections for LOANS SOLD TO FREDDIE MAC 15 ad Future Losses to Bank Charged to Repurchase Reserve 1.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OF The Country of the Cou	OUTSTANDING UPB A	ND DELINQUE	PQ1	PQ2	PQ3	Projected in PQ4	\$Millions PQ5					PQ10 or Later	-	Covere All Scel All Scel Covere Covere
TUPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) diffuture Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 3.3 Loss Projections for LOANS SOLD TO FREDDIE MAC 15 driver Losses to Bank Charged to Repurchase Reserve 3.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OF THE	OUTSTANDING UPB A	ND DELINQUE	PQ1	PQ2	PQ3	Projected in PQ4	\$Millions PQ5					PQ10 or Later	-	Covere All Scel All Scel Covere Covere Covere
BUPB (Excluding Exempt Population) ing UPB (Excluding Exempt Population) d Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 3. Loss Projections for LOANS SOLD TO FREDDIE MAC 5. d Future Losses to Bank Charged to Repurchase Reserve 1. LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OF SUPBLIF CONTROL OF SUPPLIES CONTROL OF SUP	OUTSTANDING UPB A 2004 Current se 30 to 89 days	ND DELINQUE	PQ1	PQ2	PQ3	Projected in PQ4	\$Millions PQ5					PQ10 or Later	-	Covere All Scel All Scel Covere Covere Covere Covere
UPB (Excluding Exempt Population) ding UPB (Excluding Exempt Population) diffuture Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) d.3 Loss Projections for LOANS SOLD TO FREDDIE MAC 1.3 Loss Projections for LOANS SOLD TO FREDDIE MAC 1.4 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OF STATE OF THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OF STATE OF ST	OUTSTANDING UPB A 2004 Current ie 30 to 89 days 90 to 179 days	ND DELINQUE	PQ1	PQ2	PQ3	Projected in PQ4	\$Millions PQ5					PQ10 or Later	-	Covere All Scel All Scel Covere Covere Covere Covere Covere
IN ILUPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) ed Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC as ed Future Losses to Bank Charged to Repurchase Reserve C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OR as IUPB IUPB (Excluding Exempt Population) dning UPB (Excluding Exempt Population) iency Status as of 3Q (Excluding Exempt Population) Past due Past due Past due Past dee Past	OUTSTANDING UPB A 2004 Current se 30 to 89 days	ND DELINQUE	PQ1	PQ2	PQ3	Projected in PQ4	\$Millions PQ5					PQ10 or Later	-	Covere All Scel All Scel Covere Covere Covere Covere
ILUPB (Excluding Exempt Population) diffigure (Excluding Exempt Population) ed Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 3.3 Loss Projections for LOANS SOLD TO FREDDIE MAC 1.5 1.6 1.1 1.1 1.1 1.1 1.1 1.1	OUTSTANDING UPB A 2004 Current ie 30 to 89 days 90 to 179 days	ND DELINQUE	PQ1	PQ2	PQ3	Projected in PQ4	\$Millions PQ5					PQ10 or Later	-	Covere All Scel All Scel Covere Covere Covere Covere Covere Covere Covere
IN UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC B.4 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OF SOLUTION OF SO	OUTSTANDING UPB A 2004 Current ie 30 to 89 days 90 to 179 days	ND DELINQUE	PQ1	PQ2	PQ3	Projected in PQ4	\$Millions PQ5					PQ10 or Later	-	Covere All Scel All Scel Covere Covere Covere Covere Covere Covere Covere Covere Covere
ons al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC ons ted Future Losses to Bank Charged to Repurchase Reserve C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT O ons all UPB al UPB (Excluding Exempt Population) unding UPB (Excluding Exempt Population) past due Past due Past due Past due	OUTSTANDING UPB A 2004 Current ie 30 to 89 days 90 to 179 days	ND DELINQUE	PQ1	PQ2	PQ3	Projected in PQ4	\$Millions PQ5					PQ10 or Later	-	Covere All Scel All Scel Covere

