

DFAST-14A Summary Schedule Cover Sheet

All covered institutions are expected to complete a version of the Summary template for each required scenario - Baseline, Adverse, Severely Adverse - and additional scenarios that are named accordingly.

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

Please ensure that the data submitted in this Summary Template match what was submitted in other data templates.

Please do not change the structure of this workbook.

Please note that unlike Call Report reporting, all actual and projected income statement figures should be reported on a quarterly basis, and not on a cumulative basis.

Any questions should be directed to DFA165i2.reporting@occ.treas.gov.

Institution Name:	XYZ
RSSD ID:	
OCC Charter ID:	#####
Source:	Bank
Current Year:	2013 (Enter appropriate year)
Planning Horizon Year 1:	2014
Planning Horizon Year 2:	2015
Submission Date (MM/DD/YYYY):	(Enter date)
When Received:	

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

Bank Income Statement Worksheet: XYZ in Baseline

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

Bank Income Statement Worksheet: XYZ in Baseline

Item	Notes	Actual in \$Millions as of date	Projected in \$Millions									Sums in \$Millions					
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter			
74	HELOCs																
75	CRE Loans																
76	Construction																
77	Multifamily																
78	Nonfarm, Non-residential																
79	Loans Secured by Farmland																
80	Real Estate Loans (Not in Domestic Offices)	Sum of items 81, 82, and 83															
81	Residential Mortgages																
82	CRE Loans																
83	Farmland																
84	C&I Loans	Sum of items 85, 86, and 87															
85	C&I Graded																
86	Small Business (Scored/Delinquency Managed)																
87	Corporate and Business Cards																
88	Credit Cards																
89	Other Consumer																
90	All Other Loans and Leases																
91	Unallocated																
92	Provisions during the quarter	riad4230															
93	Real Estate Loans (in Domestic Offices)	Sum of items 94, 98, and 102															
94	Residential Mortgages																
95	First Lien Mortgages																
96	Closed-End Junior Liens																
97	HELOCs																
98	CRE Loans																
99	Construction																
100	Multifamily																
101	Nonfarm, Non-residential																
102	Loans Secured by Farmland																
103	Real Estate Loans (Not in Domestic Offices)	Sum of items 104, 105, and 106															
104	Residential Mortgages																
105	CRE Loans																
106	Farmland																
107	C&I Loans	Sum of items 108, 109, and 110															
108	C&I Graded																
109	Small Business (Scored/Delinquency Managed)																
110	Corporate and Business Cards																
111	Credit Cards																
112	Other Consumer																
113	All Other Loans and Leases																
114	Unallocated																
115	Net charge-offs during the quarter	Item 43															
116	Other ALLL Changes	riadc233 less riad5523															
117	ALLL, current quarter	Items 69, 92, and 116 less item 115 = riad3123															
PRE-PROVISION NET REVENUE																	
118	Net interest income	PPNR Projections Worksheet Item 13															
119	Noninterest income	PPNR Projections Worksheet Item 26															
120	Noninterest expense	PPNR Projections Worksheet Item 38															
121	Pre-Provision Net Revenue	Items 118 and 119 less item 120															
CONDENSED INCOME STATEMENT																	
122	Pre-Provision Net Revenue	Item 121															
123	Provisions during the quarter	Item 92 = riad4230															
124	Total Trading and Counterparty Losses	Item 63															
125	Total Other Losses	Item 67															
126	Other I/S items - describe in supporting documentation																
127	Realized Gains (Losses) on available-for-sale securities (forecast = OTTI)	riad3196															
128	Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI)	riad3521															
129	Income (loss) before taxes and extraordinary items	Sum of items 122, 126, 128, and 127, less items 123, 124, and 125 =riad4301															
130	Applicable income taxes (foreign and domestic)	riad4302															
131	Income (loss) before extraordinary items and other adjustments	Item 129 less item 130 =riad4300															
132	Extraordinary items and other adjustments, net of income taxes	riad4320															
133	Net income (loss) attributable to Bank and minority interests	Sum of items 131 and 132 = riadg104															
134	Net income (loss) attributable to minority interests	riadg103															
135	Net income (loss) attributable to Bank	Item 133 less Item 134 = riad4340 (must match item 4 on the Capital Worksheet)															
136	Effective Tax Rate (%)	Item 130 divided by item 129, multiplied by 100	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-
REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES																	
137	Reserve, prior quarter																
138	Banks should not report changes in value of the MSR asset or hedges within the trading book.																
139	Net charges during the quarter																
140	Reserve, current quarter	Items 137 and 138 less item 139															

