DFAST-14A Summary Schedule Cover Sheet

BANKS SHOULD SUBMIT THE SUMMARY XML FILE AND NOT THIS SUMMARY EXCEL FILE (SEE TECHNICAL INSTRUCTIONS). THIS FILE IS BEING PROVIDED AS A RESOURCE ONLY AND IS NOT INTENDED AS AN OFFICAL REPORTING FORM

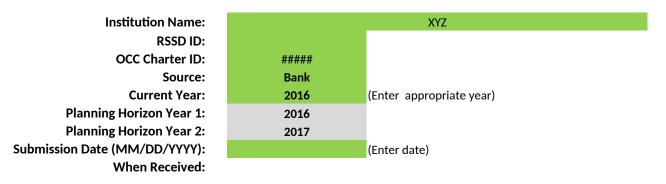
All covered institutions are expected to complete a version of the Summary template for each required scenario - Baseline, Adverse, Severely Adverse - and additional scenarios that are named accordingly.

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

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

Please do not change the structure of this workbook.

Please note that unlike Call Report reporting, all actual and projected income statement figures should be reported on a quarterly basis, and not on a cumulative basis. Any questions should be directed to **DFA165i2.reporting@occ.treas.gov**.



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

Baseline

Bank Income Statement

		Actual in \$Millions				Proi	ected in \$Millio	ons					Sums in \$Millions	
	Notes	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarte
	Sum of items 2 5 9 and 14													
ices)														
	Sum of items 3 and 4	-												
	Sum of itoms 6 and 7													
ges	sum of items o and 7	-												
	Sum of items 9, 10, and 11	-												
	Sum of Rems 7, 10, und 11													
	Sum of items 12 and 13	-	-	-	-	-	-	-	-	-	-			
												-	-	
												_	-	
C Offices)	Sum of items 16 17 18 and 24	-	-	-	-	-	-	-	-	-	-	-	-	
,	Control 10, 17, 10, 010 27		-	-	-	-	-	-	-			-	-	
res			-	-	-	-	-	-	-		-	-	-	
	Sum of items 19, 20, and 21	-	-	-	-	-	-	-	-	-	-	-	-	
												-	-	
												-	-	
	Sum of items 22 and 23	-	-	-	-	-	-	-	-	-	-	-	-	
	Sum of items 26 to 28	-	-	-	-	-	-	-	-	-	-			
												-	-	
nuency Managed)			-	-	-	-	-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	-	-	-	-	
			-	-	-	-	-	-	-		-	-	-	
	Sum of items 31, 32, 33, and 34	-	-	-	-	-	-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	-	-	-	-	
ties (non-purpose lending)												-	-	
			-	-	-	-	-	-	-	-	-	-	-	
	Sum of items 36 to 40	-	-	-	-	-	-	-	-	-	-	-	-	
ts												-	-	
												-	-	
ing securities (secured or unsecured)												-	-	
												-	-	
	Sum of items 41 and 42	-	-	-	-	-	-	-	-	-	-	-	-	
e consumer loans)												-	-	
												-	-	
	Sum of items 1, 15, 25, 29, 30, and 35	-	-	-	-	-	-	-	-	-	-	-	-	
	ing securities (secured or unsecured) ner Financial Institutions	LD FOR INVESTMENT AT AMORTIZED COST ices) Sum of items 2, 5, 8, and 14 Sum of items 3 and 4 ges Sum of items 6 and 7 ges Sum of items 9, 10, and 11 Sum of items 12 and 13 Sum of items 12 and 13 s: Offices) Sum of items 16, 17, 18, and 24 es Sum of items 19, 20, and 21 guency Managed) Sum of items 22 and 23 sum of items 31, 32, 33, and 34 ties (non-purpose lending) rs sig securities (secured or unsecured) rer Financial institutions	Notes as of date LD FOR INVESTMENT AT AMORTIZED COST - ices) Sum of items 2, 5, 8, and 14 - Sum of items 3 and 4 - - ges Sum of items 6 and 7 - - Sum of items 9, 10, and 11 - - - - Sum of items 12 and 13 - <	Notesas of datePQ 1LD COR INVESTMENT AT AMORTIZED COST sum of items 2, 5, 8, and 14 Sum of items 3 and 4gesSum of items 2, 5, 8, and 14 Sum of items 3 and 4gesSum of items 6 and 7Sum of items 9, 10, and 11Sum of items 9, 10, and 11Sum of items 12 and 13Sum of items 16, 17, 18, and 24sour of items 19, 20, and 21sum of items 22 and 23sum of items 26 to 28sum of items 31, 32, 33, and 34sum of items 31, 32, 33, and 34sum of items 36 to 40sum of items 41 and 42sum of items 41 and 42	Notesas of datePQ 1PQ 2LD FOR INVESTMENT AT AMORTIZED COST (see)Sum of items 2, 5, 8, and 14 Sum of items 3 and 4gesSum of items 3 and 4gesSum of items 6 and 7Sum of items 9, 10, and 11Sum of items 9, 10, and 11Sum of items 12 and 13Sum of items 12 and 13Sum of items 16, 17, 18, and 24Sum of items 19, 20, and 21sum of items 22 and 23quercy Managed)sum of items 21, 32, 33, and 34sum of items 35 to 40 </td <td>Notesas of datePQ1PQ2PQ3DSC INVESTMENT AT AMORTIZED COST(ce)Sun of items 2, 5, 8, and 14Sun of items 3 and 4gesSun of items 6 and 7Generation 1000000000000000000000000000000000000</td> <td>Notesnotes<th< td=""><td>Notesno s of datePQ1PQ2PQ3PQ4PQ5DFOR INVESTMENT AT AMORTIZED COST (es)Sum of items 2, 5, 8, and 1<t< td=""><td>Note:not dealnot dealnot dealnot dealnot dealnot dealnot dealnot dealLDEOR INFISTMENT AT AMORTIZED COST (ces)Sum of terms 3 and 4<t< td=""><td>lotsno dealno dealnonononononoLD Constraintslesiand flems 2, S, and 4 and flems 2 and 4<</td><td>herherherherherherherherherherherherbestand ferre 2, 5, and 14 sum fitter 3 and 4<td< td=""><td>Notenotenoden</td><td>(here) (here) (here)</td><td>Idea Not Not<!--</td--></td></td<></td></t<></br></td></t<></td></th<></td>	Notesas of datePQ1PQ2PQ3DSC INVESTMENT AT AMORTIZED COST(ce)Sun of items 2, 5, 8, and 14Sun of items 3 and 4gesSun of items 6 and 7Generation 1000000000000000000000000000000000000	Notesnotes <th< td=""><td>Notesno s of datePQ1PQ2PQ3PQ4PQ5DFOR INVESTMENT AT AMORTIZED COST (es)Sum of items 2, 5, 8, and 1<t< td=""><td>Note:not dealnot dealnot dealnot dealnot dealnot dealnot dealnot dealLDEOR INFISTMENT AT AMORTIZED COST (ces)Sum of terms 3 and 4<t< td=""><td>lotsno dealno dealnonononononoLD Constraintslesiand flems 2, S, and 4 and flems 2 and 4<</td><td>herherherherherherherherherherherherbestand ferre 2, 5, and 14 sum fitter 3 and 4<td< td=""><td>Notenotenoden</td><td>(here) (here) (here)</td><td>Idea Not Not<!--</td--></td></td<></td></t<></br></td></t<></td></th<>	Notesno s of datePQ1PQ2PQ3PQ4PQ5DFOR INVESTMENT AT AMORTIZED COST (es)Sum of items 2, 5, 8, and 1 <t< td=""><td>Note:not dealnot dealnot dealnot dealnot dealnot dealnot dealnot dealLDEOR INFISTMENT AT AMORTIZED COST (ces)Sum of terms 3 and 4<t< td=""><td>lotsno dealno dealnonononononoLD Constraintslesiand flems 2, S, and 4 and flems 2 and 4<</td><td>herherherherherherherherherherherherbestand ferre 2, 5, and 14 sum fitter 3 and 4<td< td=""><td>Notenotenoden</td><td>(here) (here) (here)</td><td>Idea Not Not<!--</td--></td></td<></td></t<></br></td></t<>	Note:not dealnot dealnot dealnot dealnot dealnot dealnot dealnot dealLDEOR INFISTMENT AT AMORTIZED COST 	lotsno dealno dealnonononononoLD Constraintslesiand flems 2, S, and 4 and flems 2 and 4<	herherherherherherherherherherherherbestand ferre 2, 5, and 14 sum fitter 3 and 4 <td< td=""><td>Notenotenoden</td><td>(here) (here) (here)</td><td>Idea Not Not<!--</td--></td></td<>	Notenotenoden	(here) (here)	Idea Not Not </td

Bank Income Statement

			Actual in												
Item		Notes	\$Millions as of date	PQ 1	PQ 2	PQ 3	Proj PQ 4	jected in \$Millic PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	Sums in \$Million PQ 6 - PQ 9	ns 9-Quarter
53	C&I Loans	Notes	as of uale	PQI	FQ 2	PQ3	PQ4	FQ 5	PQ0	PQ /	PQO	PQ 7	-		
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	Come of the second of the seco													
58	Trading Mark-to-market (MTM) Losses	Sum of Itema 10 (A and C) on Trading Worksheet (flipped sign)											-	-	
59	Trading Issuer 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 Default Losses	Item 3 on Counterparty Risk Worksheet											-	-	
62	Total Trading and Counterparty	Sum of items 58, 59, 60, 61	-	-	-	-	-	-	-	-	-	-	-	-	
	OTHER LOSSES														
63	Goodwill impairment	riadc216		-	-	-	-	-	-	-	-	-	-	-	
64	Valuation Adjustment for firm's own debt under fair value option (FVO)			-	-	-			-	-	-	-	-		
65	Other Losses (describe in supporting documentation)												-		
66	Total Other Losses	Sum of items 63, 64, and 65	-	-	-	-	-	-	-	-	-	-	-	-	
67	Tatallana	Sum of items 12 F7 (2 and (1	-	-	-	-	-	-	-	-	-	-	-	-	
07	Total Losses	Sum of items 43, 57, 62, and 66	-	-	-	-	-	-	-	-	-	-	-	-	
	ALLOWANCE FOR LOAN and LEASE LOSSES														
68	ALLL, prior quarter			-	-				-	-					
69	Real Estate Loans (in Domestic Offices)	Sum of items 70, 74, and 78	-	-	-				-	-	-				
70	Residential Mortgages			-	-	-	-	-	-	-	-	-			
71	First Lien Mortgages														
72	Closed-End Junior Liens														
73	HELOCs														
74	CRE Loans			-	-	-	-	-	-	-	-	-			
75	Construction														
76	Multifamily														
77	Nonfarm, Non-residential														
78	Loans Secured by Farmland														
79	Real Estate Loans (Not in Domestic Offices)	Sum of items 80, 81, and 82	-	-	-	-	-	-	-	-	-	-			
80	Residential Mortgages														
81	CRE Loans														
82	Farmland	Curry of Harry 04, 05, and 04													
83	C&I Loans	Sum of items 84, 85, and 86	-	-	-	-	-	-	-	-	-	-			
84 85	C&I Graded														
65 86	Small Business (Scored/Delinquency Managed) Business and Corporate Cards														
87	Credit Cards														
88	Other Consumer														
89	All Other Loans and Leases														
90	Unallocated														
90 91	Provisions during the quarter	riad4230		-	-	-	-	-	-	-	-	-	-	-	
91 92	Real Estate Loans (in Domestic Offices)	Sum of items 93, 97, and 101												-	
92 93	Residential Mortgages	Sum of items 93, 97, and 101 Sum of items 94, 95, and 96	-	-	-	-	-	-	-	-	-	-	-	-	
93 94	First Lien Mortgages	sum of items 74, 75, unu 70		-	-						-	-	-	-	
94 95	Closed-End Junior Liens												-	-	
95 96	HELOCs												-	-	
90 97	CRE Loans			-	-	-	-	-	-	-	-	_	-	-	
	Construction				_	-		_	-		-	-	-	-	
98 99	Multifamily												-		