Millions	_	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total	
Original UPB														-	Covered Insitution Ba
Original UPB (Excluding Exempt Population)															Covered Institution Ba
Outstanding UPB (Excluding Exempt Population)	_														Covered Insitution Ba
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	L													-	All Scenarios
Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)							Don't stad in	A14:II:							
Millions				PO1	PQ2	PQ3	Projected in PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later	Total	
Projected Future Losses to Bank Charged to Repurchase Reserve				` `	,	<u> </u>	, , , , , , , , , , , , , , , , , , ,	i i	<u> </u>		,	,		-	All Scenarios
Table D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK ABLE TO REPORT OUTST	STANDING UPB	AND DELING	QUENCY INFOR	MATION REQUE	STED IN TABLE	D.1	Vinta								
Millions		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total	
Original UPB		2001	2003	2000	2007	2000	2007	2010	2011	2012	2010	2011	Unanocated	-	Covered Institution Ba
Original UPB (Excluding Exempt Population)														-	Covered Insitution Ba
Outstanding UPB (Excluding Exempt Population)														-	Covered Insitution Ba
Delinquency Status as of 3Q (Excluding Exempt Population)	_														
	Current													-	Covered Insitution Ba
	ue 30 to 89 days														Covered Insitution Ba
	ie 90 to 179 days													-	Covered Insitution Ba
Past Net Credit Loss Realized to-date (Excluding Exempt Population)	st due 180+ days														Covered Insitution Ba Covered Insitution 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)	-		1				+								All Scenarios
,	L														, iii 5cc iii 103
Table D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT OU	UTSTANDING U	JPB OR DELIN	NQUENCY INFO	RMATION REQU	ESTED IN TABL	E D.1									
			-	-			Vinta								
Millions	_	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total	
Original UPB													\perp	-	Covered Insitution Ba
Original UPB (Excluding Exempt Population)														-	Covered Insitution Ba
Outstanding UPB (Excluding Exempt Population)															Covered Insitution Ba
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios
Table D.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE															
able D.3 Loss Projections for LOANS SECORTIZED WITH MONOLINE INSURANCE							Projected in	¢Millions							
							ri ojecteu ili	i şivililibiis							
Millions				PO1	PO2	PO3			PO6	PO7	PO8	PO9	PO10 or Later	Total	
Millions rojected Future Losses to Bank Charged to Repurchase Reserve rable E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OU	DUTSTANDING (UPB AND DE	LINQUENCY IN	PQ1 FORMATION REC	PQ2 QUESTED IN TA	PQ3 ABLE E.1	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later	Total -	All Scenarios
rojected Future Losses to Bank Charged to Repurchase Reserve	DUTSTANDING (UPB AND DE 2004	LINQUENCY IN 2005	·				PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later Unallocated	Total Total -	All Scenarios Covered Insitution Ba Covered Insitution Ba
rojected Future Losses to Bank Charged to Repurchase Reserve (able E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OL (Millions Original UPB Original UPB (Excluding Exempt Population) Outstanding UBB (Excluding Exempt Population)	DUTSTANDING (FORMATION REC	QUESTED IN TA	ABLE E.1	PQ4	PQ5		·				-	Covered Insitution Ba
rojected Future Losses to Bank Charged to Repurchase Reserve Fable E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OL IMILIONS Friginal UPB Friginal UPB (Excluding Exempt Population)	DUTSTANDING (FORMATION REC	QUESTED IN TA	ABLE E.1	PQ4	PQ5		·				-	Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OF COMMISSION OF THE PROPERTY OF COMMISSION OF THE PROPERTY OF T	Current			FORMATION REC	QUESTED IN TA	ABLE E.1	PQ4	PQ5		·				-	Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba
Trojected Future Losses to Bank Charged to Repurchase Reserve (Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OL (Millions Original UPB Original UPB (Excluding Exempt Population) Dutstanding UPB (Excluding Exempt Population) Delinquency Status as of 3Q (Excluding Exempt Population) Past due	Current lue 30 to 89 days			FORMATION REC	QUESTED IN TA	ABLE E.1	PQ4	PQ5		·				-	Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba
Projected Future Losses to Bank Charged to Repurchase Reserve Fable E. 1. LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OL SMillions Priginal UPB (Excluding Exempt Population) Dutstanding UPB (Excluding Exempt Population) Delinquency Status as of 3Q (Excluding Exempt Population) Past due Past due Past due	Current lue 30 to 89 days le 90 to 179 days			FORMATION REC	QUESTED IN TA	ABLE E.1	PQ4	PQ5		·				-	Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OL Millions Triginal UPB (Excluding Exempt Population) Dutstanding UPB (Excluding Exempt Population) Past due Past	Current lue 30 to 89 days			FORMATION REC	QUESTED IN TA	ABLE E.1	PQ4	PQ5		·				-	Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OL MIMILIONS Priginal UPB (Excluding Exempt Population) Dutstanding UPB (Excluding Exempt Population) Past due	Current lue 30 to 89 days le 90 to 179 days			FORMATION REC	QUESTED IN TA	ABLE E.1	PQ4	PQ5		·				-	Covered Insitution Ba Covered Insitution Ba
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OL Millions Triginal UPB (Excluding Exempt Population) Dutstanding UPB (Excluding Exempt Population) Past due Past	Current lue 30 to 89 days le 90 to 179 days			FORMATION REC	QUESTED IN TA	ABLE E.1	PQ4	PQ5		·				-	Covered Insitution Ba Covered Insitution Ba
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OF CASE OF THE PROPERTY OF THE PRO	Current lue 30 to 89 days le 90 to 179 days			FORMATION REC	QUESTED IN TA	ABLE E.1	PQ4	PQ5		·				-	Covered Insitution Ba Covered Insitution Ba
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OF COMMENT O	Current iue 30 to 89 days ie 90 to 179 days st due 180+ days	2004	2005	FORMATION REG	QUESTED IN TA	2008	PQ4	PQ5		·				-	Covered Insitution Ba Covered Insitution Ba All Scenarios
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OF CONTROL O	Current iue 30 to 89 days ie 90 to 179 days st due 180+ days	2004	2005	FORMATION REG	QUESTED IN TA	ABLE E.1 ABLE E.1	Vinta 2009	PQ5	2011	2012	2013	2014	Unallocated	Total	Covered Insitution Ba Covered Insitution Ba All Scenarios
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OF CONTROL O	Current iue 30 to 89 days ie 90 to 179 days st due 180+ days	2004	2005	FORMATION REG	QUESTED IN TA	2008	PQ4 Vinte 2009	PQ5		·				-	Covered Institution Ba Covered Institution Ba All Scenarios All Scenarios
Fable E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OL IMMIllions Priginal UPB (Excluding Exempt Population) Dutstanding UPB (Excluding Exempt Population) Dutstanding UPB (Excluding Exempt Population) Delinquency Status as of 3Q (Excluding Exempt Population) Past due Past du	Current iue 30 to 89 days ie 90 to 179 days st due 180+ days	2004	2005	FORMATION REG	QUESTED IN TA	ABLE E.1 ABLE E.1	Vinta 2009	PQ5	2011	2012	2013	2014	Unallocated	Total	Covered Insitution Ba All Scenarios All Scenarios Covered Insitution Ba
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OF CASE OF THE PROPERTY OF THE PRO	Current iue 30 to 89 days ie 90 to 179 days st due 180+ days	2004	2005	FORMATION REG	QUESTED IN TA	ABLE E.1 ABLE E.1	Vinta 2009	PQ5	2011	2012	2013	2014	Unallocated	Total	Covered Institution Ba All Scenarios All Scenarios Covered Institution Ba All Scenarios
Fable E. 1. LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT ON SMILLIONS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT ON SMILLIONS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT ON SMILLIONS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT ON SMILLIONS SECURITIZED WITHOUT MONOLINE INSURANCE, BANKUNABLE TO REPORT SMILLIONS SMILLIONS SECURITIZED WITHOUT MONOLINE INSURANCE, BANKUNABLE TO REPORT SMILLIONS SMILLIONS SMILLIONS SM	Current iue 30 to 89 days ie 90 to 179 days st due 180+ days	2004	2005	FORMATION REG	QUESTED IN TA	ABLE E.1 ABLE E.1	Vinta 2009	PQ5	2011	2012	2013	2014	Unallocated	Total	Covered Insitution Ba All Scenarios All Scenarios Covered Insitution Ba
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OF CASE OF THE PROPERTY OF THE PRO	Current iue 30 to 89 days ie 90 to 179 days st due 180+ days	2004	2005	FORMATION REG	QUESTED IN TA	ABLE E.1 ABLE E.1	Vinta 2009	PQ5	2011	2012	2013	2014	Unallocated	Total	Covered Institution Ba Covered Institution Ba All Scenarios All Scenarios
Fable E. 1. LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT ON SMILLIONS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT ON SMILLIONS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT ON SMILLIONS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT ON SMILLIONS SECURITIZED WITHOUT MONOLINE INSURANCE, BANKUNABLE TO REPORT SMILLIONS SMILLIONS SECURITIZED WITHOUT MONOLINE INSURANCE, BANKUNABLE TO REPORT SMILLIONS SMILLIONS SMILLIONS SM	Current iue 30 to 89 days ie 90 to 179 days st due 180+ days	2004	2005	FORMATION REG	QUESTED IN TA	ABLE E.1 ABLE E.1	Vinta 2009	PQ5 age 2010	2011	2012	2013	2014	Unallocated	Total	Covered Insitution Ba All Scenarios All Scenarios Covered Insitution Ba
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OF CONTROL OF THE PROPERTY OF THE	Current iue 30 to 89 days ie 90 to 179 days st due 180+ days	2004	2005	FORMATION REG	QUESTED IN TA	ABLE E.1 ABLE E.1	Vinta 2009 Vinta 2009	PQ5 age 2010	2011	2012	2013	2014	Unallocated	Total	Covered Insitution Ba All Scenarios All Scenarios Covered Insitution Ba
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OF CONTROL O	Current iue 30 to 89 days ie 90 to 179 days st due 180+ days	2004	2005	2006 2006 SFORMATION RECEIVED TO THE STORY OF THE STORY	QUESTED IN TA	ABLE E.1 2008 ABLE E.1 2008	Vinta 2009 Vinta 2009	PQS age 2010 2010 as Millions	2011	2012	2013	2014	Unallocated	Total	Covered Insitution Ba All Scenarios All Scenarios Covered Insitution Ba Covered Insitution Ba All Scenarios
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OF CONTROL O	Current ue 30 to 89 days e 90 to 179 days st due 180+ days	2004 IG UPB OR DI 2004	ELINQUENCY II	FORMATION REG	QUESTED IN TA	ABLE E.1 2008 ABLE E.1 2008	Vinta 2009 Vinta 2009 Projected in PQ4	PQS age 2010 2010 symillions PQS	2011	2012	2013	2014	Unallocated	Total	Covered Insitution Ba All Scenarios All Scenarios Covered Insitution Ba
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OF CONTROL OF THE PROPERTY OF THE	Current ue 30 to 89 days e 90 to 179 days st due 180+ days	2004 IG UPB OR DI 2004	2005 ELINQUENCY II 2005	FORMATION REG 2006 SFORMATION RE 2006 PQ1	2007 EQUESTED IN TA 2007 PQ2	ABLE E.1 2008 ABLE E.1 2008	Vinta 2009 Vinta 2009 Projected in PQ4 Vinta Vinta 2009	PQ5 age 2010 2010 a \$Millions PQ5	2011 2011 PQ6	2012 2012	2013 2013	2014 2014	Unallocated Unallocated PQ10 or Later	Total Total Total	Covered Insitution Ba All Scenarios All Scenarios Covered Insitution Ba Covered Insitution Ba All Scenarios
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT ON SMILLION OF THE PROPERTY OF THE	Current ue 30 to 89 days e 90 to 179 days st due 180+ days	2004 IG UPB OR DI 2004	ELINQUENCY II	FORMATION REG	QUESTED IN TA	ABLE E.1 2008 ABLE E.1 2008	Vinta 2009 Vinta 2009 Projected in PQ4	PQS age 2010 2010 symillions PQS	2011	2012	2013	2014	Unallocated	Total	Covered Insitution Ba All Scenarios All Scenarios Covered Insitution Ba Covered Insitution Ba All Scenarios All Scenarios All Scenarios
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT ON MINIMILIONS Priginal UPB (Excluding Exempt Population) Dutstanding UPB (Excluding Exempt Population) Dutstanding UPB (Excluding Exempt Population) Delinquency Status as of 3Q (Excluding Exempt Population) Past due Past du	Current ue 30 to 89 days e 90 to 179 days st due 180+ days	2004 IG UPB OR DI 2004	2005 ELINQUENCY II 2005	FORMATION REG 2006 SFORMATION RE 2006 PQ1	2007 EQUESTED IN TA 2007 PQ2	ABLE E.1 2008 ABLE E.1 2008	Vinta 2009 Vinta 2009 Projected in PQ4 Vinta Vinta 2009	PQ5 age 2010 2010 a \$Millions PQ5	2011 2011 PQ6	2012 2012	2013 2013	2014 2014	Unallocated Unallocated PQ10 or Later	Total Total Total	Covered Insitution Ba All Scenarios All Scenarios Covered Insitution Ba Covered Insitution Ba All Scenarios All Scenarios All Scenarios All Scenarios Covered Insitution Ba All Scenarios
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUTSTANDING ENGINEER OF THE POPULATION OF TH	Current ue 30 to 89 days e 90 to 179 days st due 180+ days	2004 IG UPB OR DI 2004	2005 ELINQUENCY II 2005	FORMATION REG 2006 SFORMATION RE 2006 PQ1	2007 EQUESTED IN TA 2007 PQ2	ABLE E.1 2008 ABLE E.1 2008	Vinta 2009 Vinta 2009 Projected in PQ4 Vinta Vinta 2009	PQ5 age 2010 2010 a \$Millions PQ5	2011 2011 PQ6	2012 2012	2013 2013	2014 2014	Unallocated Unallocated PQ10 or Later	Total Total Total	Covered Insitution Ba All Scenarios All Scenarios Covered Insitution Ba Covered Insitution Ba All Scenarios All Scenarios All Scenarios All Scenarios
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OF CONTROL OF THE PROPERTY OF THE	Current ue 30 to 89 days e 90 to 179 days st due 180+ days	2004 IG UPB OR DI 2004	2005 ELINQUENCY II 2005	FORMATION REG 2006 SFORMATION RE 2006 PQ1	2007 EQUESTED IN TA 2007 PQ2	ABLE E.1 2008 ABLE E.1 2008	Vinta 2009 Vinta 2009 Projected in PQ4 Vinta Vinta 2009	PQ5 age 2010 2010 a \$Millions PQ5	2011 2011 PQ6	2012 2012	2013 2013	2014 2014	Unallocated Unallocated PQ10 or Later	Total Total Total	Covered Insitution Ba All Scenarios All Scenarios Covered Insitution Ba Covered Insitution Ba All Scenarios All Scenarios All Scenarios All Scenarios Covered Insitution Ba All Scenarios
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT OUTSTANDING ENGINEER OF THE POPULATION OF TH	Current ue 30 to 89 days e 90 to 179 days st due 180+ days	2004 IG UPB OR DI 2004	2005 ELINQUENCY II 2005	FORMATION REG 2006 SFORMATION RE 2006 PQ1	2007 EQUESTED IN TA 2007 PQ2	ABLE E.1 2008 ABLE E.1 2008	Vinta 2009 Vinta 2009 Projected in PQ4 Vinta Vinta 2009	PQ5 age 2010 2010 a \$Millions PQ5	2011 2011 PQ6	2012 2012	2013 2013	2014 2014	Unallocated Unallocated PQ10 or Later	Total Total Total	Covered Insitution All Scenarios All Scenarios Covered Insitution Covered Insitution Covered Insitution All Scenarios All Scenarios All Scenarios All Scenarios Covered Insitution Covered Insitution All Scenarios