Bank Balance Sheet Worksheet: XYZ in Baseline

Item	Notes	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Assets										
SECURITIES										
1	Held to Maturity (HTM)	rcfd1754								
2	Available for Sale (AFS)	rcfd1773								
3	Total Securities	Sum of Items 1 and 2	-	-	-	-	-	-	-	-
Of which:										
4	Securitized (Investment grade)									
5	Securitized (non-investment grade)									
Total Loans and Leases										
6	Real Estate Loans (in Domestic Offices)	Sum of Items 7, 10, 13, and 19	-	-	-	-	-	-	-	-
7	First Lien Mortgages	Sum of Items 8 and 9 = rcon5367	-	-	-	-	-	-	-	-
8	First Lien HELoan									
9	First Lien HELoan									
10	Second / Junior Lien Mortgages	Sum of Items 11 and 12	-	-	-	-	-	-	-	-
11	Closed-End Junior Liens	= rcon5368								
12	HELOCs	= rcon1797								
13	CRE Loans	Sum of Items 14, 15, and 16	-	-	-	-	-	-	-	-
14	Construction	= sum of rcon158 and rcon159								
15	Multifamily	= rcon1460								
16	Nonfarm, Non-residential	Sum of Items 17 and 18	-	-	-	-	-	-	-	-
17	Owner-Occupied	= rcon160								
18	Non-Owner-Occupied	Item 14 = rcd3210 or aaab3210								
19	Loans Secured by Farmland	= rcon1420								
20	Real Estate Loans (Not in Domestic Offices)	Sum of Items 21, 22, 23, and 29	-	-	-	-	-	-	-	-
21	First Lien Mortgages									
22	Second / Junior Lien Mortgages									
23	CRE Loans	Sum of Items 24, 25, and 26	-	-	-	-	-	-	-	-
24	Construction									
25	Multifamily									
26	Nonfarm, Non-residential	Sum of Items 27 and 28	-	-	-	-	-	-	-	-
27	Owner-Occupied									
28	Non-Owner-Occupied									
29	Loans Secured by Farmland									
30	C&I Loans	Sum of Items 31 to 34	-	-	-	-	-	-	-	-
31	C&I Graded									
32	Small Business (Scored/Delinquency Managed)									
33	Corporate Card									
34	Business Card									
35	Credit Cards	Sum of Items 36 and 37	-	-	-	-	-	-	-	-
36	Charge Card	rcfdb592 or aaab189								
37	Bank Card									
38	Other Consumer	Sum of Items 39, 40, 41, and 42	-	-	-	-	-	-	-	-
39	Auto Loans	= rcdk137								
40	Student Loans									
41	Other loans backed by securities (non-purpose lending)									
42	Other									
43	Other Loans and Leases	Sum of Items 44 to 48	-	-	-	-	-	-	-	-
44	Loans to Foreign Governments	= rcd2081								
45	Agricultural Loans	= rcd1590								
46	Loans for purchasing or carrying securities (secured or unsecured)	= rcon1545								
47	Loans to Depositories and Other Financial Institutions	= rcd1292 + rcd1296 + rcdj454								
48	All Other Loans and Leases	Sum of Items 49 and 50	-	-	-	-	-	-	-	-
49	All Other Loans (exclude consumer loans)	= rcon451								
50	All Other Leases	= rcd163								
51	Total Loans and Leases	Sum of Items 6, 20, 30, 35, 38, and 43	-	-	-	-	-	-	-	-
LOANS HELD FOR INVESTMENT AT AMORTIZED COST										
52	Real Estate Loans (in Domestic Offices)	Sum of Items 53, 56, 59, and 65	-	-	-	-	-	-	-	-
53	First Lien Mortgages	Sum of Items 54 and 55	-	-	-	-	-	-	-	-
54	First Lien Mortgages									
55	First Lien HELoan									
56	Second / Junior Lien Mortgages	Sum of Items 57 and 58	-	-	-	-	-	-	-	-
57	Closed-End Junior Liens									
58	HELOC									
59	CRE Loans	Sum of Items 60, 61, and 62	-	-	-	-	-	-	-	-
60	Construction									
61	Multifamily									
62	Nonfarm, Non-residential	Sum of Items 63 and 64	-	-	-	-	-	-	-	-
63	Owner-Occupied									
64	Non-Owner-Occupied									
65	Loans Secured by Farmland									
66	Real Estate Loans (Not in Domestic Offices)	Sum of Items 67, 68, 69, and 75	-	-	-	-	-	-	-	-
67	First Lien Mortgages									
68	Second / Junior Lien Mortgages									
69	CRE Loans	Sum of Items 70, 71, and 72	-	-	-	-	-	-	-	-
70	Construction									
71	Multifamily									
72	Nonfarm, Non-residential	Sum of Items 73 and 74	-	-	-	-	-	-	-	-
73	Owner-Occupied									
74	Non-Owner-Occupied									
75	Loans Secured by Farmland									
76	C&I Loans	Sum of Items 77, 78, and 79	-	-	-	-	-	-	-	-
77	C&I Graded									
78	Small Business (Scored/Delinquency Managed)									
79	Business and Corporate Card									
80	Credit Cards									
81	Other Consumer	Sum of Items 82, 83, 84, and 85	-	-	-	-	-	-	-	-
82	Auto Loans									
83	Student Loans									
84	Other loans backed by securities (non-purpose lending)									
85	Other									
86	Other Loans and Leases	Sum of Items 87 to 91	-	-	-	-	-	-	-	-
87	Loans to Foreign Governments									
88	Agricultural Loans									
89	Loans for purchasing or carrying securities (secured or unsecured)									
90	Loans to Depositories and Other Financial Institutions									
91	All Other Loans and Leases	Sum of Items 92 and 93	-	-	-	-	-	-	-	-
92	All Other Loans (exclude consumer loans)									
93	All Other Leases									
94	Total Loans and Leases	Sum of Items 52, 66, 76, 80, 81, and 86	-	-	-	-	-	-	-	-