Bank Income Statement

			Actual in												
			\$Millions				-	ected in \$Millio						Sums in \$Millions	
Item	Lesses Commend has Franciscus	Notes	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
101 102	Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices)	Sum of items 103, 104, and 105	-	-	-	-	-	-	-	-	-	-	-	-	-
102	Residential Mortgages	Sum of items 103, 104, and 105	-	-	-	-	-	-	-	-	-	-	-	-	-
103	CRE Loans												-	-	-
105	Farmland												-	-	-
106	C&I Loans	Sum of items 107, 108, and 109	-	-	-	-	-	-	-	-	-	-	-	-	-
107	C&I Graded												-	-	-
108	Small Business (Scored/Delinquency Managed)												-	-	-
109	Corporate and Business Cards												-	-	-
110	Credit Cards												-	-	-
111	Other Consumer												-	-	-
112	All Other Loans and Leases												-	-	-
113	Unallocated												-	-	-
114	Net charge-offs during the quarter	Item 43		-	-	-	-	-	-	-	-	-	-	-	-
115	Other ALLL Changes	riadc233 less riad5523											-	-	-
		Items 68, 91, and 115 less item 114 =													
116	ALLL, current quarter	riad3123	-	-	-	-	-	-	-	-	-	-			
	PRE-PROVISION NET REVENUE														
117	Net interest income	PPNR Projections Worksheet Item 13		-	-				-	-		-	-	-	-
118	Noninterest income	PPNR Projections Worksheet Item 26		-	-	-			-	-		-	-		-
119	Noninterest expense	PPNR Projections Worksheet Item 38		-	-	-		-	-	-		-	-		-
120	Pre-Provision Net Revenue	Items 117 and 118 less item 119	-	-	-	-	-	-	-	-	-	-	-	-	-
	CONDENSED INCOME STATEMENT														
121	Pre-Provision Net Revenue	Item 120		-	-	-	-	-	-	-	-	-	-	-	-
121	Provisions during the quarter	Item 91 = riad4230		-	-	-		-	-	-	-	-	-	-	-
123	Total Trading and Counterparty Losses	Item 62		-	-	-		-	-	-	-	-	-	-	-
124	Total Other Losses	Item 66		-	-	-		-	-	-	-	-	-	-	-
125	Other Income Statements (I/S) Items												-	-	-
126	Realized Gains (Losses) on available-for-sale securities, including OTTI	riad3196													
127	Realized Gains (Losses) on held-to-maturity securities, including OTTI	riad3521													
128	Income (loss) before taxes and extraordinary items	Sum of items 121, 125, 126, and 127, less													
		items 122, 123, and 124 =riad4301	-	-	-	-	-	-	-	-	-	-	-	-	-
129	Applicable income taxes (foreign and domestic)	riad4302											-	-	-
130	Income (loss) before extraordinary items and other adjustments	Item 128 less item 129 =riad4300	-	-	-	-	-	-	-	-	-	-	-	-	-
131	Extraordinary items and other adjustments, net of income taxes	riad4320											-	-	-
132	Net income (loss) attributable to Bank and minority interests	Sum of items 130 and 131 = riadg104													
			-	-	-	-	-	-	-	-	-	-	-	-	-
400							1								
<u>133</u> 134	Net income (loss) attributable to minority interests Net income (loss) attributable to Bank	riadg103 Item 132 less item 133 = riad4340 (must											-	-	-
101		match item 4 on the Capital Worksheet)													
			_			-		_							
		Item 100 divided by item 100 multiplied by													
135	Effective Tax Rate (%)	Item 129 divided by item 128, multiplied by 100		-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-
	vv	-		, 10				. 10					114	, ind	114
	REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES														
136	Reserve, prior quarter			-	-	-	-	-	-	-	-	-			
137	Provisions during the quarter			-	-	-	-	-	-	-	-	-	-	-	-
138	Net charges during the quarter			-	-	-	-	-	-	-	-	-	-	-	-
139	Reserve, current quarter	Items 136 and 137 less item 138		-	-	-	-	-	-	-	-	-			

						Proje	ected in \$Millio	ons			
Item		Notes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
		Assets									
		Assets									
	<u>SECURITIES</u>										
1	Held to Maturity (HTM)	rcfd1754									
2	Available for Sale (AFS)	rcfd1773									
3	Total Securities	Sum of items 1 and 2	-	-	-	-	-	-	-	-	
	Of which:										
4	Securitizations (investment grade)										
5	Securitizations (non-investment grade)										
	Total Loans and Leases	_									
6	Real Estate Loans (in Domestic Offices)	Sum of items 7, 10, 13, and 19	-	-	-	-	-	-	-	-	
		Sum of items 8 and 9 =									
7	First Lien Mortgages	rcon5367	-	-	-	-	-	-	-	-	
8	First Lien Mortgages										
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 rconf158 and rconf159									
15	Multifamily	= rcon1460									
16	Nonfarm, Non-residential	Sum of items 17 and 18	-	-	-	-	-	-	-	-	
17	Owner-Occupied	= rconf160									
18	Non-Owner-Occupied	= rconf161									
19	Loans Secured by Farmland	= rcon1420									
17											
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										

						Proj	ected in \$Millio	ons			
Item		Notes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ
35	Credit Cards	Sum of items 36 and 37	-	-	-	-	-	-	-	-	
36	Charge Card										
37	Bank Card										
38	Other Consumer	Sum of items 39, 40, 41, and 42	-	-	-	-	-	-	-	-	
39	Auto Loans	= rcfdk137									
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	= rcfd2081									
45	Agricultural Loans	= rcfd1590									
46	Loans for purchasing or carrying securities (secured or unsecured)	= rcon1545									
47	Loans to Depositories and Other Financial Institutions	= rcfdb532+ rcfdb533+ rcfdb534+ r	cfdb536+ rcfdb5	37+ rcfdj454							
48	All Other Loans and Leases	Sum of items 49 and 50	-	-	-	-	-	-	-	-	
49	All Other Loans (exclude consumer loans)	= rconj451									
50	All Other Leases	= rcfdf163									
51	Total Loans and Leases	Sum of items 6, 20, 30, 35, 38, a	-	-	-	-	-	-	-	-	
	LOANS HELD FOR INVESTMENT AT AMORTIZED COST										
52	Real Estate Loans (in Domestic Offices)	Sum of items 53, 56, 59, and 65	-	-	-	-	-	-	-	-	
53	First Lien Mortgages	Sum of items 54 and 55	-	-	-	-	-	-	-	-	
54	First Lien Mortgages		-	-	-	-	-	-	-	-	
55	First Lien HELOAN		-	-	-	-	-	-	-	-	
56	Second / Junior Lien Mortgages	Sum of items 57 and 58	-	-	-	-	-	-	-	-	
57	Closed-End Junior Liens		-	-	-	-	-	-	-	-	
58	HELOCs		-	-	-	-	-	-	-	-	
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										
56	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	-	-	-	-	-	-	-	-	
	Owner-Occupied										

Balance Sheet Worksheet

						Proj	ected in \$Milli	ons			
Item		Notes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
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										
71	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,	-	-	-	-	-	-	-	-	
	Loans Held for Sale and Loans Accounted for under the Fair Value Option	Γ									
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	-	-	-	-	-	-	-	-	
00	Real Estate Loans (Not in Domestic Offices)	Sum of items 101, 102, and 103	-	-	-	-	-	-	-	-	
01	Residential Mortgages	Items 21 and 22 less 67 and 68	-	-	-	-	-	-	-	-	
.02	CRE Loans	Item 23 less 69	-	-	-	-	-	-	-	-	
.03	Loans Secured by Farmland	Item 29 less 75	-	-	-	-	-	-	-	-	
04	C&I Loans	Item 30 less 76	-	-	-	-	-	-	-	-	
05	Credit Cards	Item 35 less 80	-	-	-	-	-	-	-	-	
.06	Other Consumer	Item 38 less 81	-	-	-	-	-	-	-	-	
07	Other Loans and Leases	Item 43 less 86	-	-	-	-	-	-	-	-	
	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	Sum of items 95, 100, 104, 105,	-	-	-	-	-	-	-	-	
109 108 109	Unearned Income on Loans	rcfd2123									

112 Tr INTA 113 G 114 M 115 P 116 A 117 0TH 118 C 119 Fe 120 Se 121 P	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses ADING Trading Assets ANGIBLES Goodwill Mortgage Servicing Rights Purchased Credit Card Relationships and Nonmortgage Servicing Rights All Other Identifiable Intangible Assets Total Intangible Assets HER Cash and cash equivalent Federal funds sold Securities purchased under agreements to resell	Notes Item 51 less items 109 and 110 = rcfdb529 + rcfd5369 rcfd3545 rcfd3163 rcfd3164 rcfd5507 Sum of items 113 to 116 rcfd0081 + rcfd0071	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8 	PQ 9
TRAI 112 Tr 113 G 114 M 115 P 116 A 117 G 118 C 119 Fr 120 Sr 121 P	Allowance for Loan and Lease Losses ADING Trading Assets ANGIBLES Goodwill Mortgage Servicing Rights Purchased Credit Card Relationships and Nonmortgage Servicing Rights All Other Identifiable Intangible Assets Total Intangible Assets HER Cash and cash equivalent Federal funds sold	= rcfdb529 + rcfd5369 rcfd3545 rcfd3163 rcfd3164 rcfdb026 rcfd5507 Sum of items 113 to 116	-	-	-	-	-	-	-	-	
112 Tr INTA 113 G 114 M 115 P 116 A 117 0TH 118 C 119 Fe 120 Se 121 P	Trading Assets ANGIBLES Goodwill Mortgage Servicing Rights Purchased Credit Card Relationships and Nonmortgage Servicing Rights All Other Identifiable Intangible Assets Total Intangible Assets HER Cash and cash equivalent Federal funds sold	rcfd3163 rcfd3164 rcfdb026 rcfd5507 Sum of items 113 to 116	-								
INTA 113 G 114 M 115 P 116 A 117 117 0TH 118 C 119 F 120 Se 121 P	ANGIBLES Goodwill Mortgage Servicing Rights Purchased Credit Card Relationships and Nonmortgage Servicing Rights All Other Identifiable Intangible Assets Total Intangible Assets HER Cash and cash equivalent Federal funds sold	rcfd3163 rcfd3164 rcfdb026 rcfd5507 Sum of items 113 to 116	-	-	-						
113 G 114 M 115 P 116 A 117	Goodwill Mortgage Servicing Rights Purchased Credit Card Relationships and Nonmortgage Servicing Rights All Other Identifiable Intangible Assets Total Intangible Assets <u>HER</u> Cash and cash equivalent Federal funds sold	rcfd3164 rcfdb026 rcfd5507 Sum of items 113 to 116	-	-	-	-					
114 M 115 P 116 A 117	Mortgage Servicing Rights Purchased Credit Card Relationships and Nonmortgage Servicing Rights All Other Identifiable Intangible Assets Total Intangible Assets <u>HER</u> Cash and cash equivalent Federal funds sold	rcfd3164 rcfdb026 rcfd5507 Sum of items 113 to 116	-	-	-	-					
115 P 116 A 117	Purchased Credit Card Relationships and Nonmortgage Servicing Rights All Other Identifiable Intangible Assets Total Intangible Assets <u>HER</u> Cash and cash equivalent Federal funds sold	rcfdb026 rcfd5507 Sum of items 113 to 116	-	-	-	-					
116 A 117	All Other Identifiable Intangible Assets Total Intangible Assets <u>HER</u> Cash and cash equivalent Federal funds sold	rcfd5507 Sum of items 113 to 116	-	-	-	-					(
117 <u>OTH</u> 118 C 119 Fe 120 Se 121 P	Total Intangible Assets <u>HER</u> Cash and cash equivalent Federal funds sold	Sum of items 113 to 116	-	-	-	-					
OTH 118 C 119 F 120 S 121 P	<u>HER</u> Cash and cash equivalent Federal funds sold		-	-	-	-					
118 C 119 Fe 120 Se 121 Pe	Cash and cash equivalent Federal funds sold	rcfd0081 + rcfd0071					-	-	-	-	
119 Fe 120 Se 121 Pe	Federal funds sold	rcfd0081 + rcfd0071									
120 S 121 P											
121 P	Securities purchased under agreements to resell	rconb987									
	securities parenased ander agreements to resen	rcfdb989									
	Premises and Fixed Assets	rcfd2145									
122 O	DREO	Sum of items 123 to 125 =rcfd21	-	-	-	-	-	-	-	-	
123	Commercial										
124	Residential										
125	Farmland										
126 C	Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)	Sum of items 127 and 128	-	-	-	-	-	-	-	-	
127	Autos										
128	Other										
129 O	Other Assets	rcfd2130 + rcfd3656 + rcfd2160 less item 126									
130	Total Other	Sum of items 118 – 122, 126 and	-	-	-	-	-	-	-	-	
131 TOT	TAL ASSETS	Sum of items 3, 111, 112, 117,									
		and 130 = rcfd2170	-	-	-	-	-	-	-	-	
		Liabilities									
132	Deposits in domestic offices	rcon6631 + rcon6636									
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	rcfn6631 + rcfn6636									
	Deposits	Sum of items 132 and 133	-	-	-	-	-	-	-	-	
	Federal funds purchased and securities sold under agreements to repurchase	rconb993 + rconb995									
136 T	Trading Liabilities	rcfd3548									
137 O	Other Borrowed Money	rcfd3190									
	Subordinated Notes and Debentures	rcfd3200									
S	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities	bhckc699									