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)													-
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	MATION REQU	JESTED IN TAE	BLE F.1										
\$Millions	2004	2005	2006	2007	2008	Vint. 2009	age 2010	2011	2012	2013	2014	Unallocated	Total
Original UPB													-
Original UPB (Excluding Exempt Population)													-
Outstanding UPB (Excluding Exempt Population) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)													-
Trajected data cosses to brink charges to repair hase reserve (Exertain) Exempt 1 oparation)													
Table F.3 Loss Projections for WHOLE LOANS SOLD													
\$Millions			PQ1	PQ2	PQ3	Projected in PQ4	n \$Millions PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later	Total
Projected Future Losses to BANK Charged to Repurchase Reserve			PQI	PQZ	PQ3	PQ4	PQ5	PQ6	PQ/	PQ6	PQ9	PQ10 or Later	Iotai
Trajected I date 20000 to britte charged to repair hose reserve													-
Table G.3 TOTAL Loss Projections													
\$Millions			PQ1	PQ2	PQ3	Projected in PQ4	n \$Millions PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later	Total
Projected Future Losses to BANK Charged to Repurchase Reserve			- FQI	rqz		- rq4	- rqs	rqu -	rq/	rqo -	FQ7		iotai -
	\$Millions												
REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES	P0												
Reserve, prior quarter	-												
Provisions during the quarter Net charges during the quarter	-	-											
Reserve, current quarter	-												
Table H.1 Sold Loans subject to completed settlements													
\$Millions							Vintage						
Loans sold to Fannie Mae	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total) Original UPB: Loans covered by completed settlements (No remaining liability)													-
Original UPB: Loans covered by completed settlements (No Ternaming Hability)													-
Total Settlement paid													
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)													
Loans sold to Freddie Mac	2004	2005	2006	2007	2008	2009	Vintage 2010	2011	2012	2013	2014	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)	2004	2003	2000	2007	2006	2007	2010	2011	2012	2013	2014	Orialiocateu	- Iotai
Original UPB: Loans covered by completed settlements (No remaining liability)													-
Original UPB: Loans covered by completed settlements (liability remains)													-
Total Settlement paid Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)													
							Vintage						
Loans insured by the US Government (i.e. FHA/VA)	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total) Original UPB: Loans covered by completed settlements (No remaining liability)													-
Original UPB: Loans covered by completed settlements (No remaining liability) Original UPB: Loans covered by completed settlements (liability remains)													-
Total Settlement paid													
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)							Vintage						
Loans Securitized with Monoline Insurance	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)													-
Original UPB: Loans covered by completed settlements (No remaining liability)													-
Original UPB: Loans covered by completed settlements (liability remains)													-
						05	Vintage						
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)													Total
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc) Loans Securitized without Monoline Insurance	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Iotai
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc) Loans Securitized without Monoline Insurance Original UPB: Loans covered by completed settlements (Total)	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	
Total Settlement paid Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc) Loans Securitized without Monoline Insurance Original UPB: Loans covered by completed settlements (Total) Original UPB: Loans covered by completed settlements (No remaining liability) Original UPB: Loans covered by completed settlements (liability remains)	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	- - -
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc) Loans Securitized without Monoline Insurance Original UPB: Loans covered by completed settlements (Total) Original UPB: Loans covered by completed settlements (No remaining liability) Original UPB: Loans covered by completed settlements (liability remains) Total Settlement paid	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	- - -
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc) Loans Securitized without Monoline Insurance Original UPB: Loans covered by completed settlements (Total) Original UPB: Loans covered by completed settlements (No remaining liability) Original UPB: Loans covered by completed settlements (liability remains) Total Settlement paid	2004	2005	2006	2007	2008	2009		2011	2012	2013	2014	Unallocated	
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc) Loans Securitized without Monoline Insurance Original UPBs: Loans covered by completed settlements (Total) Original UPBs: Loans covered by completed settlements (No remaining liability) Original UPBs: Loans covered by completed settlements (liability remains) Total Settlement paid Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc) Whole Loans Sold	2004	2005	2006	2007	2008	2009	Vintage 2010	2011	2012	2013	2014	Unallocated	Total
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc) Loans Securitized without Monoline Insurance Original UPB: Loans covered by completed settlements (Total) Original UPB: Loans covered by completed settlements (No remaining liability) Original UPB: Loans covered by completed settlements (liability remains) Total Settlement paid Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)							Vintage						-