Bank Balance Sheet Worksheet: XYZ in Baseline

Item	Notes	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Loans Held for Sale and Loans Accounted for under the Fair Value Option										
95	Real Estate Loans (In Domestic Offices)	Sum of Items 96, 97, 98, and 99								
96	First Lien Mortgages	Item 7 less 53								
97	Second / Junior Lien Mortgages	Item 10 less 56								
98	CRE Loans	Item 13 less 59								
99	Loans Secured by Farmland	Item 19 less 65								
100	Real Estate Loans (Not in Domestic Offices)	Sum of Items 101, 102, and 103								
101	Residential Mortgages	Items 21 and 22 less 67 and 68								
102	CRE Loans	Item 23 less 69								
103	Loans Secured by Farmland	Item 29 less 75								
104	C&I Loans	Item 30 less 76								
105	Credit Cards	Item 35 less 80								
106	Other Consumer	Item 38 less 81								
107	Other Loans and Leases	Item 43 less 86								
108	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	Sum of Items 95, 100, 104, 105, 106, and 107								
109	Unearned Income on Loans	rcfd2123								
110	Allowance for Loan and Lease Losses	rcfd3123								
111	Loans and Leases Held for Investment and Held for Sale, Net of Unearned Income and Allowance for Loan and Lease Losses	Item 51 less Items 109 and 110 + rcfdb529								
TRADING										
112	Trading Assets	rcfd3545								
INTANGIBLES										
113	Goodwill	rcfd2163								
114	Mortgage Servicing Rights	rcfd3164								
115	Purchased Credit Card Relationships and Nonmortgage Servicing Rights	rcfdb026								
116	All Other Identifiable Intangible Assets	rcfd5507								
117	Total Intangible Assets	Sum of Items 113 to 116								
OTHER										
118	Cash and cash equivalent	rcfd0081 + rcd0071								
119	Federal funds sold	rc0nb987								
120	Securities purchased under agreements to resell	rcfdb989								
121	Premises and Fixed Assets	rcfd2145								
122	OREO	Sum of Items 123 to 125 + rcd2150								
123	Commercial									
124	Residential									
125	Farmland									
126	Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)	Sum of Items 127 and 128								
127	Autos									
128	Other									
129	Other Assets	rcfd2130 + rcd3656 + rcd2160 less Item 126								
130	Total Other	Sum of Items 121, 122, 126, and 129								
131	TOTAL ASSETS	Sum of Items 3, 111, 112, 117, and 130 + rcd2170								
Liabilities										
Net income (loss) attributable to Bank										
132	Deposits in domestic offices	rc0m6631 + rc0m6636								
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	rc0nb993 + rc0nb995								
136	Trading Liabilities	rcfd3548								
137	Banks should not report changes in value of the MSR asset or hedges within the trading book.	rcfd2190								
138	Subordinated Notes and Debentures	rcfd4062								
139	Other Liabilities	rc0n2930								
141	Memo: Allowance for off-balance sheet credit exposures	rc0nb557								
142	Total Liabilities	Sum of Items 134 to 140 + rcd2948								
Equity Capital										
143	Perpetual Preferred Stock and Related Surplus	rcfd3283								
144	Common Stock (Par Value)	rcfd3230								
145	Surplus (Exclude All Surplus Related to Preferred Stock)	rcfd3839								
146	Retained Earnings	rcfd3632								
147	Accumulated Other Comprehensive Income (AOCI)	rcfdb530								
148	Other Equity Capital Components	rcfd0130								
149	Total Bank Equity Capital	Sum of Items 143 to 148 + RCFD3210 (must equal Item 17 of the RI-A section on the DFAST Capital Worksheet)								
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	rcfd3000								
151	Total Equity Capital	Sum of Items 149 and 150 + rcdg105								
Other										
152	Unused Commercial Lending Commitments and Letters of Credit	rcfd164 + rcd165 + rcd1457 + rcd0458 + rcd0459 + rcd3819 + rcd6650 + rcd3821 + rcd0411								

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.

