DFAST 14A: Regulatory Capital Transitions Cover Sheet

Institution Name:		
CERT:		
As of Date (MM/DD/YY):		
Submission Date (MM/DD/YY):		
Please indicate the scenario associated with	th this submission using the following drop-do	wn menu:
	Supervisory Baseline	
Please describe the baseline scenario asso projections.	ciated with this submission. It should be cons	istent with that used for other capital plan baseline

Please refer to Regulatory Capital Transitions section of the "Instructions for the Capital Assessments and Stress Testing information collection" when completing this schedule.

Instructions

- 1. Please complete the DFAST-14A Regulatory Capital Transitions Schedule using **actual data** for as of date, and **projected data** for the periods PY 1 through PY 6. For all projections, please use the baseline scenario as specified in the worksheet "CoverSheet."
- 2. Instructions for completing the schedule are contained in Regulatory Capital Transitions section of the "Instructions for the Capital Assessments and Stress Testing information collection."
- 3. All data should be populated within the non-shaded cells in all worksheets. Cells highlighted in grey have embedded formulas and therefore will be automatically populated.
- 4. Banks should ensure that the version of Microsoft Excel they use to complete the schedule is set to automatically calculate formulas. This is achieved by setting "Calculation Options" (under the Formulas function) to "Automatic" within the settings for Microsoft Excel.

DFAST 14A - Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)

Capital Composition

1 AOCI opt-out election? (enter "1" for Yes; enter "0" for No)

Common equity tier 1 capital

- 2 Common stock and related surplus (net of treasury stock and unearned employee stock ownership plan [ESOP] shares)
- 3 Retained earnings
- 4 Accumulated other comprehensive income (AOCI)
- 5 Common equity tier 1 minority interest includable in common equity tier 1 capital
- 6 Common equity tier 1 before adjustments and deductions (sum of items 2 through 5)

Common equity tier 1 capital: adjustments and deductions

- 7 Goodwill, net of associated deferred tax liabilities (DTLs)
- 8 Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs
- 9 Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs

If Item 1 is "1" for "Yes", complete items 10 through 14 only for AOCI related adjustments.

- 10 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)
- 11 AOCI related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)
- 12 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)
- 13 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)
- 14 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)

If Item 1 is "0" for "No", complete item 15 only for AOCI related adjustments.

- 15 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)
- 16 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)
- 17 Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions
- 18 Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments
- 19 Subtotal (item 6 minus items 7 through 18)
- 20 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 (from the Exceptions Bucket Calc tab)
- 21 MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)

DFAST 14A - Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)

Capital Composition

- 1 AOCI opt-out election? (enter "1" for Yes; enter "0" for No)
- 22 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)
- 23 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 (from the Exceptions Bucket Calc tab)
- 24 Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions
- 25 Total adjustments and deductions for common equity tier 1 capital (sum of items 20 through 24)
- 26 Common equity tier 1 capital (item 19 minus item 25)

Additional tier 1 capital

- 27 Additional tier 1 capital instruments plus related surplus
- 28 Tier 1 minority interest not included in common equity tier 1 capital
- 29 Additional tier 1 capital before deductions (sum of items 27 through 28)
- 30 Additional tier 1 capital deductions
- 31 Additional tier 1 capital (greater of item 29 minus item 30 or zero)

Tier 1 capital

32 Tier 1 capital (sum of items 26 and 31)

Other (reflect all items on a year-to-date basis)

- 33 Issuance of common stock (including conversion to common stock)
- 34 Repurchases of common stock
- 35 Net income (loss) attributable to bank holding company
- 36 Cash dividends declared on preferred stock
- 37 Cash dividends declared on common stock
- 38 Previously issued tier 1 capital instruments (excluding minority interest) that would no longer qualify (please report 100% value)
- 39 Previously issued tier 1 minority interest that would no longer qualify (please report 100% value)