Covered Insitution Ba All Scenarios

Covered Insitution Ba Covered Insitution Ba Covered Insitution Ba All Scenarios

All Scenarios

All Scenarios

Original UPB: Loans covered by completed settlements (No remaining liability)
Original UPB: Loans covered by completed settlements (liability remains)
Total Settlement paid

						-	
						-	

Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)

Bank ASC 310-30 Worksheet: XYZ in Baseline

Actual in \$Millions

Projected in \$Millions

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	-	-	-	-	-	-	-	-	-	-
					1	I						
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										
· ·		par as / som/s										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
						ı						
7	Cumulative Charge-offs to Date (to NAD)	Input as Negative										
8	Cumulative Charge-offs to Date (to Allowance)	Input as Negative										
9	Provisions to Allowance	Prov/(Reverse)										
,		1 101, (11010.00)										
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	Land Alexander			I							
13	Accretable field Accreted to income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										
		-										
			Actual in				B	. 4 1				
			\$Millions				Proje	cted in \$Mi	ilions			
Item	Second Lien HELOANs	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	-	-	-	-	-	-	-	-	-	-
						ī						
4	Unpaid Principal Balance	Input as Positive										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI											
_	Loans	lauret as Davithus										
5		Input as Positive										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
J	. , ,	input us i ositive				1				1		
7	Cumulative Charge-offs to Date (to NAD)	Input as Negative										
8	Cumulative Charge-offs to Date (to Allowance)	Input as Negative										
U												

9	Provisions to Allowance	Prov/(Reverse)										
10	Quarterly-Charge-offs to NAD	Input as Negative										
11	Quarterly Charge-offs to Allowance	Input as Negative										
12	Accretable Yield Remaining	Input as Positive										
13	Accretable Yield Accreted to Income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										
			\$Millions				Proje	cted in \$Mi	illions			
Item	HELOCs	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 Allowance	Input as Positive										
2	Net Carry Value	Input as Positive Calculated	-	_	_	_	_	_	_	_	_	_
3	Net Carry Value	Culculatea	_			_	_			_	_	_
4	Unpaid Principal Balance	Input as Positive										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI				İ				ı			
5	Loans	Input as Positive										
3		input us rositive										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
7	Cumulative Charge-offs to Date (to NAD)	touch as Manager							I			
7 8	Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance)	Input as Negative Input as Negative										
· ·		mpat as regative										
9	Provisions to Allowance	Prov/(Reverse)										
40	Quarterly-Charge-offs to NAD	touch as Manager										
10 11	Quarterly Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Negative Input as Negative										
- 11	~	ilipat as Negative										
12	Accretable Yield Remaining	Input as Positive										
13	Accretable Yield Accreted to Income	Input as Negative										
13	, activities to the control of the c	input us negative										
14	Effective Yield (%)	Input as Percentage										
			45.4*!!!									
			\$Millions				Proje	cted in \$Mi	illions			
Item	Other (specify in documentation)	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	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 11	Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance	Input as Negative Input as Negative										
12	Accretable Yield Remaining	Input as Positive										
13	Accretable Yield Accreted to Income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										
			\$Millions				Proje	ected in \$Mi	llions			
Item	Portfolio to be acquired (specify in documentation)	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										
_		input us i ositive										
2	Allowance	Input as Positive										
	Allowance Net Carry Value	•	-	-	-	-	-	-	-	-	-	-
2		Input as Positive	-	-	-	-	-	-	-	-	-	-
2	Net Carry Value	Input as Positive Calculated	-	-	-	-	-	-	-	-		-
2 3 4	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		-	-	-	-	-	-	-	-	-
2 3 4 5 6	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		-	-	-	-	-	-	-	-	-
2 3 4	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		-	-	-	-	-	-	-	-	-
2 3 4 5 6	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 Positive		-	-	-	-	-	-	-	-	-
2 3 4 5 6 7 8	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 Positive Input as Negative Input as Negative Prov/(Reverse)		-	-	-	-			-	-	-
2 3 4 5 6 7 8	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 Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative		-			-				-	-
2 3 4 5 6 7 8 9	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 Input as Negative Input as Negative Input as Negative									-	
2 3 4 5 6 7 8 9	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 Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative			-	-	-					-
2 3 4 5 6 7 8 9	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 Input as Negative Input as Negative Input as Negative										
2 3 4 5 6 7 8 9 10 11	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 Input as Negative Prov/(Reverse) Input as Negative Input as Negative Input as Positive										

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
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.