						Pro	ected in \$Millio	ons			
em		Notes	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
40	Other Liabilities	rcfd2930									
.41	Memo: Allowance for off-balance sheet credit exposures	rcfdb557									
.42	Total Liabilities	Sum of items 134 to 140 = rcfd2	-	-	-	-	-	-	-	-	
		Equity Capital									
43	Perpetual Preferred Stock and Related Surplus	rcfd3838									
44	Common Stock (Par Value)	rcfd3230									
45	Surplus (Exclude All Surplus Related to Preferred Stock)	rcfd3839									
46	Retained Earnings	rcfd3632									
47	Accumulated Other Comprehensive Income (AOCI)	rcfdb530									
148	Other Equity Capital Components	rcfda130									
		Sum of items 143 to 148 =									
		RCFD3210 (must equal item 17 of the RI-A section on the									
149	Total Bank Equity Capital	DFAST Capital Worksheet)	-	-	-	-	-	-	-	-	
50	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	rcfd3000									
		· · · · · · · · · · · · · · · · · · ·									
51	Total Equity Capital	Sum of items 149 and 150 = rcfd	-	-	-	-	-	-	-	-	
		Other									
		rcfdF164 + rcfdF165 + rcfdJ457									
		+ rcfdJ458 + rcfdJ459 +									
50	United Commencial Landing Committee and Latters of Credit	rcfd3819 + rcfd6550 +									
52	Unused Commercial Lending Commitments and Letters of Credit	rcfd3821+ rcfd3411									
	The following cells provide checks of the internal consistency of the projected schedule:		ava tiba wavilaba								
	Balance Sheet	s. Please ensure that these tens are all TROE Defi	ore the workshe		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 o	thers under									
	operating leases, net of accumulated depreciation. The total should correspond to the a	mount provided									
	in Call Report Schedule RC-F Line 6, item 14 in the instructions. The amount included sho	uld only reflect									
	collateral rented under operating leases and not include collateral subject to capital/ fina	incing type									

Balance Sheet Worksheet

leases.

			Actual in \$Millions				Proje	ected in \$Millio	200					Sums in \$Millions	
Item		Notes	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
	Schedule RI-A—Changes in Bank Equity Capital														
1		riad3217		-									-		
2		riadb507		-	-	-	-	-	-	-	-	-	-	-	-
3		riadb508												-	
4	Net income (loss) attributable to bank	Must match item 134 on the Income Statement Worksheet = riad4340		-	-	-	-	-	-	-	-				
	Sale of perpetual preferred stock (excluding treasury stock transactions):													_	
5	Sale of perpetual preferred stock, gross												-	-	-
6	Conversion or retirement of perpetual preferred stock												-	-	-
	Sale of common stock:														
7	Sale of common stock, gross												-	-	-
8	Conversion or retirement of common stock												-	-	-
9	Sale of treasury stock	bhck4782											-	-	-
10	Purchase of treasury stock	bhck4783											-	-	-
11	Changes incident to business combinations, net	riad4356											-	-	-
12	•	riad4470											-	-	-
13	Cash dividends declared on common stock	riad4460											-	-	-
14	Other comprehensive income	riadb511											-	-	-
15	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company	bhck4591											_	_	_
16	Other adjustments to equity capital (not included above)*	riad4415											-	-	-
17		Must match item 139 on the Balance Sheet Worksheet = riad3210											-	-	_

aaab3210	-	-	-	-	-	-	-	-	-	-
rcfd8434 or aaab8434										
rcfda221 or aaaba221										
rcfd4336 or aaab4336										
rcfdb588 or aaabb588										
rcfdb589 or aaabb589										
rcfdg215 or aaabg215										
rcfdg216 or aaabg216										
rcfdb590 or aaabb590										
rcfdf264 or aaabf264										
rcfdc227 or aaabc227	-	-	-	-	-	-	-	-	-	-
rcfdb591 or aaabb591										
rcfd5610 or aaab5610										
rcfdb592 or aaabj189										
rcfd8274 or aaabj169										

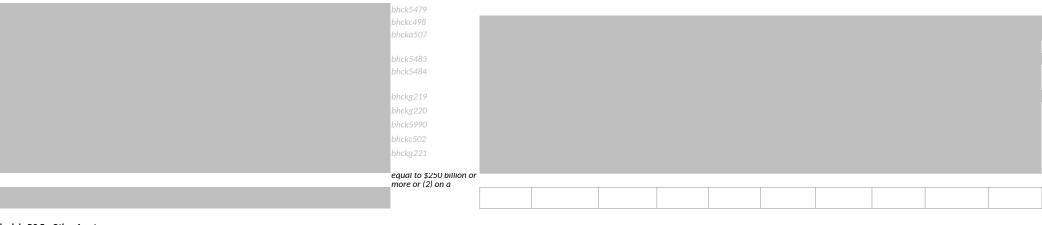
rcfd5306 or aaab5306

			Actual in \$Millions				Proj	jected in \$Millio	ons					Sums in \$Millions	;
Item		Notes	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarte
		rcfdb593 or aaabb593													
		rcfd5310													
		rcfd2221 or aaabj173													
		rcfdb594													
		rcfd5311 or aaabj178	-	-	-	-	-	-	-	-	-	-			
		rcfd8275 or aaabj179 rcfdb595 or aaabb595	-	-	-	-	-	-	-	-	-	-			
		rcfd3792 or aaabj182				_	_		_						
		rcfa3792 or aaabj182	-	-	-	-	-	-	-	-	-	-			
	Regulatory Capital per Revised Regulatory Capital Rule (July 2013)														
42		rcoap838													
		· p													
	Common equity tier 1		As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9			
43															
	(ESOP) shares	rcfap742													
44	Retained earnings	rcfd3632													
45	Accumulated other comprehensive income (AOCI)	rcfab530													
46	Common equity tier 1 minority interest includable in common equity tier 1 capital	rcfap839													
47	Common equity tier 1 before adjustments and deductions (sum of items 43 through 46); where applicable, report all line items reflective of transition provisions														
	applicable, report an line items reflective of transition provisions	rcfap840													
	Common caulty first 1 capitaly adjustments and deductions														
	Common equity tier 1 capital: adjustments and deductions														
48	Goodwill net of associated deferred tax liabilities (DTLs)	ustan 0.41													
49		rcfap841													
.,		rcfap842													
50	Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any	10/00/2													
	related valuation allowances and net of DTLs	rcfap843													
	If Item 42 is "1" for "Yes", complete items 51 through 55 only for AOCI related adjustments.														
51															
	as a positive value; if a loss, report as a negative value)	rcfap844													
52	AOCI related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity														
	security under GAAP and available-for-sale equity exposures (report loss as a positive value)														
		rcfap845													
53															
	positive value; if a loss, report as a negative value)	rcfap846													
54	AOCI related adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such														
	plans (if a gain, report as a positive value; if a loss, report as a negative value)														
		6 0.17													
55	AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included	rcfap847													
55	in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	rcfap848													
	If Item 42 is "0" for "No", complete item 56 only for AOCI related adjustments.	10/0040													
56															
	applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the														
	balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)														
		rcfap849													
57	Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions:	-													
	Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)														
	הישור האת היש במווז, ובעסור שש ע עסשוניים ישועם, היש וסשט, ובעסור שש א הבבווים ישועם/														
		rcfaq258													
58	All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	rcfan850													

Item			\$Millions				Proje	ected in \$Milli	ons					Sums in \$Millions	S
tem		Notes	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quart
59	Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments														
60		rcfap851	-			-				_					
60 61	Significant investments in the capital of unconsolidated financial institutions in the form of common	rcfap852	-	-	-	-	-	-	-	-	-	-			
01	stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 92)	rcfaap853	_		_	_	_		_	_					
62	MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction	rejuuposo													
		rcfap854	-	-	-	-	-	-	-	-	-	-			
63	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 100)	rcfap855													
64	Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold (item 105)	reuposs													
65	Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital	rcfap856	-	-	-	-	-	-	-	-	-	-			
05	and tier 2 capital to cover deductions	rcfap857													
66	Total adjustments and deductions for common equity tier 1 capital (sum of items 61 through 65)	rcfap858	0	0	0	0	0	0	0	0	0	0			
57		rcfap859	-	-	-	-	-	-	-	-	-	-			
	Additional tier 1 capital														
8	Additional tier 1 capital instruments plus related surplus	rcfap860													
9	Non-qualifying capital instruments subject to phase out from additional tier 1 capital	rcfap861													
70	and the second sec	rcfap862													
1	Additional tier 1 capital before deductions	rcfap863													
72	Additional tier 1 capital deductions	rcfap864													
73	Additional tier 1 capital	rcfap865													
	Tier 1 capital														
74	Tier 1 capital (sum of items 67 and 73)	rcfa8274	-	-	-	-	-	-	-	-	-	-			
	Tier 2 capital														
75		rcfap866													
76		rcfap867													
77	and the second	rcfap868													
78 78		rcfa5310													
79	(Advanced approaches that exit parallel run only): eligible credit reserves includable in tier 2 capital														
80	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and	rcfw5310 rcfaq257													
31		rcfap870													
32	(Advanced approaches that exit parallel run only): Tier 2 capital before deductions, reflective of														
		rcfwp870													
33		rcfap872													
84		rcfa5311													
85	(Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures	rcfw5311													
	Total capital														