		Actual in \$Millions			Projected in	- 484:II:		
	"Exceptions Bucket" Calculator	as of date	PY 1	PY 2	Projected ii	PY 4	PY 5	PY 6
Signifi	cant investments in the capital of unconsolidated financial institutions in the form of common stock							
2	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock Permitted offsetting short positions in relation to the specific gross holdings included above							
3	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 1 minus 2 or zero)		-	-	-	-	-	
4	10 percent common equity tier 1 deduction threshold (10 percent of item 19 in the Capital Composition tab)	-	-	-	-	-	-	
5	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 3 minus 10 percent of item 4 or zero)	-	-	-	-	-	-	
Morts	age servicing assets							
6	Total mortgage servicing assets classified as intangible							
7	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards							
8	Mortgage servicing assets net of related deferred tax liabilities (item 6 minus item 7)	-	-	-	-	-	-	
9	10 percent common equity tier 1 deduction threshold (10 percent of item 19 in the Capital Composition tab)	-	-	-	-	-	-	
10	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 8 minus 10 percent of item 9 or zero)	-	-	-	-	-	-	
Defer	ed tax assets due to temporary differences							
11	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs							
12	10 percent common equity tier 1 deduction threshold (10 percent of item 19 in the Capital Composition tab)	-	-	-	-	-	-	
13	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 11 minus 10 percent of item 12 or zero)	-	_	-	-	-	-	
Aggre 14	gate of items subject To the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from tem Sum of items 3. 8. and 11	porary differences	s) -					
15	• •	-	-	-	-	-	-	<u> </u>
13	15 percent common equity tier 1 deduction threshold (item 19 in the Capital Composition tab minus item 14, multiplied by 17.65 percent)	_	_	_	_	_	_	
16	Sum of items 5. 10. and 13	-	-	-	-	-	-	
17	Item 14 minus item 16	-	-	-	-	-	-	
18	Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold (greater of item 17 minus item 15 or zero)	-	-	-	-	-	-	
Data (completeness Check							
19	"No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No

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Market RWA	36	Operational RWA									
Market RWA	Market	Rick									
38 VaR with Multiplier			-	-	-	-	-	-			
Stressed VaR with Multiplier Incremental Risk Charge (IRC) Correlation Trading Comprehensive Risk Measurement (CRM), Before Application of Surcharge Standardized Measurement Method (100%) for Exposures Subject to CRM CRM Floor Based on 100% of Standardized - Net Long CRM Floor Based on 100% of Standardized - Net Short Non-modeled Securitization Net Long Specific risk add-on (excluding securitization and correlation) Sovereign debt positions Government sponsored entity debt positions											
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CRM Floor Based on 100% of Standardized - Net Short Non-modeled Securitization Net Long Net Short Specific risk add-on (excluding securitization and correlation) Sovereign debt positions Government sponsored entity debt positions	43		-	-	-	-	-	-	-		
46 Non-modeled Securitization	44	CRM Floor Based on 100% of Standardized - Net Long									
47 Net Long 48 Net Short 49 Specific risk add-on (excluding securitization and correlation) 50 Sovereign debt positions 51 Government sponsored entity debt positions	45	CRM Floor Based on 100% of Standardized - Net Short									
Net Short Specific risk add-on (excluding securitization and correlation) Sovereign debt positions Government sponsored entity debt positions	46	Non-modeled Securitization	-	-	-	-	-	-	-		
49 Specific risk add-on (excluding securitization and correlation) 50 Sovereign debt positions 51 Government sponsored entity debt positions 52 Government sponsored entity debt positions	47	Net Long									
50 Sovereign debt positions Sovereign debt pos	48	Net Short									
51 Government sponsored entity debt positions	49	Specific risk add-on (excluding securitization and correlation)	-	-	-	-	-	- 1	-		
	50	Sovereign debt positions									
52 Depository institution, foreign bank, and credit union debt positions											
	52	Depository institution, foreign bank, and credit union debt positions									

Advanced RWA

- 53 Public sector entity debt positions
- 54 Corporate debt positions
- 55 Equity
- 56 Other market risk
- 57 Assets subject to the general risk-based capital requirements
- 58 Other RW
- 59 Excess eligible credit reserves not included in tier 2 capital
- 60 Total RWA

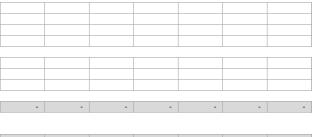
Data Completeness Check

61 If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.

Footnotes:

¹Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

 $^{\rm 2}$ Any assets deducted from capital should not be included in risk-weighted assets.