						I
						İ
	Threshold for Determining OTTI		Discount Rate Methodology			I
AFS and HTM Securities	(please provide one of the following responses: price- based threshold, ratings-based threshold, cash flow model-based threshold, or other threshold)	Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)	(please state whether a market-based or accounting- based (e.g., book price/purchase price) discount rate is used)	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?	Macroeconomic/financial variables used in loss estimation
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						I
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*						

^{1.} 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 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 OTII is projected; should not be reported in this tab. OTII 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	
FS Securities	Accounting Intent (AFS, HTM)	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	dit ion To
gency MBS					-			-			-			-			-			-			-			-			
uction Rate Securities					-			-	İ		-	Ī		-			-	İ		-	Ī		-			-	i e		
DO					-			-	İ		-	İ		-			-	İ		-	İ		-			-	İ		
LO					-						-									-			-						
MBS			i		-			-	i		-	i		-	İ		-	i		-	i		-	İ		-	i		
ommon Stock (Equity)			i		-			-			-	i		-			-			-	i		-			-	i e		
uto ABS			i		-			-	i		-	i		-	İ		-	i		-	i		-	İ		-	i		
redit Card ABS					-			-	i		-	i		-			-	i		-	i		-			-	i e		
tudent Loan ABS			i e	1	-	i		-			-	i		-			-			-	i		-			-	i		
ther ABS (excl HEL ABS)					-	i e						i					-									-	1		
orporate Bond					-							i					-				i					-	i		
overed Bond			i						i			i			İ			i			i			İ			i		
omestic Non-Agency RMBS (incl HEL ABS)					-							i					-			-	i					-	i e		
oreign RMBS					-						-	i		-				i		-	i		-	ĺ		-	i		
funicipal Bond futual Fund					-			-			-			-			-			-			-			-			
lutual Fund					-				i		-	i		-	i			i		-	i		-	İ		-	i		
eferred Stock (Equity)					-			-			-	İ		-			-			-	İ		-			-	i e		
overeign Bond					-						-	i		-			-			-	i		-			-	1		
Treasuries & Agencies			İ		-						-	İ		-			-			-	İ		-			-	i		
ther*		1	ĺ		-	1			i		-	i			i			i		-	i		-	i		-			

21 | GRAND TOTAL

"For Other "As 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 sun 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 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.

				Projected OCI Based on Macro-Economic Scenario												
	AFS Securities	Total Actual Fair Market Value MM/DD/YYYY	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			
	Agency MBS															
	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		İ													
20	Other*		İ													
21	GRAND TOTAL	-	-		-	-		-	-		-	-				

^{*} For 'Other' AFS securities, please provide name of

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.

		Principal Market Value Source Please state whether a vendor or proprietary model is used. If using a 3rd	In general, how often are securities normally marked (e.g.
	AFS and HTM Securities	party vendor, please provide the name(s) of the 3rd party vendor(s).	In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)?
1	Agency MBS		
	Auction Rate Securities		
3	CDO		
4	CLO		
5	CMBS		
	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		
	Mutual Fund		
	Preferred Stock (Equity)		
	Sovereign Bond		
	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:

		(A)	(B)	(C)
	P/L Results in \$Millions	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			
10) Total	-		-

- 1-6) The categories above (Equities, FX, Rates, etc.) are NOT meant to denote lines of business or desks, but rather firmwide totals by risk stripe.
- 5) "Securitized Products" is defined as the contribution to P/L from exposures detailed on the Securitized Products and Agencies worksheets.
- 6) "Other Credit" is defined as the contribution from all credit products other than those specified on the "Securitized Products" or "Agencies" worksheets.
- 9) Cross-Asset Terms are those intra-asset risks attributable to the co-movement of mulitple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk. The P/L due to this co-dependence would be entered into row 9.
- (B) Higher order risks are those inter-asset risks attributable to terms not represented in the FR-Y14Q. The highest order term represented in the 14Q will vary based on the specific asset class. For example, the commodity spot vol grids do not capture risks attributable to the co-movement of multiple underlying commodities.

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

Bank Counterparty Risk Worksheet: XYZ in Baseline

	\$Millions Losses should be reported as a positive value.	
1	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	
За	Impact of Counterparty Default hedges	

For the inputs into each scenario, provide the type of data, a brief description of the loss events (including events from an operational risk scenario analysis process), the unit of measure (UOM), and the contribution of those events to the operational loss projection. Provide any supporting information including statistical results, data, summary tables, and additional descriptions in a <u>separate document</u> and cross-reference the document to the respective question/item. Rows should be added if necessary.

			Contribution (\$millions)	Pil					Total (\$millions)			
Type of Data	Brief Description	Unit of Measure (UOM)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
												\$ -
												\$ -
												\$ -
												\$ -
												\$ -
												\$ -
												\$ -
												\$ -
												\$ -
												\$ -
												\$ -
	'	Total (\$millions	5) \$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Note: Please add more rows if needed.

QUARTERLY AND OVERALL TOTALS SHOULD AGREE TO THE PROJECTED "OPERATIONAL RISK EXPENSE" AMOUNTS INCLUDED IN LINE 29 OF THE PPNR PROJECTIONS WORKSHEET

Bank PPNR Projections Worksheet: XYZ in Baseline

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

Please indicate if deposits are 25% or more of total liabilities Net Interest Income Designation Field - Populated Automatically Call Report Codes Projected in \$Millions PQ 5 PQ 7 Net Interest Income by Business Segment: (17) Retail and Small Business Domestic (11)

Credit and Charge Cards (10)

Mortgages Mortpages
Home Carlly
Retail and Small Business Deposits
Retail and Small Business Deposits
Other Retail and Small Business (16)
Commercial Lending
Investment Business
Retail and Small Business (16)
Commercial Lending
Investment Business
Retail Business
Retail Business
Sales and Trading
Prince Brokerage
Other 1D 1E 1F 1G Investment Management Investment Services Treasury Services Insurance Services
Retirement / Corporate Benefits Products 11 12 Corporate / Other Optional Immaterial Business Segments (7) 13 Total Net Interest Income (1) Non Interest Income by Business Segment: (17)
Betall and Small Business
Domestic
Credit and Charge Cards (10)
Credit and Charge Cards (10)
Credit and Charge Card Interchange Revenues - Cross
Other
Mortages and Home Equity
Production
Gaints/(Losses) on Sale (18)
Other
Servicing 14 14A 14B 14C 14D 14E 14F 14G 14H 14I 14J Servicing
Servicing :
MSR Amortiza.