			Actual in \$Millions				Ducid	atad in thAilliana					6	ma in thAilliana	
Item		Notes	As of Date	PQ 1	PQ 2	PQ 3	POJE PQ 4	ected in \$Millions PQ 5	PQ 6	PQ 7	PQ 8	PQ 9		ms in \$Millions PQ 6 - PQ 9	9-Quai
87	(Advanced approaches that exit parallel run only): Total capital(sum of items 74 and 85)	rcfw3792	AS OF Date	141	192	143	147	143	140		140	147	142143		7 Quu
	10%/15% Threshold Deductions Calculations Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs														
88	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock														
89	Permitted offsetting short positions in relation to the specific gross holdings included above														
90	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 88 minus 89 or zero)		_	-	_	_	_	_	_	_	_	_			
91	10 percent common equity tier 1 deduction threshold (10 percent of item 60)		-	-	-	-	-	-	-	-	-	-			
92	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 90 minus item 91 or zero)		-	-	-	-	-	-	-	-	-	-			
	MSAs, net of associated DTLs														
93	Total mortgage servicing assets classified as intangible														
94	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards														
95	Mortgage servicing assets net of related deferred tax liabilities (item 93 minus item 94)		-	-	-	-	-	-	-	-	-	-			
96 97	10 percent common equity tier 1 deduction threshold (10 percent of item 60) Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of		-	-	-	-	-	-	-	-	-	-			
71	item 95 minus item 96 or zero)		-	-	-	-	-	-	-	-	-				
	DTAs arising from temporary differences that could not be realized through net operating loss carryback net of related valuation allowances and net of DTLs	κς,													
98	DTAs arising from temporary differences that could not be realized through net operating loss carryback net of related valuation allowances and net of DTLs	κς,													
99	10 percent common equity tier 1 deduction threshold (10 percent of item 60)		-	-	-	-	-	-	-	-	-	-			
100	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 98 minus item 99 or zero)		-	-	-	-	-	-	-	-	-	-			
	Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)														
101	Sum of items 90, 95, and 98		-	-	-	-	-	-	-	-	-	-			
102	15 percent common equity tier 1 deduction threshold (15 percent of item 60)														
			0	0	0	0	0	0	0	0	0	0			
103	Sum of items 92, 97, and 100		-	-	-	-	-	-	-	-	-	-			
104	Item 101 minus item 103		-	-	-	-	-	-	-	-	-	-			
105	Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold, prior transition provision (greater of item 104 minus item 102 or zero)		-	-	-	-	-	-	-	-	-	-			
	Total Assets for the Leverage Ratio					i			i			1			
106	Average total consolidated assets	rcfd3368													
.07 .08	Deductions from common equity tier 1 capital and additional tier 1 capital Other deductions from (additions to) assets for leverage ratio purposes	rcfap875	-	-	-	-	-	-	-	-	-	-			
	Total assets for the leverage ratio (item 106 minus items 107 and 108)	rcfab596 rcfaa224	-	-	-	-	-	-	-	-	-	-			
	REGULATORY CAPITAL AND RATIOS														
111	Common equity tier 1 (item 67)	rcfap859	-	-	-	-	-	-	-	-	-	-			
		rcfd8274 or aaabj169			_	_									
		10/u0274 01 0000J109	-	-	-	-	-	-	-	-	-	-			

			Actual in \$Millions				Dro	jected in \$Milli						Sums in \$Million	_
Item		Notes	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarte
	gulatory capital rule (item 74)	rcfa8274	-	-	- 192	-	- 19	-		_		-	142 143	140147	7 Quarte
		rcfd3792	-	-	-	-	-	-	-	-	-	-			
115 Total capital per revised reg	ulatory capital rule (item 86)	rcfa3792	-	-	-	-	-	-	-	-	-	-			
116 (Advanced approaches that 87)	exit parallel run only): Total capital per revised regulatory capital rule (item														
		rcfw3792	-	-	-	-	-	-	-	-	-	-			
		rcfda223	-	-	-	-	-	-	-	-	-	-			
18 Total risk-weighted assets u			-	-	-	-	-	-	-	-	-	-			
119 (Advanced approaches that rules	t exit parallel run only): total risk-weighted assets using advanced approache	s rcfwa223													
20 Total assets for the leverage	e ratio per revised regulatory capital rule(item 109)		-	-	-	-	-	-	-	-	-	-			
22 Common equity tier 1 ratio	(%)														
		rcfap793													
23 Common equity tier 1 ratio	(%)(Advanced approaches that exit parallel run only)														
		rcfwp793													
24 Tier 1 capital ratio (%)		rcfa7206													
25 Tier 1 capital ratio (%)(Adva	anced approaches that exit parallel run only)														
		rcfw7206													
26 Total capital ratio (%) (item	114 or 115 divided by item 117 or 118)														
		rcfa7205													
127 Total capital ratio (%)(Adva	anced approaches that exit parallel run only)	10ft 1/7005													
28 Tier 1 leverage ratio (%)		rcfw7205													
		rcfa7204													



Schedule RC-F—Other Assets

140 Net deferred tax assets

rcfd2148					
,					

Schedule RC-G—Other Liabilities

		Actual in \$Millions				Proj	jected in \$Milli	ons				s	ums in \$Millions	
	Notes	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Qua
Net deferred tax liabilities	rcfd3049													
Schedule HC-M—Memoranda														
Total number of bank holding company common shares outstanding	bhck3459													
	DIREK3437													
	bhckg234													
	bhckg235													
	Itom 29	-	-	-	-	-	-	-	-	_				
	Item 28 10% of Item 145	-	-		-			-		-	-			
	10% 0/ 1145													
	Item 140 less items 141	-	-	-	-	-	-	-	-	-	-			
	max(item 147 less item	-	-	-	-	-	-	-	-	-	-			
	1. (1) A 54 11 A 44													
	min(item 151, item 146 max(item 150 less item		-		-			-		-	-			
	max(item 150 less item	-	-	-	-	-	-	-	-	-	-			
				1										
Supplemental Capital Action Information (report in \$Millions unless otherwise noted)	****						1							
Cash dividends declared on common stock														
Common shares outstanding (Millions) Common dividends per share (\$)	Itom 156 divided by ite	γ -	-	-	-	-	-	-	-	-				
	Item 156 divided by iter	-	-	-	-	-	-	-	-	-	-			
Issuance of common stock for employee compensation														
Other issuance of common stock														
Total issuance of common stock	Sum of items 159 and 1	60												
Other share repurchase														
Total share repurchases	Sum of items 162 and 1	63												
Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tie	er 1 Capital													
Outstanding trust preferred securities														
Outstanding trust preferred securities Trust preferred securities included in Item 24														
Trust preferred securities included in Item 24														

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

General RWA

Bank General RWA Worksheet: XYZ in Baseline

This work sheet has been discontinued. Do not fill out.

	Call Report reference times applicable credit conversion	Actual in \$Millions				Proj	ected in \$Mil	lions			
	factor and/or risk-weight	as of date	PQ 1	PQ 2	PQ 3	PQ-4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
General Credit Risk (Including counterparty credit risk and non-trading credit risk) (General risk-based	l capital rules)										
1 Cash and due from depository institutions	rcfd0010										
2 Held-to-maturity securities (HTM)	rcfd1754										
3 Available for sale securities (AFS)	rcfd1773										
4 Federal funds sold and securities purchased under agreements to resell	rcfdc225										
5 Loans and leases	rcfd5369+rcfdb528-rcfd3123										
6 Derivative contracts	rcfda167										
7 Unused commitments with an original maturity exceeding one year	rcfd3833										
Unused commitments with an original maturity of one year or less to asset backed commercial 8 paper conduits	rcfdg591										
9 Other off balance sheet	rcfdb546+rcfd3821+rcfd3411+rcfd 3429+rcfd3433+rcfda250+rcfdb5 4 1+rcfdb675+rcfdb681										
10 Other credit risk	r cfd3545+rcfdkb639										
11 General Credit RWA (sum of lines 1 through 10)						-					

General RWA

Market Risk

37 Equity derivative contracts

38 Investment grade credit derivative contracts

39 Subinvestment grade credit derivative contracts

IN ALCOLOGY AND A A A A A A A A A A A A A A A A A A									
12 Value-at-risk(VaR)-based capital requirement									
13 Stressed VaR-based capital requirement									
14 Incremental risk capital requirement									
15 Comprehensive risk capital requirement (excluding non-modeled correlation)									
16 Non-modeled Securitization		 			 				
17 Net Long									
18 Net Short									
19 Specific risk add-on (excluding securitization and correlation)		 			 				
20 Sovereign debt positions									
21 Government sponsored entity debt positions									
22 Depository institution, foreign bank, and credit union debt positions									
23 Public sector entity debt positions									
24 Corporate debt positions									
25 Equity									
26 Capital requirement for de minimis exposures									
27 Market risk equivalent assets	rcfd1651	 			 				
28 Excess allowance for Ioan and Icase Iosses (General risk-based capital rules)	rcfda222								
29 Allocated transfer risk reserve	rcfd3128								
30 Total RWA (General risk-based capital rules)	rcfda223	 			 				
Memoranda for Derivative Contracts (provide balances consistent with Call Report instructions for e	each MDRM code)				1	1	1		
31 Current credit exposure across all derivative contracts covered by risk-based capital standards	rcfd8764								
Notional principal amounts of derivative contracts:	,		1	I		1			1
32 Interest rate contracts	rcfd3809 + rcfd8766 + rcfd8767							1	
33 Foreign exchange contracts	rcfd3812 + rcfd8769 + rcfd8770								
34 Gold contracts	rcfd8771 + rcfd8772 + rcfd8773								
35 Other precious metals contracts	rcfd8774 + rcfd8775 + rcfd8776								
36 Other commodity contracts	rcfd8777 + rcfd8778 + rcfd8779							++	
		 						+	

rcfda000 + rcfda001 + rcfda002

rcfdg597 + rcfdg598 + rcfdg599 rcfdg600 + rcfdg601 + rcfdg602

Bank Standardized RWA Worksheet: XYZ in Baseline

		Actual in \$Millions				Proj	ected in \$Mil	lions			
	Notes	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
tandardized Approach (Revised regulatory capital rule, July 2013)											
alance Sheet Asset Categories											
1 Cash and balances due from depository institutions											
2 Federal funds sold and securities purchased under agreements to resell											
3a Securities (excluding securitizations): Held-to-maturity											
3b Securities (excluding securitizations): Available-for-sale											
Loans and leases on held for sale											
4a Residential Mortgage exposures											
4b High Volatility Commercial Real Estate (HVCRE) exposures											
4c Exposures past due 90 days or more on nonaccrual											
4d All other exposures											
		·									
Loans and leases, net of unearned income					1			1			
5a Residential mortgage exposures											
5b High Volatility Commercials Real Estate (HVCRE) Exposures											
5c Exposures past due 90 days or more on nonaccrual											
5d All other exposures											
							1				
6 Trading assets (excluding securitizations that receive standardized charges)											
7 All other assets											L
On-balance sheet securitization exposures											
8a Held-to-maturity securities											
8b Available-for-sale securities											
8c Trading assets that receive standardized charges											
8d All other on-balance sheet securitization exposures											
				1	1	1	1	1	1	1	
9 Off-balance sheet securitization exposures											<u> </u>
10 RWA for Balance Sheet Asset Categories (sum of items 1 though 8d)		-	-	-	-	-	-	-	-	-	-
erivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures)											
11 Financial standby letters of credit											
12 Performance standby letters of credit and transaction related contingent items											
12 renormance standby retters of create and it ansaction related contingent items											<u> </u>

13 Commercial and similar letters of credit with an original maturity of one year or less											
14 Retained recourse on small business obligations sold with recourse											
15 Repo-style transactions (excluding reverse repos)											
16 All other off-balance sheet liabilities											
17a Unused commitments: Original maturity of one year or less, excluding ABCP conduits											
17b Unused commitments: Original maturity of one year or less to ABCP											
17c Unused commitments: Original maturity exceeding one year											
18 Unconditionally cancelable commitments											
19 Over-the-counter derivatives											
20 Centrally cleared derivatives											
'						1		1			
21 RWA for Assets, Derivatives and Off-Balance-Sheet Asset Categories (sum of items 9 through 20)		-	-	-	-	-	-	-	-	-	-
22 RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold											
										· ·	
Market Risk											
23 Value-at-risk(VaR)-based capital requirement											
24 Stressed VaR-based capital requirement											
25 Incremental risk capital requirement											
26 Comprehensive risk capital requirement (excluding non-modeled correlation)											
27 Non-modeled Securitization		-	-	-	-	-	-	-	-	-	-
28 Net Long											
29 Net Short											
30 Specific risk add-on (excluding securitization and correlation)		_	-	-	-	-	-	_	-	_	_
31 Sovereign debt positions											
32 Government sponsored entity debt positions											
33 Depository institution, foreign bank, and credit union debt positions											
34 Public sector entity debt positions											
35 Corporate debt positions											
36 Equity											
37 Capital requirement for de minimis exposures											
38 Market risk equivalent assets	rcfd1651	-	-	-	-	-	-	-	-	-	-
Risk-weighted assets before deductions for excess allowance of loan and lease losses and											
39 allocated risk transfer risk reserve (sum of items 21 and 38)		-	-	-	-	-	-	-	-	-	-
40 LESS: Excess allowance for loan and lease losses											
40 LESS. Excess allowance for foar and lease losses											
41 LESS: Allocated transfer risk reserve											
42 Total risk-weighted assets (item 39 minus items 40 and 41)		_	_	_	_	_	-	-	-	-	_