Bank Equity Capital	1	1	1	1	1	1	1	1	1	1
Balance Sheet	1	1	1	1	1	1	1	1	1	1

Footnotes to the Balance Sheet Worksheet

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

Bank Capital Worksheet (XBANK) XYZ in Baseline

Item	Notes	Actual in \$Millions As of Date	Projected in \$Millions									Sums in \$Millions			
			Q1	Q2	Q3	Q4	Y1	Q4	Q1	Q2	Q3	Q4	Y1	Q4	Q-Quarter
Schedule III-A - Changes in Bank Equity Capital															
1	Total bank equity capital most recently reported for the end of previous QUARTER	ncd227	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Effect of gains or losses on accounting principles and practices of interest-earning assets	ncd207	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)	ncd208	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Net income (loss) attributable to bank	ncd209	-	-	-	-	-	-	-	-	-	-	-	-	-
Sale of perpetual preferred stock (including treasury stock transactions):															
5	Sale of perpetual preferred stock, gross														
6	Conversion or retirement of perpetual preferred stock														
7	Sale of common stock														
8	Sale of common stock, gross														
9	Conversion or retirement of common stock														
10															
11	Change incident to business combinations, net	ncd216													
12	Cash dividends declared on preferred stock	ncd210													
13	Cash dividends declared on common stock	ncd210													
14	Other comprehensive income	ncd211													
15															
16	Other adjustments to equity capital (not included above)*	ncd212													
17	Total bank equity capital end of current period (sum of items 1, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)	ncd210													
Schedule III-B for Item 17B Schedule A for advanced approaches that use internal risk-based capital rules and 7.25 Factor Rule 691B															
18	Tier 1 capital														
19	Total bank equity capital	ncd210													
20	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)	ncd213													
21	Net unrealized loss on available-for-sale equity securities (report from as a positive value)	ncd213													
22	Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	ncd214													
23	Nonqualifying perpetual preferred stock	ncd215													
24	Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries	ncd215													
25															
26	Unrealized gain/loss and other disclosed intangible assets	ncd216													
27	Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's book creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	ncd216													
28															
29	Disclosed servicing assets and purchased credit card relationships	ncd217													
30	Disclosed deferred tax assets	ncd217													
31	Identical or eligible credit reserves below total expected credit losses (50% of shortfall plus any Tier 2 carryover) (advanced approaches institutions that use parallel run only)	ncd218													
32	Gain-risk associated with securitization exposures (advanced approaches institutions that use parallel run only)	ncd218													
33	Contractual capital markets transactions (50% of deductions plus any Tier 2 carryover) (advanced approaches institutions that use parallel run only)	ncd218													
34	Other securitization deductions (50% of deductions plus any Tier 2 carryover) (advanced approaches institutions that use parallel run only)	ncd218													
35	Insurance underwriting subsidiaries' minimum regulatory capital (advanced approaches institutions that use parallel run only)	ncd219													
36	Other additions to (deductions from) Tier 1 capital**	ncd219													
37	Tier 1 capital (sum of items 28 and 36, less items 29 through 35)	ncd219													
38	Tier 2 capital														
39	Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements (except Class B noncontrolling (minority) interests) not includable in Tier 1 capital	ncd220													
40	Allowance for loan and lease losses included in Tier 2 capital (less than 100% of the allowance for loan and lease losses included in Tier 1 capital) (advanced approaches institutions that have not elected to use the 100% rule)	ncd220													
41	Identical or eligible credit reserves over total expected credit losses (up to 50% of credit risk weighted assets) (advanced approaches institutions that use parallel run only)	ncd221													
42	Unrealized gains on available-for-sale securities includable in Tier 2 capital	ncd221													
43	Insurance underwriting subsidiaries' minimum regulatory capital (advanced approaches institutions that use parallel run only)	ncd221													
44	Other additions to (deductions from) Tier 2 capital (advanced approaches institutions that use parallel run only)	ncd221													
45	Identical or eligible credit reserves (up to 50% of the shortfall plus amount of Tier 2 capital) (advanced approaches institutions that use parallel run only)	ncd222													
46	Contractual capital markets transactions (up to 50% of deductions from such risk-based transactions or amount of Tier 2 capital) (advanced approaches institutions that use parallel run only)	ncd222													
47	Other Tier 2 capital components	ncd222													
48	Tier 2 capital (sum of items 38 through 47 and less items 42 and 43)	ncd222													
49	Allowable Tier 2 capital (less of items 37 or 48)	ncd222													
50	Intangible Tier 2 capital (less of items 37 or 48)	ncd222													
51	Total Tier 1 and 2 capital (sum of items 37 and 49)	ncd222													
52	Total Tier 1 and 2 capital (sum of items 37 and 49)	ncd222													
Regulatory Capital per Revised Regulatory Capital Rule (July 2013)															
53	ACB opt-out election? (enter "Y" for Yes, enter "N" for No)														
54	Common equity tier 1														
55	Retained earnings														
56	Accumulated other comprehensive income (AOCI)														
57	Common equity tier 1 minority interest includable in common equity tier 1 capital														
58	Common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)														
59	Goodwill net of associated deferred tax liabilities (DTL)														
60	Intangible assets (other than goodwill and mortgage servicing assets (MSAs), net of associated DTL)														
61	Deferred tax assets (DTA) that arise from operating tax credit carryforwards, net of any related valuation allowances and net of DTL														
62	Items 53 "Y" for "No" complete items 63 through 66 only for AOCI related adjustments.														
63	ACB 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)														
64	ACB related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available for sale equity exposures (report loss as a positive value)														
65	ACB 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)														
66	ACB related adjustments: Amounts recorded in AOCI attributable 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)														
67	ACB 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)														
68	Items 53 "Y" for "No" complete items 67 only for AOCI related adjustments.														
69	ACB related adjustments: Accumulated net gains (losses) 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)														
70	Other deductions from (additions to) common equity tier 1 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 non-risk (if a gain, report as a positive value; if a loss, report as a negative value)														
71	Other deductions from (additions to) common equity tier 1 capital 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 capital 1 before threshold-based deductions (sum of items 69 and 70)														
72	MSAs, net of associated DTL, that exceed the 10 percent common equity tier 1 capital deduction threshold (Item 100)														
73	DTA arising from temporary differences that result from the realized through net carrying loss carryforwards, net of related valuation allowances and net of DTL, that exceed the 10 percent common equity tier 1 capital deduction threshold (Item 111)														
74	Amount of specified investments in the capital of unconsolidated financial institutions in the form of common stock, MSAs, net of associated DTL, and DTL arising from temporary differences that result from the realized through net carrying loss carryforwards, net of related valuation allowances and net of DTL, that exceed the 10 percent common equity tier 1 capital deduction threshold (Item 117)														
75	Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions														
76	Total adjustments and deductions from common equity tier 1 capital (sum of items 72 through 75) (reflective of transition provisions)														
77	Common equity tier 1 capital														
78	Additional tier 1 capital														
79	Additional tier 1 capital instruments plus related surplus														
80	Non-qualifying capital instruments subject to phase out from additional tier 1 capital														
81	Tier 1 minority interest not included in common equity tier 1 capital														
82	Additional tier 1 capital before deductions, reflective of transition provisions														
83	Additional tier 1 capital deductions														
84	Additional tier 1 capital, reflective of transition provisions														
85	Tier 1 capital														
86	Tier 2 capital														
87	Non-qualifying capital instruments subject to phase out from tier 2 capital														
88	Total capital (sum of items 85 and 86)														
89	Allowance for loan and lease losses includable in tier 2 capital														
90	Advanced approaches that use parallel run only: eligible credit reserves includable in tier 2 capital														
91	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available for sale equity exposures includable in tier 2 capital														
92	Tier 2 capital before deductions, reflective of transition provisions														
93	Advanced approaches that use parallel run only: Tier 2 capital before deductions, reflective of transition provisions														
94	Tier 2 capital deductions														
95	Tier 2 capital, reflective of transition provisions														
96	Advanced approaches that use parallel run only: Tier 2 capital, reflective of transition provisions														
97	Total capital														
98	Total capital, reflective of transition provisions (sum of items 85 and 96)														
99	Advanced approaches that use parallel run only: Total capital, reflective of transition provisions (sum of items 85 and 96)														
100	10%/15% Threshold Deductions Calculations														
101	Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTL														
102	Common significant investments in the capital of unconsolidated financial institutions in the form of common stock														
103	Permitted offsetting short positions in relation to the specific gross holdings included above														
104	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of items 101 minus 102 or zero)														
105	10 percent common equity tier 1 deduction threshold (10 percent of item 71)														
106	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 101 minus item 102 or zero)														
107	MSAs, net of associated DTL														
108	Total mortgage servicing assets (classified as intangible)														
109	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards														
110	Mortgage servicing assets net of related deferred tax liabilities (Item 104 minus item 105)														
111	10 percent common equity tier 1 deduction threshold (10 percent of item 71)														