No	No No	No	No	No	No	No	
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DFAST 14A - Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)

		Actual in \$Millions				45 4:11:		
	Disk and hard Sanda Standard 2	as of date	DV 4	DV 0	Projected in		DV F	DV (
	Risk-weighted Assets-Standardized ^{1, 2}	as or date	PY 1	PY 2	PY 3	PY 4	PY 5	PY 6
Standa	ardized Approach Credit Risk							
	credit RWA	-	-	-	-	-	-	-
2	Balance-Sheet Asset Categories RWA	-	-	-	-	-	-	-
3	Cash and balances due from depository institutions							
4	Federal funds sold and securities purchased under agreements to resell							
5	Securities (excluding securitizations) Held-to-maturity							
6	Available-for-sale							
Ü	Loans and leases on held for sale							
7	Residential Mortgage exposures							
8	High Volatility Commercial Real Estate (HVCRE) exposures							
9	Past due exposures							
10	All other exposures							
	Loans and leases, net of unearned income							
11 12	Residential mortgage exposures High Volatility Commercial Real Estate (HVCRE) exposures							
13	Past due exposures							
14	All other exposures							
15	Trading assets (excluding securitizations that receive standardized charges)							
16	All other assets							
	Securitization exposures							
17	Held-to-maturity							
18	Available-for-sale							
19	Trading assets that are securitization exposures that receive standardized charges							
20	Derivatives and Off-Balance-Sheet Items RWA	-	-	-	-	-	-	-
21 22	Financial standby letters of credit Performance standby letters of credit and transaction related contingent items							
22	Commercial and similar letters of credit							
24	Retained recourse on small business obligations sold with recourse							
25	Repo-style transactions (excluding reverse repos)							
26	All other off-balance sheet liabilities							
	Unused commitments							
27	Original maturity of one year or less, excluding ABCP conduits							
28	Original maturity of one year or less to ABCP							
29 30	Original maturity exceeding one year Unconditionally cancelable commitments							
31	Over-the-counter derivatives							
32	Centrally cleared derivatives							
	,							
Marke	et Risk							
	Market RWA	-	-	-	-	-	-	-
34	VaR with Multiplier							
35 36	Stressed VaR with Multiplier							
37	Incremental Risk Charge (IRC) Correlation Trading	-	-	-	-	-	-	
38	Comprehensive Risk Measurement (CRM), Before Application of Surcharge	-	-	-	-	-	-	-
39	Standardized Measurement Method (100%) for Exposures Subject to CRM	-	-	-	-	-	-	-
40	CRM Floor Based on 100% of Standardized - Net Long							
41	CRM Floor Based on 100% of Standardized - Net Short							
42	Non-modeled Securitization	-	-	-	-	-	-	-
43	Net Long							
44	Net Short							
45 46	Specific risk add-on (excluding securitization and correlation) Sovereign debt positions	-	-	-	-	-	-	-
47	Government sponsored entity debt positions							
48	Depository institution, foreign bank, and credit union debt positions							
49	Public sector entity debt positions							
50	Corporate debt positions							
51	Equity							
52	Other market risk							
	excess allowance for loan and lease losses							
54 F	Allocated transfer risk reserve							
55 T	otal RWA	-	_	-	-	-	-	-
251	= === : : : : : : : : : : : : : : : : :							

DFAST-14A - Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)