43 Memoranda Items -- Derivatives

44 Current credit exposure across all derivative contracts covered by the regulatory capital rule										
Notional principal amounts of over-the-counter derivative contracts (sum of lines 46a through 45 46g)	-	-	-	-	-	-	-	-	-	-
46a Interest rate										
46b Foreign exchange rate and gold										
46c Credit (investment grade reference asset)										
46d Credit (non-investment grade reference asset)										
46e Equity										
46f Precious metals (except gold)										
46g Other										
Notional principal amounts of centrally cleared derivative contracts (sum of lines 48a through 47 48g)	-	-	-	-	-	-	-	-	-	-
48a Interest rate										
488bForeign exchange rate and gold										
48c Credit (investment grade reference asset)										
48d Credit (non-investment grade reference asset)										
48e Equity										
48f Precious metals (except gold)										
48g Other										

Advanced RWA

Bank Advanced RWA Worksheet: XYZ in Baseline

Please note that for purposes of DFAST 2016, Banks are not required to complete the following worksheet

			Actual in \$Millions				Proje	ected in \$Mill	ions			
		FFIEC 101 reference	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Advanc	ed Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risl	(
1	Credit RWA S	um of AABGJ151, AABGJ198	-	-	-	-	-	-	-	-	-	-
2	Wholesale Exposures		-	-	-	-	-	-	-	-	-	-
	Corporate											
3	Balance Sheet Amount	AABBJ124										
4	RWA	AABGJ124										
	Bank											
5	Balance Sheet Amount	AABBJ125										
6	RWA	AABGJ125										
	Sovereign											
7	Balance Sheet Amount	AABBJ126										
8	RWA	AABGJ126										
	IPRE							· · · · · · · · ·				
9	Balance Sheet Amount	AABBJ127										
10	RWA	AABGJ127										
	HVCRE						,	·				
11	Balance Sheet Amount	AABBJ128										
12	RWA	AABGJ128										
13	Counterparty Credit Risk		-	-	-	-	-	-	-	-	-	-
14	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct nettin	AABGJ129										
15	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting— $\mathfrak c$	AABGJ130										
16	RWA of eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment met	AABGJ131										
17	RWA of eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected i	AABGJ132										
18	RWA of OTC derivatives—no cross-product netting—EAD adjustment method	AABGJ133										
19	RWA of OTC derivatives—no crossproduct netting—collateral reflected in LGD	AABGJ134										
20	Retail Exposures		-	-	-	-	-	-	-	-	-	-
	Residential mortgage— closed-end first lien exposures							· · · · · · ·				
21	Balance Sheet Amount	AABBJ135										
22	RWA	AABGJ135										
	Residential mortgage— closed-end junior lien exposures											
23	Balance Sheet Amount	AABBJ136										
24	RWA	AABGJ136										
	Residential mortgage—revolving exposures								1			
25	Balance Sheet Amount	AABBJ137										
26	RWA	AABGJ137										
	Qualifying revolving exposures							I				
27	Balance Sheet Amount	AABBJ138										
28	RWA	AABGJ138										
	Other retail exposures						1	I				
29	Balance Sheet Amount	AABBJ139										
30	RWA	AABGJ139										

Securitization Exposures (72 Federal Register 69288, December 7, 2007)

Advanced RWA

		_										
		Sum of AABBJ140, AABBJ141,										
31	Balance Sheet Amount	AABBJ142									I	
		Sum of AABGJ140, AABGJ141,										
32	RWA	AABGJ142, AABGJ143										
33	Securitization Exposures (Revised regulatory capital rule, July 2013)		-	-	-	-	-	-	-	-	-	-
	Subject to supervisory formula approach (SFA)	-										
34	Balance Sheet Amount											
35	RWA											
	Subject to simplified supervisory formula approach (SSFA)	_										
36	Balance Sheet Amount											
37	RWA											
	Subject to 1,250% risk-weight	_										
38	Balance Sheet Amount											
39	RWA											
40	Cleared Transactions (Revised regulatory capital rule, July 2013)		-	-	-	-	-	-	-	-	-	-
	Derivative contracts and netting sets to derivatives	_										
41	Balance Sheet Amount											
42	RWA											
	Repo-style transactions	L								-		
43	Balance Sheet Amount											
44	RWA											
	Default fund contributions	L. L. L.								-		
45	Balance Sheet Amount	Γ										
46	RWA											
		Sum of AABGJ144,										
47	Equity Exposures RWA	AABGJ145,AABGJ146										
	Other Assets											
		Sum of AADD1147 AADD1149										
48	Balance Sheet Amount	Sum of AABBJ147, AABBJ148, AABBJ149										
		-										
49	RWA	Sum of AABGJ147, AABGJ148, AABGJ149										
50	CVA Capital Charge (risk-weighted asset equivalent)(Revised regulatory capital rule, July 2013)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-	-	-	_	-	-	-	-	-	_
50	Advanced CVA Approach		-	-			_	-	_	-	-	
52	Unstressed VaR with Multipliers										-	
52	Stressed VaR with Multipliers	-										
55	Simple CVA Approach											
55	Assets subject to the general risk-based capital requirements	AABGJ198										
55	Operational RWA	AABGJ170									<u> </u>	
56	Operational RWA	AABGJ154									1	
57	Total risk-based capital requirement for operational risk without dependence assumptions	AABGJ154 AASAJ084									I	
57	ו סנמו הזאריסמצבע במסוגמו דבעמו בחופות דסו סטפרמנוסחמו הזא שונחסעג עבטפרועבווכב מגצעוווטנוסוג	AAJAJU04										
Market	Pick											
warket	KISK Market RWA		-	-	-		-	-	_		-	
50	VaD based conital requirement		-	-		-	-	-	-			-

58 VaR-based capital requirement59 Stressed VaR-based capital requirement

60 Incremental risk capital requirement

61 Comprehensive risk capital requirement (excluding non-modeled correlation)

-	-	-	-	-	-	-	-	-	-

Advanced RWA

62	Non-modeled Securitization		-	-	-	-	-	-	-	-	-	-
63	Net Long											
64	Net Short											
65	Specific risk add-on (excluding securitization and correlation)		-	-	-	-	-	-	-	-	-	-
66	Sovereign debt positions											
67	Government sponsored entity debt positions											
68	Depository institution, foreign bank, and credit union debt positions											
69	Public sector entity debt positions											
70	Corporate debt positions											
71	Equity											
72	Capital requirement for de minimis exposures											
73	Market risk equivalent assets		-	-	-	-	-	-	-	-	-	-
74	Other RWA											
75	Excess eligible credit reserves not included in tier 2 capital AAB	GJ152										
76	Total RWA		-	-	-	-	-	-	-	-	-	-

Bank Retail Balance and Loss Projection Worksheet: XYZ in Baseline

Item		Actual in \$Millions					ojected in \$Millio				
	First Lien Mortgages (in Domestic Offices)	Q3 Actual	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	Balances										
2	New originations										
3 4	Paydowns Asset Burshasos										
4 5	Asset Purchases Asset Sales										
6	Loan Losses										
7	Cumulative interim loan losses - Non PCI										
8	Cumulative interim loan losses - PCI										
	First Lien HELOANs (in Domestic Offices)										1
9 10	Balances										
10	New originations Paydowns										
12	Asset Purchases										
13	Asset Sales										
14	Loan Losses										
15	Cumulative interim loan losses - Non PCI										
16	Cumulative interim Ioan Iosses - PCI Closed-End Junior Liens (in Domestic Offices)										
17	Balances										
18	New originations										
19	Paydowns										
20	Asset Purchases										
21	Asset Sales										
22 23	Loan Losses Cumulative interim Ioan Iosses - Non PCI										
23	Cumulative Interim Ioan Iosses - PCI										
	HELOCs (in Domestic Offices)										
25	Balances	-	-	-	-	-	-	-	-	-	
26	Balance from vintages < PQ 1										
27	Balance from vintage PQ 1 - PQ 5										-
28 29	Balance from vintage PQ 6 - PQ 9 Pavdowns										
29 30	Paydowns Asset Purchases										
31	Asset Sales										
32	Loan Losses										
33	Cumulative interim loan losses - Non PCI										
34	Cumulative interim loan losses - PCI										
	First Lien Mortgages and HELOANs (International)										
35 36	Balances New originations										
37	Paydowns										
38	Asset Purchases										
39	Asset Sales										
40	Loan Losses										
41 42	Cumulative interim Ioan Iosses - Non PCI Cumulative interim Ioan Iosses - PCI										
	Closed-End Junior Liens and HELOCs (International)										
43	Balances										
44	New originations										
45	Paydowns										
46	Asset Purchases										
47	Asset Sales										
48 49	Loan Losses Cumulative interim loan losses - Non PCI										
50	Cumulative interim loan losses - PCI										
	Corporate Card (Domestic)										
51	Balances										
52	Paydowns										
53 54	Asset Purchases Asset Sales										
54 55	Loan Losses										
	Business Card (Domestic)										
56	Balances										
57	Paydowns										
58	Asset Purchases										
59 60	Asset Sales Loan Losses										
	Charge Card (Domestic)										
61	Balances	-	-	-	-	-	-	-	-	-	
62	Balance from vintages < PQ 1										
63	Balance from vintage PQ 1 - PQ 5										
64	Balance from vintage PQ 6 - PQ 9										-
65 66	Paydowns Asset Purchases										
66 67	Asset Purchases Asset Sales										
68	Loan Losses										
	Bank Card (Domestic)										
	Balances	-	-	-	-	-	-	-	-	-	
70	Balance from vintages < PQ 1										
70 71	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5										
70 71 72	Balance from vintages < PQ 1										
70 71 72 73	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9										
70 71 72 73 74 75	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales										
70 71 72 73 74 75	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses										
70 71 72 73 74 75 76	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Business and Corporate Card (International)										
70 71 72 73 74 75 76 77	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Business and Corporate Card (International) Balances										
70 71 72 73 74 75 76 77 78	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Business and Corporate Card (International)										
70 71 72 73 74 75 76 77 78 79 80	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales										
70 71 72 73 74 75 76 77 78 79 80	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Paydowns Asset Purchases Asset Purchases Asset Sales Loan Losses										
70 71 72 73 74 75 76 77 78 79 80 81	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Balances Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International)										
70 71 72 73 74 75 76 77 78 79 80 81 82	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Busines and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances										
70 71 72 73 74 75 76 77 78 79 80 81 81 82 83	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Balances Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International)										
70 71 72 73 74 75 76 77 78 79 80 81 81 82 83 83	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances Paydowns										
70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Loan Losses Bank and Charge Card (International) Balances Paydowns Asset Sales Loan Losses										
70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Balances Paydowns Asset Purchases Asset Sales Loan Losses Bank ad Charge Card (International) Balances Cana Losses Bank ad Charge Card (International) Balances Loan Losses Case Sales Loan Losses Case Sales Loan Losses Case Sales Loan Losses										
70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Sales Loan Losses Bank and Charge Card (International) Balances Asset Sales Loan Losses Bank and Charge Card (International) Balances Asset Sales Loan Losses Asset Sales Loan Losses Asset Sales Loan Losses Asset Sales Loan Losses Asset Sales Loan Losses Asset Sales Loan Losses										
70 71 72 73 74 75 76 77 78 80 81 82 83 84 85 86 87 88	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Balances Paydowns Asset Purchases Loan Losses Bank and Charge Card (International) Balances Balances Balances Asset Purchases Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Balances New originations										
70 71 72 73 74 75 76 77 78 80 81 82 83 84 85 86 87 88 89	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Balances Paydowns Asset Purchases Loan Losses Bank and Charge Card (International) Balances Loan Losses Bank and Charge Card (International) Balances Asset Sales Loan Losses Bank and Charge Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Asset Sales Loan Losses Balances Mato Loans (Domestic) Balances Paydowns										
70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Balances Paydowns Asset Purchases Loan Losses Bank and Charge Card (International) Balances Balances Balances Asset Purchases Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Balances New originations										
70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Bankan Charge Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bankan Charge Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bankan Charge Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Asset Sales Loan Losses Asset Sales Loan Losses Asset Sales Bankan Charge Card (International) Balances Asset Purchases Asset Sales Loan Losses Asset Purchases Asset Sales Loan Losses										
70 71 72 73 74 75 76 77 78 80 81 82 83 84 85 86 87 88 89 90 91 92	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances Balances Balances Asset Sales Loan Losses Balances Balances Asset Sales Asset Sales New originations Paydowns Asset Purchases Asset Sales Sate Purchases Asset Sales Sate Purchases Asset Sales										
70 71 72 73 74 75 76 77 78 80 81 82 83 84 85 86 87 88 89 90 91 92 93	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Balances Paydowns Asset Purchases Asset Purchases Can Losses Bank and Charge Card (International) Balances Balances Balances Can Losses Bank and Charge Card (International) Balances Balances Can Losses Balances Asset Sales Loan Losses Can Losses Asset Purchases Asset Purchases Asset Sales Loan Losses Asset Purchases Asset Purchases Asset Sales Loan Losses Asset Purchases Asset Sales Loan Losses Asset Purchases Asset Sales Loan Losses Asset Sales Loan Losses										
93 94	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances Balances Asset Sales Loan Losses Can Losses Asset Sales Loan Losses AtoL Loans (International) Balances Asset Sales Loan Losses AtoL Loans (International) Balances Asset Sales Loan Losses AtoL Loans (International) Balances Asset Sales Loan Losses Asset Sales Loan Losses Asset Sales Loan Losses Asset Sales Loan Losses Asset Sales Loan Losses AtoL Loans (International) Balances Mew originations										
70 71 72 73 74 75 76 77 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Cant Casses Bank and Charge Card (International) Balances Balances Balances Balances Balances Asset Purchases Asset Purchase Asset Purch										
70 71 72 73 74 75 76 77 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94	Balance from vintages < PQ 1 Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances Balances Asset Sales Loan Losses Can Losses Asset Sales Loan Losses AtoL Loans (International) Balances Asset Sales Loan Losses AtoL Loans (International) Balances Asset Sales Loan Losses AtoL Loans (International) Balances Asset Sales Loan Losses Asset Sales Loan Losses Asset Sales Loan Losses Asset Sales Loan Losses Asset Sales Loan Losses AtoL Loans (International) Balances Mew originations										