Bank Capital Worksheet (BANK) - XYZ in Baseline

Item	Notes	Actual in \$Millions As of Date	Projected in \$Millions								Sum in \$Millions		4-Quarter			
			Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q1-Q4	Q5-Q8				
108	Amount to be deducted from common equity Tier 1 due to 50 percent deduction threshold (greater of Item 106 minus Item 109 or zero)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
DTA arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTAs																
109	DTA arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTAs		-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	10 percent common equity Tier 1 deduction threshold (20 percent of Item 71)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
111	Amount to be deducted from common equity Tier 1 due to 50 percent deduction threshold (greater of Item 107 minus Item 110 or zero)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)																
112	Sum of Items 101, 106, and 109		-	-	-	-	-	-	-	-	-	-	-	-	-	-
113	15 percent common equity Tier 1 deduction threshold (25 percent of Item 71)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
114	Sum of Items 103, 108, and 113		-	-	-	-	-	-	-	-	-	-	-	-	-	-
115	Item 112 minus Item 114		-	-	-	-	-	-	-	-	-	-	-	-	-	-
116	Net income (loss) attributable to Bank and minority interests		-	-	-	-	-	-	-	-	-	-	-	-	-	-
117	Amount to be deducted from common equity Tier 1 due to 15 percent deduction threshold (Item 116) multiplied by transition provision	Sum of Items 116... and 114 +100170	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income (loss) attributable to Bank																
118	Average total consolidated assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-
119	Deductions from common equity Tier 1 capital and additional Tier 1 capital (sum of Items 71, 81, 82, and 83, and 88)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
120	Other deductions from additonal tier 1 assets for leverage ratio purpose		-	-	-	-	-	-	-	-	-	-	-	-	-	-
121	Total assets for the leverage ratio (Item 118 minus Items 119 and 120, reflective of transition provision)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks should not report changes in value of the RWA asset or hedges within the trailing back																
122	The 1 common capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-
123	Common equity Tier 1 (Item 76)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
124	Tier 1 capital per general risk-based capital rules (Item 57)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
125	Tier 1 capital per revised regulatory capital rules (Item 85)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
126	Total capital per general risk-based capital rules (Item 122)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
127	Total capital per revised regulatory capital rules (Item 97)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
128	Advanced approaches that exit parallel run only: Total capital per revised regulatory capital rules (Item 98)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
129	Total risk-weighted assets using general risk-based capital rules (General RWA worksheet Item 5)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
130	Total risk-weighted assets using standardized approach (General RWA worksheet Item 6)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
131	Advanced approaches that exit parallel run only: Total risk-weighted assets using advanced approaches rules (Item Advanced RWA worksheet Item 1)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
132	Total assets for the leverage ratio per general risk-based capital rules	not 128	-	-	-	-	-	-	-	-	-	-	-	-	-	-
133	Total assets for the leverage ratio per revised regulatory capital rules (Item 131)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
134	Tier 1 common ratio (%) (based upon generally applicable risk-weighted assets) (Item 122 divided by Item 129)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
135	Advanced approaches that exit parallel run only: Tier 1 common ratio (%) (Item 122 divided by Item 131)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
136	Common equity Tier 1 ratio (%) (Item 122 divided by Item 129 or 130)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
137	Advanced approaches that exit parallel run only: Common equity Tier 1 ratio (%) (Item 122 divided by Item 131)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
138	Tier 1 capital ratio (%) (Item 124 or 125 divided by Item 129 or 130)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
139	Advanced approaches that exit parallel run only: Tier 1 capital ratio (%) (Item 124 or 125 divided by Item 131)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
140	Total capital ratio (%) (Item 126 or 127 divided by Item 129 or 130)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
141	Advanced approaches that exit parallel run only: Total capital ratio (%) (Item 126 divided by Item 131)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
142	Tier 1 leverage ratio (%) (Item 124 or 125 divided by Item 132 or 133)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Schedule RC-6 - Memoranda																
143																
144																
145																
146																
147																
148																
149																
150																
151																
152																
153	Is the bank internationally active for purposes of the qualifying restricted core capital limit test?	amount equal to \$200 billion or more or (2) on a consolidated basis, as of the next report year end														
Schedule RC-7 - Other Assets																
154	Net deferred tax assets	not 52148														
Schedule RC-8 - Other Liability																
155	Net deferred tax liabilities															
Supplemental Capital Action Information Report as \$Millions unless otherwise noted****																
159	Disallowed Deferred Tax Assets Calculation Schedule RC 8 Instruction															
160	(A) Enter the Tier 1 adjustment	Item 28	-	-	-	-	-	-	-	-	-	-	-	-	-	-
161	(B) Enter 30% of the Tier 1 adjustment	30% of Item 29	-	-	-	-	-	-	-	-	-	-	-	-	-	-
162	Enter any optional adjustment made to Items 159 to 161 as allowed in the Call Report instructions	Item 154 less Items 155 and 161	-	-	-	-	-	-	-	-	-	-	-	-	-	-
163	(C) Enter the amount of items previously paid that the bank could recover through loss carrybacks if the bank temporary differences (both deductible and taxable) fully reverse at the report date***		-	-	-	-	-	-	-	-	-	-	-	-	-	-
164	(d) Amount of deferred tax assets that is dependent upon future taxable income	min(Item 161 less Item 163, 0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
165	(E) Enter the portion of (d) that the bank could realize within the next 12 months based on its projected future taxable income. Future taxable income should not include net operating loss carryforwards to be used during the next 12 months or existing temporary differences that are expected to reverse over the next 12 months		-	-	-	-	-	-	-	-	-	-	-	-	-	-
166	(f) Enter minimum of (d) and (E)	min(Item 164, Item 165)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
167	(G) Subtract (f) from (C), cannot be less than 0 (must equal Item 30)	min(Item 163, Item 166, 0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
168	Future taxes paid used to determine Item 166		-	-	-	-	-	-	-	-	-	-	-	-	-	-
169	Future taxable income consistent with Item 166		-	-	-	-	-	-	-	-	-	-	-	-	-	-
170	Supplemental Capital Action Information Report as \$Millions unless otherwise noted****															
171	Cash dividends declared on common stock		-	-	-	-	-	-	-	-	-	-	-	-	-	-
172	Common shares outstanding (\$Million)	Item 170 divided by Item 271	-	-	-	-	-	-	-	-	-	-	-	-	-	-
173	Common dividends per share (\$)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
174	Other issuance of common stock		-	-	-	-	-	-	-	-	-	-	-	-	-	-
175	Net issuance of common stock	Sum of Items 172 and 174	-	-	-	-	-	-	-	-	-	-	-	-	-	-
176	Other share repurchases		-	-	-	-	-	-	-	-	-	-	-	-	-	-
177	Other share repurchases	Sum of Items 176 and 177	-	-	-	-	-	-	-	-	-	-	-	-	-	-
178	Total share repurchases		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Memoranda																
181	Please break out and explain below other adjustments to equity capital:															
182	Please break out and explain below other additions to (deductions from) Tier 1 capital:															
183	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, the Item 21 net of Schedule RC 4, the Item 1, and Schedule RC 2, the Item 6															
184	***The carryback period is the prior three calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for Item 163 as follows:															
185	Taxes paid during the fiscal year ended two years ago															
186	Taxes paid during the fiscal year ended one year ago															
187	Taxes paid through the end of date of the current fiscal year															
188	****Please reconcile the Supplemental Capital Action and R-A projections (i.e., allocate the capital actions among the R-A buckets):															
The following cells provide checks of the internal consistency of the projected schedules. Please ensure that these cells are all "TRUE" before the worksheet is submitted.																
189	RC Bank equity capital in RC Bank equity capital		1	1	1	1	1	1	1	1	1	1	1	1	1	1
190	Disallowed DTA		1	1	1	1	1	1	1	1	1	1	1	1	1	1