MSR Value Changes o. of Hedge Performance (1...)
Other

Provisions to Repurchase Reserve / Liability fo. Representations and Warrantife (contra revenue Retail and Small Busines Deposits Non Sufficient Funds / Overdraft Fees - Gross Debit Interchange - Gross Other (22)
Other Retail and Small Business Lending Interestional Retail and Small Business (16)
Commercial Lending Investment Banking Investment Banking Investment Banking Investment Banking Investment Banking Investment Banking Investment Banking Investment Banking Investment Banking Investment Banking Investment Banking Investment Banking Investment Banking Investment Banking Investment Banking Investment Banking Investment Mark to Market Management Fees Other Other Management Fees Other (23)
176 Sales and Trading 188 Commission and Fees Other (23)
180 Fixed Income 186 Rates Commission and Fees Other (23)
180 Commission and Other Prime Brokerage Commission "Teher" Servicing Servicing & Ancillary Fees MSR Amortization (20) MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12) Commodities
Commission and Fees
Other
Prime Brokerage
Commission and Fees
Other Other
Investment Management
Asset Management
Wealth Management / Private Banking
Investment Services
Asset Servicing
Country
Other Issuer Services Other Insurance Services
Retirement / Corporate Benefits Products Corporate / Other Optional Immaterial Business Segments (7) 26 Total Non-Interest Income (2) (26) 27 Non Interest Expense: Compensation Expense Salary (14) Benefits (14) Commissions (6) 28 28A 28B 28C 28D 28E 29 Stock Based Compensation Cash Variable Pay
Operational Risk Expense (8) Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) and Warranties (12)

Professional and Outside Services Expenses (13)

Expenses of Premises and Fined Assets

Amouttation Superse and Impairment Losses for Other Intangible Assets

Marketing Expense

Domestic Credit and Charge Card Marketing Expense (10)(15)(17)

Other

Other Roal Estate Owned Expense

Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease Item 139 (RCFDB557) in Balance Sheet)

Other Non-Internet Funense (4) 31 32 33 34 34A 34B 35 36 37 Other Non-Interest Expense (4) 38 Total Non-Interest Expense (3) RIAD4074-RIAD4079-RIAD4093+RIADC216-Line Item #40 39 Projected PPNR (5) 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)

F4	otes to the PPNR Projections Worksheet							
	Amount should equal item 49 of the PPNR NII Worksheet, if completed.							
	Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item	40						
	Excludes Goodwill Impairment included in item 41.	-10.						
	Provide a further break out of significant items included in Other Non-Interest Expense s	uch that no more than 5% of Non Interest Expense are repo	orted without					
	further breakout:							
(5)	By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less N	Ion-Interest Expense excluding items broken out in items 4	0-41					
	Report commissions only in "Commissions" line item 28C; do not report commissions in							
(7)	See instructions for guidance on related thresholds. List segments included in this line item							
(8)	All operational loss items, including operational losses that are contra revenue amounts risk expense. Any legal consultation or retainer fees specifically linked to an operational	or cannot be separately identified, should be reported in th	e operational					
	Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgaj							
	other items.	,	,					
(9)	List segments from which item was excluded:							
(10)	Include domestic bank issued credit and charge cards including those that result from a pa	rtnershin sereement						
	Applies to line items 1A-1F; US and Puerto Rico only.	Tuta siip ugreement						
	Provisions to build any non-litigation reserves/accrued liabilities that have been establish	ned for losses related to sold or government-insured resider	ntial mortgage					
	loans (first or second lien). Do not report such provisions in any other items; report ther	n only in line items 14N or 30, as applicable.						
(13)	Include routine legal expenses (i.e legal expenses not related to operational losses) here	-						
(14)	Do not report stock based and cash variable pay compensation here.							
	Include both direct and allocated expenses. Report any expenses that are made to expa	nd the company's card member and/or merchant base, faci	ilitate greater seg	ment penetration	, enhance the			
	perception of the company's credit card brand, and/or increase the utilization of the exis	sting card member base across the spectrum of marketing a	nd advertising me	ediums.				
(16)	Revenues from regions outside the US and Puerto Rico.							
	$See \ Instructions \ for \ description \ of \ standardized \ Business \ Segments/Lines. \ Unless \ specified$							
(18)	Gains/(Losses) from the sale of mortgages and home equity originated through all produ deferred fees and costs that are reported as adjustments to the carrying balance of the	ction channels (retail, broker, correspondent, etc.) with the	intent to sell. Su	ch gains/losses sh	ould include			
	value changes on mortgage loans held-for-sale designated for fair value treatment, lower	r-of-cost or market adjustments on mortgage loans held-for	r-sale not designa	ited for fair value	treatment, fair			
	value changes on derivative instruments used to hedge loan commitments and held-of-s	ale mortgages, and value associated with the initial capitali:	zation of the MSR	upon sale of the	loan.			
	Report changes in the MSR value here and not in any other items. Report changes in the N							
	Include economic amortization or scheduled and unscheduled payments, net of defaults u	nder both FV and LOCOM accounting methods.						
	Include MSR changes under both FV and LOCOM accounting methods.	bl-						
(22)	Among items included here are debit card contra-revenues and overdraft waivers, as appli	cable.						
(00)								
(23)	Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage and other non-interest non-commission income.	e (to be reported as a separate line item) and excluding Con	nmissions and Fee	es. This includes t	rading profits			
	and a second sec							
	Banks should not report changes in value of the MSR asset or hedges within the trading bo	ok.						
(25)	List segments from which item was excluded:							
	Exclude result of trading shock exercise (where applicable), as it is reported in item 42.							
(27)	List Call Report RI Schedule items in which this item is normally reported although excluded	f from PPNR firconb557						
	The following cells provide checks of the internal consistency of the PPNR Template sch	equies. Please ensure that these cells are all "TRUE," or "N	A" before the we	orksneet is submi	πea.			

N/A

N/A

Net Interest Income agrees between worksheets

Bank PPNR Net Interest Income Worksheet: XYZ in Baseline

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

Please indicate if deposits are 25% or more of total liabilities Net Interest Income Designation Field - Populated Automatically Projected in \$Millions Average Asset Balances (\$Millions) (1) PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ 6 PQ 7 PQ8 PQ 9 First Lien Residential Mortgages (in Domestic Offices)
Second / Junior Lien Residential Mortgages (in Domestic Offices) 2A Closed-End Junior Liens 2B Home Equity Lines Of Credit (HELOCs) C&I Loans (7) CRE Loans (in Domestic Offices) Credit Cards Other Consumer 6A Auto Loans 6B Student Loans 6C Other, incl. loans backed by securities (non-purpose lending) Real Estate Loans (Not in Domestic Offices) 7A Residential Mortgages (First and Second Lien) 7B Other Other Loans & Leases (10) 8 Nonaccrual Loans (5) 10 Securities (AFS and HTM) - Treasuries and Agency Debentures 11 Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) 12 Securities (AFS and HTM) - Other 13 Trading Assets 14 Deposits with Banks & Other Other Interest/Dividend Bearing Assets (2) 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 Domestic Offices) 18 19 19A Closed-End Junior Liens 19B HELOCs 20 C&I Loans (7) CRE Loans (in Domestic Offices) 21 Credit Cards 23 Other Consumer 23A 23B Student Loans Other, incl. loans backed by securities (non-purpose lending) 23C 24 24A Real Estate Loans (Not in Domestic Offices)
Residential Mortgages (First and Second Lien) 24B Other 25 Other Loans & Leases Nonaccrual Loans (5) Securities (AFS and HTM) - Treasuries and Agency Debentures 27 Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) 28 29 Securities (AFS and HTM) - Other Trading Assets 30 31 32 Deposits with Banks & Other Other Interest/Dividend Bearing Assets 33 Total Interest Income Average Liability Balances (\$Millions) 34 Deposits-Domestic (6) 34A Non-Interest-Bearing Demand 34B Money Market Accounts 34C Savings 34D NOW, ATS, and other Transaction Accounts 34E Time Deposits 35 Deposits-Foreign (6) 35A Foreign Deposits 35B Foreign Deposits-Time Fed Funds, Repos, & Other Short Term Borrowing 36A Fed Funds 36B Repos 36C Other Short Term Borrowing (11) Trading Liabilities 37 38 Other Interest-Bearing Liabilities (3)(11) 40 Other Liabilities (11) 41 **Total Average Liability Balances** Average Liability Rates (%) (9) 42 Deposits-Domestic (6) 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 42A Non-Interest-Bearing Demand (8) 0.0% 0.0% 0.0% 42B Money Market Accounts 42C Savings Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts 42D Time Deposits
Deposits-Foreign (6) 42E 43 43A Foreign Deposits 43B Foreign Deposits-Time 44 Fed Funds, Repos, & Other Short Term Borrowing 44A Fed Funds Repos Other Short Term Borrowing 44C