	Auto Leases (Domestic)					
99	Balances				 	
100	New originations				 	
101	Paydowns			 	 	
102	Asset Purchases				 	
103	Asset Sales				 	
104	Loan Losses					
	Auto Leases (International)					
105	Balances				 	
106	New originations				 	
107	Paydowns				 	
108	Asset Purchases					
109	Asset Sales				 	
110	Loan Losses					
	Student Loan					
111	Balances				 	
112	New originations				 	
113	Paydowns				 	
114	Asset Purchases				 	
115	Asset Sales				 	
116	Loan Losses					
117	Small Business Loan - Scored (Domestic) Balances					
118 119	New originations Paydowns					
119	Asset Purchases				 	
120	Asset Sales					
121	Loan Losses					
	Small Business Loan - Scored (International)					
123	Balances					
124	New originations					
125	Paydowns					
126	Asset Purchases					
127	Asset Sales					
128	Loan Losses					
	Other Consumer Loans and Leases (Domestic)			 	 	
129	Balances			 		
100	New evidentian					
130	New originations				 	
131	Paydowns				 	
132 133	Asset Purchases Asset Sales				 	
134	Loan Losses Other Consumer Loans and Leases (International)					
135	Balances					
135	New originations				 	
130	Paydowns					
137	Asset Purchases					
130	Asset Sales					
140	Loan Losses					

Bank Retail Repurchase Worksheet: XYZ in Baseline

							Vintage							should be reported	ow I
llions	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total	
nal UPB														-	Covered Insitution Baseline Only
nal UPB (Excluding Exempt Population)														-	Covered Insitution Baseline Only
anding UPB (Excluding Exempt Population)														-	Covered Insitution Ba
quency Status as of 3Q (Excluding Exempt Population)															Delinquency Validity
Curr	ent													-	Covered Insitution Ba
Past due 30 to 89														-	Covered Insitution Baseline Only
Past due 90 to 179														-	Covered Insitution Baseline Only
Past due 180+ d														-	Covered Insitution Baseline Only
Credit Loss Realized to-date (Excluding Exempt Population)														-	Covered Insitution Baseline Only
Irchase Requests Outstanding (Excluding Exempt Population)														-	Covered Insitution Baseline Only
nated Lifetime Net Credit Losses (Excluding Exempt Population)														-	All Scenarios
ected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios
															, in section of
A.2 LOANS SOLD TO FANNIE MAE, BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQU	JENCY INFORM	TION REQUES	TED IN TABLE A.	1			Vintage								
ons	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total	
al UPB														-	Covered Insitution Baseline Only
al UPB (Excluding Exempt Population)														-	Covered Insitution Baseline Only
tanding UPB (Excluding Exempt Population)														-	Covered Insitution Baseline Only
cted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios
A 2 Loss Duringhous four LOANS SOLD TO FANNIE MAR															
A.3 Loss Projections for LOANS SOLD TO FANNIE MAE							jected in \$Millio	IS							Projection Validity Ch
ons				PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later	Total	
cted Future Losses to Bank Charged to Repurchase Reserve														-	All Scenarios
B.1 LOANS SOLD TO FREDDIE MAC, BANK ABLE TO REPORT OUTSTANDING UPB AND DELINQU	2004	2005	2006	2007	2008	2009	Vintage 2010	2011	2012	2013	2014	2015	Unallocated	Total	Covered Insitution Baseline Only
al UPB (Excluding Exempt Population)														-	
anding UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population)														-	Covered Insitution Baseline Only Covered Insitution Ba
quency Status as of 3Q (Excluding Exempt Population)														-	
Currier Status as of SQ (Excluding Exempt Followidion)															Delinquency Validity Covered Insitution Ba
Past due 30 to 89 i														-	Covered Institution Baseline Only
Past due 90 to 179															Covered Instation Baseline Only
														-	
redit Loss Realized to-date (Excluding Exempt Population) Past due 180+	lays													-	Covered Insitution Baseline Only
rchase Requests Outstanding (Excluding Exempt Population)														-	Covered Insitution Baseline Only Covered Insitution Baseline Only
ated Lifetime Net Credit Losses (Excluding Exempt Population)														-	
ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios All Scenarios
B.2 LOANS SOLD TO FREDDIE MAC, BANKUNABLE TO REPORT OUTSTANDING UPB OR DELINQ				1											
			2006		0000		Vintage		0040	2242		0045			
	0004			2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total	Covered Insitution Baseline Only
ons	2004	2005	2000											-	
ons Jai UPB	2004	2005	2000												Course of Institution Decelling Only
ons al UPB al UPB (Excluding Exempt Population)	2004	2005	2000											-	Covered Insitution Baseline Only
ons al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population)	2004	2005	2000											-	Covered Insitution Baseline Only
ons al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population)	2004	2005	2000											-	
ons al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) :ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	2004	2005				Proi	ected in \$Millio	15						-	Covered Insitution Baseline Only All Scenarios
ons al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) • B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC	2004	2005		PQ1	PQ2	Proj PQ3	jected in \$Million PQ4	is PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later	- - Total	Covered Insitution Baseline Only
ons al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC ons	2004	2005			PQ2				PQ6	PQ7	PQ8	PQ9	PQ10 or Later	- - Total	Covered Insitution Baseline Only All Scenarios
ons al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC ons ted Future Losses to Bank Charged to Repurchase Reserve				PQ1					PQ6	PQ7	PQ8	PQ9	PQ10 or Later	- - Total	Covered Insitution Baseline Only All Scenarios Projection Validity Ch
ons ial UPB ial UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) :ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2 B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC ons :ted Future Losses to Bank Charged to Repurchase Reserve : C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OUTSTA	NDING UPB ANI		YINFORMATION	PQ1	N TABLE C.1	PQ3	PQ4	PQ5						-	Covered Insitution Baseline Only All Scenarios Projection Validity Ch
ions hal UPB hal UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) 2 B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC ions ted Future Losses to Bank Charged to Repurchase Reserve 2 C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OUTSTA ions				PQ1			PQ4		PQ6 2012	PQ7 2013	PQ8	PQ9 2015	PQ10 or Later Unallocated	- - Total Total	Covered Insitution Baseline Only All Scenarios Projection Validity Che All Scenarios
ons al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC ons ted Future Losses to Bank Charged to Repurchase Reserve C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OUTSTA ons al UPB	NDING UPB ANI		YINFORMATION	PQ1	N TABLE C.1	PQ3	PQ4	PQ5						-	Covered Insitution Baseline Only All Scenarios Projection Validity Chr All Scenarios Covered Insitution Baseline Only
ons al UPB al UPB (Excluding Exempt Population) anding UPB (Excluding Exempt Population) ted Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population) B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC ons ted Future Losses to Bank Charged to Repurchase Reserve C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT OUTSTA	NDING UPB ANI		YINFORMATION	PQ1	N TABLE C.1	PQ3	PQ4	PQ5						-	Covered Insitution Baseline Only All Scenarios Projection Validity Ch All Scenarios

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

	Current														-	Covered Insitution B: 1
	Past due 30 to 89 days														-	Covered Instation Baseline Only
Р	Past due 90 to 179 days														-	Covered Insitution Baseline Only
	Past due 180+ days														-	Covered Insitution Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population) Repurchase Requests Outstanding (Excluding Exempt Population)															-	Covered Insitution Baseline Only Covered Insitution Baseline Only
Loss to-date due to Denied Insurance																Covered Institution Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)															-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	1)														-	All Scenarios
Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO	O REPORT OUTSTAI	NDING UPB O	R DELINQUENCY	INFORMATIO	ON REQUESTED	IN TABLE C.1		Marta an								
\$Millions		2004	2005	2006	2007	2008	2009	Vintage 2010	2011	2012	2013	2014	2015	Unallocated	Total	
Original UPB	[-	Covered Insitution Baseline Only
Original UPB (Excluding Exempt Population)															-	Covered Insitution Baseline Only
Outstanding UPB (Excluding Exempt Population)															-	Covered Insitution Baseline Only
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	1)														-	All Scenarios
Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, V	'A)						Pro	pjected in \$Million	16							Projection Validity Check
\$Millions					PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later	Total	
Projected Future Losses to Bank Charged to Repurchase Reserve							,				,				-	All Scenarios 1
Table D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK ABLE TO REPORT	T OUTSTANDING U	PB AND DELIN	QUENCY INFOR	MATION REQ	UESTED IN TAB	LE D.1										
								Vintage								
\$Millions		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total	
Original UPB Original UPB (Excluding Exempt Population)															-	Covered Insitution Baseline Only
Outstanding UPB (Excluding Exempt Population)															-	Covered Insitution Baseline Only Covered Insitution B:
Delinquency Status as of 3Q (Excluding Exempt Population)	l					_										Delinquency Validity Check
	Current														-	Covered Insitution Ba 1
	Past due 30 to 89 days														-	Covered Insitution Baseline Only
P	Past due 90 to 179 days														-	Covered Insitution Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)	Past due 180+ days														-	Covered Insitution Baseline Only Covered Insitution Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)															-	Covered Instation Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)															-	All Scenarios
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	1)														-	All Scenarios
Table D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPO	ORT OUTSTANDING	5 UPB OR DELI	INQUENCY INFO	RMATION RE	QUESTED IN TA	BLE D.1		Vintage								
\$Millions		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total	
Original UPB	[1									-	Covered Insitution Baseline Only
Original UPB (Excluding Exempt Population)															-	Covered Insitution Baseline Only
Outstanding UPB (Excluding Exempt Population)															-	Covered Insitution Baseline Only
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)	1)														-	All Scenarios
Table D.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE																
,							Pro	ojected in \$Million	ns							Projection Validity Check
\$Millions				PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	1	PQ10 or Later	Total	
Projected Future Losses to Bank Charged to Repurchase Reserve															-	All Scenarios
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REP	PORT OUTSTANDIN	G UPB AND DI	ELINQUENCY INI	FORMATION I	REQUESTED IN	TABLE E.1										
								Vintage								
\$Millions	,	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total	
Original UPB Original UPB (Excluding Exempt Population)														-	-	Covered Institution Baseline Only
Outstanding UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population)																Covered Insitution Baseline Only Covered Insitution B:
Delinquency Status as of 3Q (Excluding Exempt Population)	l					1	1	1			1					Delinquency Validity Check
	Current														-	Covered Insitution B: 1
	Past due 30 to 89 days														-	Covered Insitution Baseline Only
Р	Past due 90 to 179 days														-	Covered Insitution Baseline Only
Not Credit Less Bealized to data (Evoluting Evount Douvlation)	Past due 180+ days														-	Covered Insitution Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population) Repurchase Requests Outstanding (Excluding Exempt Population)															-	Covered Insitution Baseline Only
Reparents outstanting (Excluding Exempt Population)																
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)															-	Covered Insitution Baseline Only All Scenarios
Estimated Lifetime Net Credit Losses (Excluding Exempt Population) Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population))														-	All Scenarios All Scenarios