Bank Advanced RWA Worksheet: XYZ in Baseline

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

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

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

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

-	-	-	-	-	-	-	-
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Bank Retail Balance and Loss Projection Worksheet: XYZ in Baseline

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

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

\$Millions

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

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

Current

Past due 30 to 89 days

Past due 90 to 179 days

Past due 180+ days

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

Repurchase Requests Outstanding *(Excluding Exempt Population)*

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

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

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

\$Millions

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

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

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

\$Millions

Projected Future Losses to Bank Charged to Repurchase Reserve

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

\$Millions

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

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

Current

Past due 30 to 89 days

Past due 90 to 179 days

Past due 180+ days

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

Repurchase Requests Outstanding *(Excluding Exempt Population)*

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

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

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

\$Millions

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

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

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

\$Millions

Projected Future Losses to Bank Charged to Repurchase Reserve

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

\$Millions

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

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

Current

Past due 30 to 89 days

Past due 90 to 179 days

Past due 180+ days

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

Repurchase Requests Outstanding *(Excluding Exempt Population)*

Loss to-date due to Denied Insurance

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

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

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

\$Millions

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

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

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

\$Millions

Projected Future Losses to Bank Charged to Repurchase Reserve

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

\$Millions

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

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

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

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

Repurchase Requests Outstanding *(Excluding Exempt Population)*

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

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

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

\$Millions

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

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

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

\$Millions

Projected Future Losses to Bank Charged to Repurchase Reserve

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

\$Millions

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

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

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

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

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

Table E.2 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK UNABLE TO REPORT OUTSTANDING UPB