	Leverage Exposure (quarterly averages)							
	В	С	D	E	F	G	Н	- 1
		Actual in						
		\$Millions				in \$Millions		
Le	verage Exposure for Tier 1 Leverage Ratio (Applicable to All Banks)	as of date	PY 1	PY 2	PY 3	PY 4	PY 5	PY 6
1	Average total consolidated assets							
2	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (report as a positive value)							
3	LESS: Other Deductions from (Additions to) Assets for Leverage Ratio Purposes (report as a positive value)							
4	Total assets for the leverage ratio (items 1 less the sum of items 2 and items 3)							
	verage Exposure for Supplementary Leverage Ratio (Applicable to Advanced Approaches Banks Only) -balance sheet exposures							
5	On-balance sheet assets (excluding on-balance sheet assets for repo-style transactions and derivative exposures, but including cash collateral received in derivative transactions)							
6	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (report as a positive value)							
7	Total on-balance sheet exposures (excluding on-balance sheet assets for repo-style transactions and derivative exposures, but including cash collateral received in derivative transactions) (items 5 less item 6)							
De	rivative exposures							
8	Replacement cost for derivative exposures (net of cash variation margin)							
9	Add-on amounts for potential future exposure (PFE) for derivatives exposures							
10	Gross-up for cash collateral posted if deducted from the on-balance sheet assets, except for cash variation margin							
11	LESS: Deductions of receivable assets for cash variation margin posted in derivatives transactions, if included in on-balance sheet assets (report as a positive value)							
12	LESS: Exempted CCP leg of client-cleared transactions (report as a positive value)							
13	Effective notional principal amount of sold credit protection							
14	LESS: Effective notional principal amount offsets and PFE adjustments for sold credit protection (report as a positive value)							
15	Total derivative exposures (sum of items 8, 9, 10 and 13, minus items 11, 12, and 14)							
Re	po-style transactions							
16	On-balance sheet assets for repo-style transactions							
17	LESS: Reduction of the gross value of receivables in reverse repurchase transactions by cash payables in repurchase transactions under netting agreements (report as a positive value)							
18	Counterparty credit risk for all repo-style transactions							
19	Exposure for repo-style transactions where a banking organization acts as an agent							
20	Total exposures for repo-style transactions (sum of items 16, 18, and 19 minus item 17)							
Ot	her off-balance sheet exposures							
21	Off-balance sheet exposures at gross notional amounts							
22	LESS: Adjustments for conversion to credit equivalent amounts (report as a positive value)							
23	Off-balance sheet exposures (items 21 less items 22)							
Ca	pital and total leverage exposures							
24	Total leverage exposure (sum of items 7, 15, 20 and 23)							
Da	ta Completeness Check							
25	Total Assets for Tier 1 Leverage Ratio (applicable to all Banks): If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No
26	Total Leverage Exposure for Supplementary Leverage Ratio (applicable to advanced approaches banking organizations): If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank: enter "0" if not applicable.	No	No	No	No	No	No	No

DERIT 16A - Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)

			_		PY1				FF2				PE		Projected in 8 Millions		PY4				Pris				74				rsi	
							Tutal Severage				Mallermage Security for				otal Leverage				otal Leverage			TutalLeurrage Ennouge (Tutal	Leverage			13	Total Leverage Experience for State of
tion# Description	Action Trave	Empoure Type	MWA Trave	Common Equity Tier 1	Tire 1 RMS Advanced	Tutal Assets for SWA Severage Ratio	Supplementary Sulance theet Leonare Katio Impact	Common Equity Tier 1 Tim	12 Mandardized Advanced MMS.	Tutal Assets for 1 Leverage Ratio 1	applementary Salance Shee	Common Equity	Mandardized WA Advances	Total Acorts for St.	applementary Balance Sheet Common Squit renesse Ratio Insaut Tier 1	ty tier 1	Standardized EWA Advanced EWA	Total Assets for Su Leverage Ratio Le	opplementary Balance Sheet Common Equipplement Ratio Innoval Tev 1	day Tim 1	Standard No. Standard No. Leverage Sali	lar Supplementary is Levenses Ratio	Stalance Sheet Common Squity Impact Tier 1 Tier	Standardized Advance	Total Assets for Suppl and RIMS. Leverage Ratio Lever	ementary Stalance the	est Common Equity Tier 1 Tier 2	Standardized SSSS Advance	Total Assets for St	supplementary Balance Sheet document where detailed de recease Ratio Impact of action is provided
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			Total impact of planned actions			_																				_				