Trading Liabilities

16										
17	Other Interest-Bearing Liabilities (3)(11)									
48 T e	otal Interest Expense	-	-	-	-	-	-	-	-	-
19 T o	otal Net Interest Income (4)	-	-	-	-	-	-	-	-	-
ootnote	s to the Net Interest Income Worksheet									
(1) E	xclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased cre	edit impaired loa	ins.							
(2) B	reak out and explain nature of significant items included in Other Interest/Dividend Bearing Asse	ts such that no i	more than 5% o	f total Average	Asset Balances a	are reported witho	ut a further brea	akout.		
(3) B	reak out and explain nature of significant items included in All Other Interest Bearing Liabilities B	alances such tha	at no more than	5% of total Liab	ility Balances ar	e reported withou	t a further brea	kout.		
(4) A	mount should equal item 13 of the PPNR Projections Worksheet.									
(5) In	nstitutions are to provide additional details within the supporting documentation; the composition	of the non-accr	ual loans by key	loan type over t	he reported tim	e periods for each	of the scenarios			
(6) A	sum of average domestic and foreign deposits should be equal to a sum of average RCON6631, RC	CON6636, RCFD6	6631, and RCFD	6636.	•	•				
(7) R	eport C&I Graded, Small Business (Scored/Delinguency Managed), Corporate Card, Business Card									
	eport C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card ates are equal to zero by definition.									
(8) R	eport C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card ates are equal to zero by definition. Il rates are annualized.									
(8) R: (9) A	ates are equal to zero by definition.	categories.								

Bank PPNR Metrics Worksheet: XYZ in Baseline fons: Banks to complete non shaded cells only; all shaded cells with embedded formulas will self populate. Quarterly items should be reported by quarter, and not on a year-to-date basis.

	Call Report Coo	odes Units	_	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	A. Metrics by Business Segment/Line (9)											
	Retail and Small Business Segment Domestic (24)											
1	Credit and Charge Cards Total Open Accounts – End of Period											
2	Credit and Charge Card Purchase Volume	\$Millions	. –									
3	Credit and Charge Card Rewards/Partner Sharing Expense (23) (34) Mortgages and Home Equity	\$Millions										
4	Average Third-Party Residential Mortgages Serviced (3)	\$Millions										
5	Residential Mortgage Originations Industry Market Size - Volume (25) Mortgages and Home Equity Sold during the quarter (26) RCONF070+RCONFC	\$Millions 071+RC										
7	ONF674+RCONF675 Servicing Expenses (8)	5 \$Millions \$Millions	: -									
	Retail and Small Business Deposits	-										
9	Total Open Checking and Money Market Accounts - End of Period (31) Debit Card Purchase Transactions	;										
10	International Retail and Small Business (12) Credit Card Revenues (1)	\$Millions	. –									
	Investment Banking Segment	-										
11 12	Number of Employees (15) Compensation - Total (8)	*Millions	. –									
13	Stock Based Compensation and Cash Variable Pay (8) Advisory	\$Millions										
14	Deal Volume	\$Millions										
15 16	Industry Market Size - Fees Industry Market Size - Completed Deal Volume	\$Millions \$Millions	3									
17	Backlog (30) Equity Capital Markets	\$Millions										
18	Deal Volume	\$Millions										
19 20	Industry Market Size - Fees Industry Market Size - Volume	\$Millions \$Millions	: -									
21	Debt Capital Markets Deal Volume	\$Millions										
22	Industry Market Size - Fees	\$Millions										
23	Industry Market Size - Volume Syndicated Lending	\$Millions										
24	Deal Volume	\$Millions										
25 26	Industry Market Size - Fees Industry Market Size - Volume	\$Millions \$Millions										
27	Merchant Banking / Private Equity AUM (10)	\$Millions	. –									
	Sales and Trading Segment	*										
28 29	Number of Employees (15) Total Proprietary Trading Revenue	# \$Millions	. ⊢									
30 31	Compensation - Total (8) Stock Based Compensation and Cash Variable Pay (8)	\$Millions \$Millions										
	Equities											
32	Average Asset Balance Fixed Income	\$Millions										
33	Average Asset Balance Commodities	\$Millions										
34	Average Asset Balance	\$Millions										
35	Prime Brokerage Average Client Balances (13)	\$Millions										
36	Transaction Volume	\$Millions										
	Investment Management Segment											
37	Asset Management AUM - Total (10)	\$Millions		-			-		-	-	-	-
37A	AUM - Equities	\$Millions										
37B 37C	AUM - Fixed Income AUM - Other	\$Millions \$Millions	3									
38	Net Inflows/Outflows Wealth Management/Private Banking	\$Millions										
39	AUM - Total (10)	\$Millions		-			-	-	-	-	-	-
39A 39B	AUM - Equities AUM - Fixed Income	\$Millions \$Millions										
39C 40	AUM - Other Net Inflows/Outflows	\$Millions \$Millions	. –									
41	Number of Financial Advisors (11)											
	Investment Services Segment Asset Servicing											
42	Assets under Custody and Administration Issuer Services	\$Millions										
43	Corporate Trust Deals Administered											
	B. Firm Wide Metrics: PPNR Projections Worksheet											
44 45	Number of Employees RIAD4150 Revenues - International	# \$Millions					-		-	-		
45A	Revenues - APAC (2) (16)	\$Millions										
45B 45C	Revenues - EMEA (2) (17) Revenues - LatAm (2) (18)	\$Millions \$Millions										
45D 46	Revenues - Canada (2) Revenues - Domestic	\$Millions \$Millions					-		-	-	-	
47	Severance Costs (14)	\$Millions										
48 48A	Collateral Underlying Operating Leases for Which the Bank is the Lessor (22) Auto	\$Millions \$Millions		-					-	-	-	-
48B 49	Other OREO Balance RCFD2150	\$Millions \$Millions		-	-		-		-	-	-	-
49A	Commercial	\$Millions		-					-	-	-	-
49B 49C	Residential Farmland	\$Millions \$Millions	3	-					-	-	-	-
50	Non-Recurring PPNR Items (32)	\$Millions										
51	Trading Revenue RIADA220	\$Millions										
52	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) RIAD8561											
53	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Carrying Value of Purchased Credit Impaired (PCI) Loans RCFDC780	the Net Interest Income Worksheet) \$Millions		-			-		-	-	-	
54	Net Accretion of discount on PCI Loans included in interest Revenues	\$Millions	3									
55 56	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices	\$Millions %	· -									
	Quarter End Weighted Average Life of Assets (4) (6)											
57 58	First Lien Residential Mortgages (in Domestic Offices) (33)	months										
59	Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs)	months months										
60 61	C&I Loans CRE Loans (in Domestic Offices)	months months										
62	Credit Cards Auto Loans	months months										
64	Student Loans	months										
65 66	Other, incl. loans backed by securities (non-purpose lending) (7) Residential Mortgages (First and Second Lien, Not in Domestic Offices)	months months										
67	Other Real Estate Loans (Not in Domestic Offices)	months										
68 69	Other Loans & Leases Securities (AFS and HTM) - Treasuries and Agency Debentures	months months	F									
70 71	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) Securities (AFS and HTM) - Other	months months										
72	Trading Assets	months										
73	All Other Earning Assets	months										
74	Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time	months				1	1	-				
75	Foreign Deposits-Time	months										
76 77	Fed Funds Repos	months months	F									
78 79	Other Short Term Borrowing Trading Liabilities	months months										
		Honds										
80 81	All Other Interest Bearing Liabitilies	months										
			En	r upward rate	For downward rate							
82	Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5) Money Market Accounts	basis poir		movements	movements	Assumed Floor						
83	Savings	basis poir	nts									
84 85	NOW, ATS, and other Transaction Accounts Time Deposits	basis poir basis poir										
86	Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5) Foreign Deposits	basis poir	nts									
87 88	Foreign Deposits-Time New Domestic Business Pricing for Time Deposits (27)	basis poir										
88 88A	New Domestic Business Pricing for Time Deposits (27) Curve (if multiple terms assumed) (28)											
88B	Index rate (if single term assumed) (29)											
88C	Spread relative to the Index Rate (29)	basis poir	nts									