\$Millions

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

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

\$Millions

Projected Future Losses to Bank Charged to Repurchase Reserve

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

\$Millions

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

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

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

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

\$Millions

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

Table F.3 Loss Projections for WHOLE LOANS SOLD

\$Millions

Projected Future Losses to BANK Charged to Repurchase Reserve

Table G.3 TOTAL Loss Projections

\$Millions

Projected Future Losses to BANK Charged to Repurchase Reserve

REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES

Reserve, prior quarter

Provisions during the quarter

Net charges during the quarter

Reserve, current quarter

CY INFORMATION REQUESTED IN TABLE B.1

2004	2005	2006	2007

PQ1	PQ2	PQ3	PQ4

NG UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

2004	2005	2006	2007

NDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

2004	2005	2006	2007

PQ1	PQ2	PQ3	PQ4

--	--	--	--

UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

2004	2005	2006	2007

UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

2004	2005	2006	2007

PQ1	PQ2	PQ3	PQ4

UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

2004	2005	2006	2007

ING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

2004	2005	2006	2007

PQ1	PQ2	PQ3	PQ4

IATION REQUESTED IN TABLE F.1

2004	2005	2006	2007

MATION REQUESTED IN TABLE F.1

2004	2005	2006	2007

|

PQ1

PQ2

PQ3

PQ4

--	--	--	--

|

PQ1

PQ2

PQ3

PQ4

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

\$Millions
Q3 2013

-
-
-
-

Vintage

2008 2009 2010 2011 2012 2013 Unallocated

Projected in \$Millions

PQ5 PQ6 PQ7 PQ8 PQ9 PQ10 or Later

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

Vintage

2008 2009 2010 2011 2012 2013 Unallocated

Vintage

2008 2009 2010 2011 2012 2013 Unallocated

Projected in \$Millions

PQ5 PQ6 PQ7 PQ8 PQ9 PQ10 or Later

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

Vintage

2008 2009 2010 2011 2012 2013 Unallocated

Vintage

2008 2009 2010 2011 2012 2013 Unallocated

Projected in \$Millions

PQ5 PQ6 PQ7 PQ8 PQ9 PQ10 or Later

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

Vintage

2008 2009 2010 2011 2012 2013 Unallocated

Vintage

2008 2009 2010 2011 2012 2013 Unallocated

Projected in \$Millions

PQ5 PQ6 PQ7 PQ8 PQ9 PQ10 or Later

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

Vintage

2008 2009 2010 2011 2012 2013 Unallocated

Vintage

2008 2009 2010 2011 2012 2013 Unallocated

Projected in \$Millions

PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later

Projected in \$Millions

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

Scenarios for which row should be reported

Total

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

Total

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

Projection Validity Check

Total

-	All Scenarios	1
---	---------------	---

Total

-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseli	Delinquency Validity Check
-	Covered Insitution Baseli	1
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	

-
-

All Scenarios
All Scenarios

Total

-
-
-
-

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

Total

-

All Scenarios

**Projection Validity
Check**

1

Total

-
-
-

Covered Insitution Baseline Only
Covered Insitution Baseline Only
Covered Insitution Baseli

**Delinquency
Validity Check**

-
-
-
-
-
-
-
-
-
-

Covered Insitution Baseli
Covered Insitution Baseline Only
Covered Insitution Baseline Only
Covered Insitution Baseline Only
Covered Insitution Baseline Only
Covered Insitution Baseline Only
Covered Insitution Baseline Only
All Scenarios
All Scenarios

1

Total

-
-
-
-

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

Total

**Projection Validity
Check**

-	All Scenarios	1
---	---------------	---

Total

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

Total

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

**Projection Validity
Check**

Total		
-	All Scenarios	1

Total

-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseli	
	Delinquency Validity Check	
-	Covered Insitution Baseli	1
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	
-	Covered Insitution Baseline Only	

-	Covered Insitution Baseline Only
-	All Scenarios
-	All Scenarios

Total

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

Projection Validity Check

Total

-	All Scenarios	1
---	---------------	---

Total

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

Delinquency Validity Check

Total

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

**Projection Validity
Check**

Total
-

All Scenarios

1

Total
-

All Scenarios

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

Projected OTTI for AFS Securities and HTM Securities by CUSIP

For each position that incurred a loss in P&L, please state the identifier value (CUSIP or ISIN) and the amount of loss projected (over the entire forecast horizon). Create a separate line item for each position. Total projected losses should reconcile to the total sum of projected losses (across all quarters) provided in the Securities OTTI by Portfolio tab of this schedule. Responses should be provided in \$Millions.

Identifier Value (CUSIP/ISIN)	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
GRAND TOTAL	-	-		-

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

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

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

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

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

Projected OTTI for AFS and HTM Securities by Portfolio

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

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

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

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

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

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

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

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

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

Projected OCI and Fair Value for AFS Securities

Banks should estimate and provide fair market values of AFS securities based on a re-pricing of positions held on the reporting date. Responses should be provided in \$Millions.

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

* For 'Other' AFS securities, please provide name of

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

Actual AFS and HTM Fair Market Value Sources by Portfolio

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

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

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

Bank Trading Worksheet: XYZ in Baseline

Effective date: 07/05/1905

P/L Results in \$Millions	(A)	(B)	(C)
	Firmwide Total	Higher-Order Risks	CVA Hedges
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 multiple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk. The P/L due to this co-dependence would be entered into row 9.

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

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

Bank Counterparty Risk Worksheet: XYZ in Baseline

\$Millions

Losses should be reported as a positive value.

1	Trading Incremental Default Losses (Trading IDR)	-
1a	Trading Incremental Default losses from securitized products	
1b	Trading Incremental Default losses from other credit sensitive instruments	
2	Counterparty Credit MTM Losses (CVA losses)	-
2a	Counterparty CVA losses	
2b	Offline reserve CVA losses	
3	Counterparty Incremental Default Losses (CCR IDR)	
3a	Impact of CCR IDR hedges (as defined in the Instructions)	
4	Other CCR losses	