Table E.2 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANKUNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

							Vintage								
\$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total	
Original UPB														-	Covered Insitution Baseline Only
Original UPB (Excluding Exempt Population)														-	Covered Insitution Baseline Only
Outstanding UPB (Excluding Exempt Population)														-	Covered Insitution Baseline Only
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios
Table E.3 Loss Projections for LOANS SECURITIZED WITHOUT MONOLINE INSURANCE															
						Pro	jected in \$Millio	ons							
\$Millions				PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later	Total	Projection Validity Check
Projected Future Losses to Bank Charged to Repurchase Reserve															
Frojecteu Future Losses to bank chargeu to Repurchase Reserve														-	All Scenarios 1

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

							Vintage									
\$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total		
Original UPB														-	Covered Insitution Baseline Only	
Original UPB (Excluding Exempt Population)														-	Covered Insitution Baseline Only	
Outstanding UPB (Excluding Exempt Population)														-	Covered Insitution Ba	
Delinquency Status as of 3Q (Excluding Exempt Population)															Delinquency Validit	ty Check
Curr	ent													-	Covered Insitution Ba	1
Past due 30 to 89 d	lays													-	Covered Insitution Baseline Only	
Past due 90 to 179 d	lays													-	Covered Insitution Baseline Only	
Past due 180+ o	lays													-	Covered Insitution Baseline Only	
Net Credit Loss Realized to-date (Excluding Exempt Population)														-	Covered Insitution Baseline Only	
Repurchase Requests Outstanding (Excluding Exempt Population)														-	Covered Insitution Baseline Only	
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)														-	All Scenarios	
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)														-	All Scenarios	
	-															

Covered Insitution Baseline Only Covered Insitution Baseline Only Covered Insitution Baseline Only

All Scenarios

Table F.2 WHOLE LOANS SOLD, BANK UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE F.1

							Vintage							
\$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total
\$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

			Proj	ected in \$Millio	ns								
\$Millions	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later	Total		Projection Validity Check
Projected Future Losses to BANK Charged to Repurchase Reserve											-	All Scenarios	1

Table G.3 TOTAL Loss Projections

\$Millions Projected Future Losses to BANK Charged to Repurchase Reserve			I	PQ1 -	PQ2 -	Proje PQ3 -	PQ4 -	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later	Total -	All Scenarios
REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES Reserve, prior quarter Provisions during the quarter Net charges during the quarter Reserve, current quarter	\$Millions P0 - - - -														
Table H.1 Sold Loans subject to completed settlements \$Millions Loans sold to Fannie Mae	2004	2005	2006	2007	2008	2009	Vintag 2010	e 2011	2012	2013	2014	2015	Unallocated	Total	

Original UPB: Loans covered by completed settlements (Total)														-
Original UPB: Loans covered by completed settlements (No remaining liability)														-
Original UPB: Loans covered by completed settlements (liability remains)														-
Total Settlement paid														
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)													
							Vint	age						
Loans sold to Freddie Mac	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)														-
Original UPB: Loans covered by completed settlements (No remaining liability)														-
Original UPB: Loans covered by completed settlements (liability remains)														-
Total Settlement paid														
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc	1													
	,						Vint	age						
Loans insured by the US Government (i.e. FHA/VA)	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)	2001	2005	2000	2007	2000	2007	2010	2011	2012	2010	2011	2015	ondirocated	-
Original UPB: Loans covered by completed settlements (No remaining liability)														-
Original UPB: Loans covered by completed settlements (liability remains)														
Total Settlement paid														
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc	1													
	,						Vint	age						
Loans Securitized with Monoline Insurance	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)														-
Original UPB: Loans covered by completed settlements (No remaining liability)														-
Original UPB: Loans covered by completed settlements (liability remains)														-
Total Settlement paid														
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)													
· · · · · · · · · · · · · · · · · · ·	,						Vint	age						
Loans Securitized without Monoline Insurance	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)	2001	2005	2000	2007	2000	2007	2010	2011	2012	2010	2011	2015	ondirocated	-
Original UPB: Loans covered by completed settlements (No remaining liability)														
Original UPB: Loans covered by completed settlements (liability remains)														-
Total Settlement paid														
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc	1													
rordon of sectement for contractual representation and warrancy claims (excluding any penalities, damages, etc	1						Vint	390						
Whole Loans Sold	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)	2004	2005	2000	2007	2000	2007	2010	2011	2012	2010	2017	2015	Junocated	-
Original UPB: Loans covered by completed settlements (No remaining liability)														
Original UPB: Loans covered by completed settlements (ito remaining rabinty)														
Total Settlement paid			1				1				1			-
rotai settienieni pau	`													

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

Bank ASC 310-30 Worksheet: XYZ in Baseline

Actual in \$Millions

Projected in \$Millions

Item	First Lien Mortgages	Data Clarifications:	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive										
3	Net Carry Value	Calculated	-	-	-	-	-	-	-	-	-	-
4	Unpaid Principal Balance	Input as Positive										
5	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
7	Cumulative Charge-offs to Date (to NAD)	Input as Negative										
8	Cumulative Charge-offs to Date (to Allowance)	Input as Negative										
9	Provisions to Allowance	Prov/(Reverse)										
10	Quarterly-Charge-offs to NAD	Input as Negative										
11	Quarterly Charge-offs to Allowance	Input as Negative										
12	Accretable Yield Remaining	Input as Positive										
13	Accretable Yield Accreted to Income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										
			Actual in \$Millions				Proje	cted in \$Mi	llions			

Item	Second Lien HELOANs	Data Clarifications:	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	Carry Value	Input as Positive										

2	Allowance	Input as Positive										
3	Net Carry Value	Calculated	-	-	-	-	-	-	-	-	-	-
						1						
4	Unpaid Principal Balance	Input as Positive										
	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI											
5	Loans	Input as Positive										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
-	Cumulative Charge-offs to Date (to NAD)											
7 8	Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance)	Input as Negative										
o		Input as Negative										
9	Provisions to Allowance	Prov/(Reverse)										
		. ,				1						
10	Quarterly-Charge-offs to NAD	Input as Negative										
11	Quarterly Charge-offs to Allowance	Input as Negative										
4.0	Accretable Yield Remaining											
12	Accretable field Kentalning	Input as Positive										
13	Accretable Yield Accreted to Income	Input as Negative										
13	Accretable Yield Accreted to Income	Input as Negative										
13 14	Accretable Yield Accreted to Income Effective Yield (%)	Input as Negative Input as Percentage										
			\$Millions				Proje	cted in \$Mi	llions			
14	Effective Yield (%)	Input as Percentage	\$Millions	PO 1	PO 2	PO 3				PO 7	PO 8	PO 9
		Input as Percentage Data Clarifications:	\$Millions as of date	PQ 1	PQ 2	PQ 3	Proje PQ 4	cted in \$Mi PQ 5	llions PQ 6	PQ 7	PQ 8	PQ 9
14 Item	Effective Yield (%)	Input as Percentage	\$Millions	PQ 1	PQ 2	PQ 3				PQ 7	PQ 8	PQ 9
14 Item 1	Effective Yield (%) HELOCs Carry Value	Input as Percentage Data Clarifications: Input as Positive	\$Millions	PQ 1	PQ 2	PQ 3				PQ 7	PQ 8	PQ 9
14 Item 1 2	Effective Yield (%) HELOCs Carry Value Allowance Net Carry Value	Input as Percentage Data Clarifications: Input as Positive Input as Positive Calculated	\$Millions as of date				PQ 4	PQ 5	PQ 6			PQ 9 -
14 Item 1 2	Effective Yield (%) HELOCs Carry Value Allowance	Input as Percentage Data Clarifications: Input as Positive Input as Positive	\$Millions as of date				PQ 4	PQ 5	PQ 6			PQ 9 -
14 Item 1 2 3	Effective Yield (%) HELOCs Carry Value Allowance Net Carry Value Unpaid Principal Balance	Input as Percentage Data Clarifications: Input as Positive Input as Positive Calculated	\$Millions as of date				PQ 4	PQ 5	PQ 6			PQ 9
14 Item 1 2 3 4	Effective Yield (%) HELOCs Carry Value Allowance Net Carry Value	Input as Percentage Data Clarifications: Input as Positive Input as Positive Calculated Input as Positive	\$Millions as of date				PQ 4	PQ 5	PQ 6			PQ 9
14 Item 1 2 3	Effective Yield (%) HELOCs Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI	Input as Percentage Data Clarifications: Input as Positive Input as Positive Calculated	\$Millions as of date				PQ 4	PQ 5	PQ 6			PQ 9
14 Item 1 2 3 4	Effective Yield (%) HELOCs Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI	Input as Percentage Data Clarifications: Input as Positive Input as Positive Calculated Input as Positive	\$Millions as of date				PQ 4	PQ 5	PQ 6			PQ 9

7 8	Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance)	Input as Negative Input as Negative										
9	Provisions to Allowance	Prov/(Reverse)										
10	Quarterly-Charge-offs to NAD	Input as Negative										
11	Quarterly Charge-offs to Allowance	Input as Negative										
12	Accretable Yield Remaining	Input as Positive										
13	Accretable Yield Accreted to Income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										
			\$Millions				Proje	cted in \$Mi	llions			
Item	Other (specify in documentation)	Data Clarifications:	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Carry Value											
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive										
	-		-	-	-	-	-	-	-	-	-	-
2	Allowance	Input as Positive	-	-	-	-	-	-	-	-	-	-
2 3	Allowance Net Carry Value	Input as Positive Calculated	-	-	-	-	-	-	-		-	-
2 3 4	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI	Input as Positive Calculated Input as Positive	-	-	-		-	-	-		-	-
2 3 4 5 6	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive Calculated Input as Positive Input as Positive Input as Positive		-			-	-	-		-	-
2 3 4 5	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD)	Input as Positive Calculated Input as Positive Input as Positive		-			-					
2 3 4 5 6 7	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance)	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative					-					-
2 3 4 5 6 7	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD)	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative					-					
2 3 4 5 6 7 8 9	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse)					-					
2 3 4 5 6 7 8	Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance)	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative					-					
2 3 4 5 6 7 8 9 10	AllowanceNet Carry ValueUnpaid Principal BalanceInitial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI LoansQuarter Ending Non Accretable Difference (NAD)Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance)Provisions to AllowanceQuarterly-Charge-offs to NAD	Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative										

13	Accretable Yield Accreted to Income	Input as Negative										
14	Effective Yield (%)	Input as Percentage										
			\$Millions				Proje	cted in \$Mi	llions			
Item	Portfolio to be acquired (specify in documentation)	Data Clarifications:	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive										
3	Net Carry Value	Calculated	-	-	-	-	-	-	-	-	-	-
4	Unpaid Principal Balance	Input as Positive										
5	Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans	Input as Positive										
6	Quarter Ending Non Accretable Difference (NAD)	Input as Positive										
7	Cumulative Charge-offs to Date (to NAD)	Input as Negative										
8	Cumulative Charge-offs to Date (to Allowance)	Input as Negative										
9	Provisions to Allowance	Prov/(Reverse)										
10	Quarterly-Charge-offs to NAD	Input as Negative										
11	Quarterly Charge-offs to Allowance	Input as Negative										
12	Accretable Yield Remaining	Input as Positive										
	-								1			
13	Accretable Yield Accreted to Income	Input as Negative										
		-										
14	Effective Yield (%)	Input as Percentage										

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

Projected OTTI for AFS Securities and HTM Security

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

Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
	MM/DD/YYYY	MM/DD/YYYY Amortized Cost Credit Loss Portion	MM/DD/YYYY Amortized Cost Credit Loss Portion Non- Credit Loss Portion Image: Control of the second

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.