	Footnotes to the PPNR Metrics Worksheet		
(1)	(1) Provide metrics data for al quarters, but only if international Retail and Small Business Segment revenues exceeded 5% of total revenues in any of the last four actual quarter requested in the PPNR schedule.		
(2)	(2) Provide regional breakouts for oal quarters but only inflemational revenue exceeded 5% of the fold revenue in any of the last four actual quarters requested in the PRNR schedule. (3) Average outstanding principal balance re-residential mortage gas annet be bank services for others.		
(4)	(4) The designed during it the doubt effect the current profiles, the impact of new basiless and this, as well as the impact of behavioral assumptions such as prepayments or defaults. Asset on the superior designed in the contract of the		
	assumptions. It should reflect the weighted swrage of time to principal actual repayment (as modeled for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the intititution, which would include contractual repayments assumed with would include contractual repayments as your support. And defaults.		
	behavior assumptions assumed by the abstruction, which would account repayments, any assumed excess payments or prepayments, and detailed.		
(5)	(5) A rate movement in an environment where the reprising 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 refer of legic point required, with an air of date equal to the reporting date,		
	contribute to the roll up point requested, with an as- of date equal to the reporting date.		
(6)	(6) Reference PPNR Net Interest income worksheet for product definitions.		
(7)	(7) Corresponds to line item 7C on the Net Interest Income worksheet.		
(8)	(8) Include both direct and allocated expenses.		
(9)	(9) "Metric by Business Segment/Line" correspond business Segments/Lines on PPNS Submission worksheet, unless explicitly stated otherwise. See Instructions for definitions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. Only line items with "Industry shared Size" in the name are industry/market wide items," all other lines are bank-specific.		
(10)	(10) Assets under Management		
(11)	(11) Provide a relevant headcount number (e.g., financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.		
(40)			
(12)	1(2) Regions outside the US and Puerto Rico. 13) Report the proceed up "interest" belonces that result from prime broker age activities.		
	14) List items on PPNR Projections worksheet that include this item in:		
	(15) Full-time equivalent employees at end of current period (RIAD4150) for a given segment only.		
	(18) Adia and Pacific region (Incl., South Asia, Australia, and New Zealand) (17) Europe, Middle East, and Africa		
(18)	147 CEUTOP, PRODUCE CEAS, CEET AN APPLICA 187 CEUTOP, CEET AN APPLICA 187 CEUTOP,		
(19)	(19) List Business Segments reported on PPNR Projections Worksheet that include this item if any:		
(20)	[20] List Business Segments reported on PPNR Projections Worksheet that include this item if any:		
(21)	(21) List Business Segments reported on PPNR Projections Worksheet that include this item if any:		
(22)	(22) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line item 49 should correspond to the amount provided in Call Report Schedule RC + 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.		
	leases.		
(23)	(23) Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing contra-revenues and/or expenses.		
(24)	[24] Applies to line items 1-9: US and Puerto Rico only.		
	(25) Total domestic mortgages originated during the quarter.		
(26)	(26) Call Report name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.		
	(27) New business pricing for time deposits refers to the anticipated average rate on newly issued domestic time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new		
	business.		
(00)			
(20)	(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 issuance, complete line 86a and 85C only, otherwise complete line 86A only.		
(29)	(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 fieu of the curve.		
(30)	(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)	231 Provide description of the accounts included in this line item (e.e. Neentishle Order of Mithdrougal Interest Regrine Non Interest Regrine Demand Denosit Account Money Market Sprines etc.)		
(31)	(31) Provide description of the accounts included in this line item (e.g., Negotiable Order or Withdrawal, Interest Bearing Checking, Non Interest Bearing Demand Deposit Account, Money Market Savings, etc.)		
(31)	[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.)		
	132 Please break out and explain nature of non-recurring items included in PPNR. Also indicate		
(32)	132 Please break out and explain nature of non-recurring items included in PPNR. Also indicate		
(32)	Please break out and explain nature of non-recurring items included in PPNR. Also indicate which items on PPNR Projections worksheet include the items torolen out in footnote 52: (a) Revenues (Net interest income + Non interest income) S Million		
(32)	Bese break out and epalain nature of non-recurring items included in PPRR, Ans indicate which items on PPRR Projections worksheet included the Items traken out in footnote 32: April A		
(32)	Please break out and explain nature of non-recurring items included in PPNR. Also indicate which thems on PPNR Projections worksheet include the items to rote not in footnote 52: A Revenues (Net Interest Income + Non interest Income) S Million S Mil		
(32)	Bease break out and equiplin nature of non-recurring Items included in PPRIR, Atox indicate which items on PPRIN Projections worksheet include the Items broken out in footnote 32: April		
(32)	Bease break out and equiplin nature of non-recurring Items included in PPRIR, Atox indicate which items on PPRIN Projections worksheet include the Items broken out in footnote 32: April		
(32) (a)	(a) Revenues (Net Interest Income + Non Interest Income) S Million S Million S Million S Million S Million S Million S Million S Million S Million S Million S Million S Million S Million S Million S Million S Million		
(32) (a)	Please break out and explain nature of non-recorring them included in PRNR. And indicate which thems on PRNR Projections worksheet include the thems broken out in footnote 32: April Property Projection PRNR Projections worksheet include the three broken out in footnote 32:		
(32) (a)	Pease break out and explain nature of non-recurring items included in PPNR. Ano indicate which items on PRNR Projections worksheet included the items stroken out in footnote 32: Application		
(32) (a)	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) S Million S Mill		
(32) (a)	Feese break out and explain nature of non-recurring items included in PPRR. Also indicate which items in PPRR Projections worksheet include the items broken out in footnete 32: A Notition A Not		
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