Bank PPNR Metrics Worksheet: XYZ in Baseline

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

Call Report Codes	Units	Projected									
		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											
1	Domestic (24)										
2	Credit and Charge Cards										
3	Total Open Accounts - End of Period	#									
4	Credit and Charge Card Purchase Volume	\$Millions									
5	Credit and Charge Card Rewards/Partner Sharing Expense (23) (34)	\$Millions									
6	Mortgages and Home Equity										
7	Average Third-Party Residential Mortgages Serviced (3)	\$Millions									
8	Residential Mortgage Originations Industry Market Size - Volume (25)	\$Millions									
9	Mortgages and Home Equity Sold during the quarter (26)	\$Millions									
10	RCNFO70+RCNFO71+RC ONF074+RCNFO75	\$Millions									
11	Servicing Expenses (8)	\$Millions									
12	Retail and Small Business Deposits										
13	Total Open Checking and Money Market Accounts - End of Period (31)	#									
14	Debit Card Purchase Transactions	#									
15	International Retail and Small Business (12)										
16	Credit Card Revenues (1)	\$Millions									
17	Investment Banking Segment										
18	Number of Employees (15)	#									
19	Compensation - Total (8)	\$Millions									
20	Stock Based Compensation and Cash Variable Pay (8)	\$Millions									
21	Advisory										
22	Deal Volume	\$Millions									
23	Industry Market Size - Fees	\$Millions									
24	Industry Market Size - Completed Deal Volume	\$Millions									
25	Backlog (30)	\$Millions									
26	Equity Capital Markets										
27	Deal Volume	\$Millions									
28	Industry Market Size - Fees	\$Millions									
29	Industry Market Size - Volume	\$Millions									
30	Debt Capital Markets										
31	Deal Volume	\$Millions									
32	Industry Market Size - Fees	\$Millions									
33	Industry Market Size - Volume	\$Millions									
34	Syndicated Lending										
35	Deal Volume	\$Millions									
36	Industry Market Size - Fees	\$Millions									
37	Industry Market Size - Volume	\$Millions									
38	Merchant Banking/Private Equity										
39	AUM (10)	\$Millions									
40	Sales and Trading Segment										
41	Number of Employees (15)	#									
42	Total Proprietary Trading Revenue	\$Millions									
43	Compensation - Total (8)	\$Millions									
44	Stock Based Compensation and Cash Variable Pay (8)	\$Millions									
45	Equities										
46	Average Asset Balance	\$Millions									
47	Fixed Income										
48	Average Asset Balance	\$Millions									
49	Commodities										
50	Average Asset Balance	\$Millions									
51	Prime Brokerage										
52	Average Client Balances (13)	\$Millions									
53	Transaction Volume	\$Millions									
54	Investment Management Segment										
55	Asset Management										
56	AUM - Total (10)	\$Millions									
57	AUM - Equities	\$Millions									
58	AUM - Fixed Income	\$Millions									
59	AUM - Other	\$Millions									
60	Net Inflows/Outflows	\$Millions									
61	Wealth Management/Private Banking										
62	AUM - Total (10)	\$Millions									
63	AUM - Equities	\$Millions									
64	AUM - Fixed Income	\$Millions									
65	AUM - Other	\$Millions									
66	Net Inflows/Outflows	\$Millions									
67	Number of Financial Advisors (11)	#									
68	Investment Services Segment										
69	Asset Servicing										
70	Assets under Custody and Administration	\$Millions									
71	Issuer Services										
72	Corporate Trust Deals Administered	#									
73	B. Firm Wide Metrics: PPNR Projections Worksheet										
74	Number of Employees	#									
75	Revenues - International	\$Millions									
76	Revenues - APAC (2) (14)	\$Millions									
77	Revenues - EMEA (2) (17)	\$Millions									
78	Revenues - LatAm (2) (18)	\$Millions									
79	Revenues - Canada (2)	\$Millions									
80	Revenues - Domestic	\$Millions									
81	Severance Costs (14)	\$Millions									
82	Collateral Underlying Operating Leases for Which the Bank is the Lessor (22)	\$Millions									
83	Auto	\$Millions									
84	Other	\$Millions									
85	Other Balance	\$Millions									
86	Commercial	\$Millions									
87	Residential	\$Millions									
88	Farmland	\$Millions									
89	Non-Recurring PPNR Items (32)	\$Millions									
90	Trading Revenue	\$Millions									
91	Net Gains/Losses on Sales of Other Real Estate Owned (19)	\$Millions									
92	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet)										
93	Carrying Value of Purchased Credit Impaired (PCI) Loans	\$Millions									
94	Net Accretion of discount on PCI Loans included in Interest Revenues	\$Millions									
95	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balance)	\$Millions									
96	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices	%									
97	Quarter End Weighted Average Life of Assets (6) (4)										
98	First Lien Residential Mortgages (in Domestic Offices) (13)	months									
99	Closed-End Junior Residential Liens (in Domestic Offices)	months									
100	Home Equity Lines of Credit (HELOC)	months									
101	CE Loans	months									
102	CRE Loans (in Domestic Offices)	months									
103	Credit Cards	months									
104	Auto Loans	months									
105	Student Loans	months									
106	Other Incl. loans backed by securities (non-purpose lending) (7)	months									
107	Residential Mortgages (First and Second Liens, Not in Domestic Offices)	months									
108	Other Real Estate Loans (Not in Domestic Offices)	months									
109	Other Loans & Leases	months									
110	Securities (AFS and HTM) - Treasuries and Agency Debentures	months									
111	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	months									
112	Securities (AFS and HTM) - Other	months									
113	Trading Assets	months									
114	All Other Earning Assets	months									
115	Quarter End Weighted Average Life of Liabilities (6) (6)										
116	Domestic Deposits - Time	months									
117	Foreign Deposits-Time	months									
118	Fed funds	months									
119	Repo	months									
120	Other Short Term Borrowing	months									
121	Trading Liabilities	months									
122	All Other Interest Bearing Liabilities	months									
123	Average Domestic Deposit Respricing Beta in a Normal Environment (5)										
124	Money Market Accounts	basis points									
125	Savings	basis points									
126	NOW, ATS, and other Transaction Accounts	basis points									
127	Time Deposits	basis points									
128	Average Foreign Deposit Respricing Beta in a Normal Environment (5)										
129	Foreign Deposits	basis points									
130	Foreign Deposits-Time	basis points									
131	New Domestic Business Pricing for Time Deposits (27)										
132	Curve fit multiple term assumed (28)										
133	Index rate: 1F single term assumed (29)										
134	Spread relative to the Index Rate (29)	basis points									

For upward rate movements	For downward rate movements	Assumed Floor