AFS and HTM Securities	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?	Macroeconomic/financial variables used in loss estimation
1 Agency MBS						
2 Auction Rate Securities						
3 CDO						
4 CLO						
5 CMBS						
6 Common Stock (Equity)						
7 Auto ABS						
8 Credit Card ABS						
9 Student Loan ABS						
10 Other ABS (excl HEL ABS)						
11 Corporate Bond						
12 Covered Bond						
13 Domestic Non-Agency RMBS (incl HEL ABS)						
14 Foreign RMBS						
15 Municipal Bond						
16 Mutual Fund						
17 Preferred Stock (Equity)						
18 Sovereign Bond						
19 US Treasuries & Agencies						
20 Other*						

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

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

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

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

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 this tab. OTTI values should be stated as positive values.

				PQ 1			PQ 2			PQ 3			PQ 4			PQ 5			PQ 6			PQ 7			PQ 8			PQ 9	
AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
1 Agency MBS					-			-			-			-			-			-			-			-			-
2 Auction Rate Securities					-			-			-			-			-			-			-			-			-
3 CDO					-			-			-			-			-			-			-			-			-
4 CLO					-			-			-			-			-			-			-			-			-
5 CMBS					-			-			-			-			-			-			-			-			-
6 Common Stock (Equity)					-			-			-			-			-			-			-			-			-
7 Auto ABS					-			-			-			-			-			-			-			-			-
8 Credit Card ABS					-			-			-			-			-			-			-			-			-
9 Student Loan ABS					-			-			-	1		-			-			-	1		-			-			-
10 Other ABS (excl HEL ABS)					-			-			-			-			-			-	1		-			-			-
11 Corporate Bond					-			-			-			-			-						-			-			-
12 Covered Bond						1																							
13 Domestic Non-Agency RMBS (incl HEL ABS)		1			-	1		-			-			-			-			•	1		-	1		-			-
14 Foreign RMBS					-	1		-			-	1		-			-			-	1		-			-			-
15 Municipal Bond					-			-			-			-			-			-	1		-			-			-
16 Mutual Fund					-			-			-			-			-			-			-			-			-
17 Preferred Stock (Equity)					-			-			-			-			-			-			-			-			-
18 Sovereign Bond		1	1		-			-			-	1		-			-			-			-			-			-
19 US Treasuries & Agencies		1	1		-			-			-	1		-			-			-			-			-			-
20 Other*		1	1		-			-			-			-			-			-			-			-			-
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"For 'Other' AF5 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 reporting of positions held on the reporting date. Responses for Fair Market Values and Projected OC should be provided in FAMIlions. The "Fair Value Change Bate" should be detimated based on the reporting of positions held at the baginning of each quarter. The ratio value change bate with the baginning change based on the reporting of positions held at the bage to an experiment of the reporting of positions held at the bage to an experime based on the reporting of positions held at the based upon a weighted average base of the change based on the reporting of positions held at the value based upon a weighted average base of the change based ending bar value for each asset. The "Fair Value Change Bate" should be provided at a ratio of projected SQU to Baginning Fair Value. Proven the position of the reporting of positions held at the value that are reported by the should be provided at a ratio of projected SQU to Baginning Fair Value. Proven the position of the reporting of positions held at the report of the r

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Change PQ2

 | of Projected OCI -
PQ 2 | Beginning Fair
Market Value PQ
 | Fair Value Rate of
Change PQ3 | Projected OCI -
PQ 3 | Beginning Fair
Market Value PQ 4 | Fair Value Rate of
Change PQ4 | Projected OCI -
PQ 4 | Beginning Fair Market
Value PQ 5
 | Fair Value Rate of
Change PQ5 | Projected OCI -
PQ 5 | Beginning Fair Market
Value PQ 6 | Fair Value Rate of
Change PQ6
 | Projected OCI -
PQ 6 | Beginning Fair Market
Value PQ 7
 | Fair Value Rate of
Change PQ7
 | Projected OCI -
PQ 7 | Beginning Fair Market
Value PQ 8 | Fair Value Rate of
Change PQ8
 | Projected OCI -
PQ 8 | Beginning Fair Market
Value PQ 9 | Fair Value Rate of
Change PQ9
 | Projected OCI -
PQ 9 | Total Projected OCI in
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* For 'Other' AFS securities, please provide name of recurity type in rour 26 shows fourmently labeled

Actual AFS and HTM Fair Market Value Sources by Portfolio

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

		Principal Market Value Source Please state whether a vendor or proprietary model is used. If using a 3rd 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.)?
	Agency MBS		
	Auction Rate Securities		
3	CDO		
4	CLO		
5	CMBS		
6	Common Stock (Equity)		
7	Auto ABS		
8	Credit Card ABS		
9	Student Loan ABS		
10	Other ABS (excl HEL ABS)		
11	Corporate Bond		
12	Covered Bond		
13	Domestic Non-Agency RMBS (incl HEL ABS)		
14	Foreign RMBS		
15	Municipal Bond		
16	Mutual Fund		
17	Preferred Stock (Equity)		
18	Sovereign Bond		
19	US Treasuries & Agencies		
20	Other*		

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

Bank Trading Worksheet: XYZ in Baseline

Effective date:

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

1-6) The categories above (Equities, FX, Rates, etc.) are NOT meant to denote lines of business or desks, but rather firmwide totals by risk stripe.

5) "Securitized Products" is defined as the contribution to P/L from exposures detailed on the Securitized Products and Agencies worksheets.

6) "Other Credit" is defined as the contribution from all credit products other than those specified on the "Securitized Products" or "Agencies" worksheets.

9) Cross-Asset Terms are those intra-asset risks attributable to the co-movement of mulitple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk. The P/L due to this co-dependence would be entered into row 9.

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

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

Bank Counterparty Risk Worksheet: XYZ in Baseline

\$Millions

Losses should be reported as a positive value.

- 1 Issuer Default Losses (Trading Book)
- 1a Issuer Default losses from securitized products
- 1b Issuer Default losses from other credit sensitive instruments

2 Counterparty Credit MTM Losses (CVA losses)

- 2a Counterparty CVA losses
- 2b Offline reserve CVA losses
- 3 Counterparty Default Losses

3a Impact of Counterparty Default hedges

	-

	-

Bank Op Risk Scenario Input Worksheet: XYZ in Baseline

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

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

Note: Please add more rows if needed.

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

Bank PPNR Projections Worksheet: XYZ in Baseline

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

Please indicate if deposits are 25% or more of total liabilities Net Interest Income Designation Field - Populated Automatically

	\$Millions	Call Report Codes	Projected in \$Millions								
	Net Interest Income by Business Segment: (17)		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	Retail and Small Business		-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-
1A	Domestic (11)										
1B	Credit and Charge Cards (10)										
1C	Mortgages										
1D	Home Equity										
1E	Retail and Small Business Deposits										
1F	Other Retail and Small Business Lending										
1G	International Retail and Small Business (16)										
2	Commercial Lending										
3	Investment Banking	-									
4	Merchant Banking / Private Equity		-	_	-		-		-		
5 5A	Sales and Trading Prime Brokerage		-	-	-	-	-	-	-	-	-
5B	Other	-									
6	Investment Management	-									
7	Investment Services	-									
8	Treasury Services	-									
9	Insurance Services										
10	Retirement / Corporate Benefits Products										
11	Corporate / Other										
12	Optional Immaterial Business Segments (7)										
13	Total Net Interest Income (1)		-	-	-	-	-	-	-	-	-
	Non Interest Income by Business Segment: (17)										
14	Retail and Small Business		-	-	-	-	-	-	-	-	
14 14A	Domestic		-	-	-	-	-	-	-	-	-
14B	Credit and Charge Cards (10)		-	-	-	-	-	-	-	-	-
14C	Credit and Charge Card Interchange Revenues - Gross										
14D	Other										
14E	Mortgages and Home Equity		-	-	-	-	-	-	-	-	-
14F	Production		-	-	-	-	-	-	-	-	-
14G	Gains/(Losses) on Sale (18)										
14H	Other										
141	Servicing		-	-	-	-	-	-	-	-	-
14J	Servicing & Ancillary Fees	-									
14K	MSR Amortization (20)	_									
141	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21)										
14L 14M	Other	-									
14141	- Culci	-									
14N	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12)										

140	Retail and Small Business Deposits	-	-	-	-	-	-	-	-	-
14P	Non Sufficient Funds / Overdraft Fees - Gross									
14Q	Debit Interchange - Gross									
14R	Other (22)									
14S	Other Retail and Small Business Lending									
14T	International Retail and Small Business (16)									
15	Commercial Lending									
16	Investment Banking	-	-	-	-	-	-	-	-	-
16A	Advisory									
16B	Equity Capital Markets									
16C	Debt Capital Markets									
16D	Syndicated / Corporate Lending									
17	Merchant Banking / Private Equity	-	-	-	-	-	-	-	-	-
17A	Net Investment Mark-to-Market									
17B	Management Fees									
17C	Other									
18	Sales and Trading	-	-	-	-	-	-	-	-	-
18A	Equities	-	-	-	-	-	-	-	-	-
	Commission and Fees									
18B										
18C	Other (23)	-	-	-	-	-	-	-	-	-
18D	Fixed Income		-	-	-	-			-	-
18E	Rates									
18F	Credit									
18G	Other									
18H	Commodifies	-	-	-	-	-	-	-	-	-
181	Commission and Fees									
18J	Other									
18K	Prime Brokerage	-	-	-	-	-	-	-	-	-
18L	Commission and Fees									
18M	Other									
19	Investment Management	-	-	-	-	-	-	-	-	-
19A	Asset Management									
19B	Wealth Management / Private Banking									
20	Investment Services	-	-	-	-	-	-	-	-	-
20A	Asset Servicing	-	-	-	-	-	-	-	-	-
20B	Securities Lending									
20C	Other									
20D	Issuer Services									
20E	Other									
21	Treasury Services									
22	Insurance Services									
23	Retirement / Corporate Benefits Products									
24	Corporate / Other									
25	Optional Immaterial Business Segments (7)									
				<u> </u>						
26	Total Non-Interest Income (2) (26)	-	-	-	-	-	-	-	-	-
27	Total Revenues	-	-	-	-	-	-	-	-	-

	Non Interest Expense:									
28	Compensation Expense	-	-	-	-	-	-	-	-	-
28A	Salary (14)									
28B	Benefits (14)									
28C	Commissions (6)									
28D	Stock Based Compensation									

28E	Cash Variable Pay										
29	Operational Risk Expense (8)		-	-	-	-	-	-	-	-	-
30	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12)										
31	Professional and Outside Services Expenses (13)										
32	Expenses of Premises and Fixed Assets	RIAD4217									
33	Amortization Expense and Impairment Losses for Other Intangible Assets	RIADC232									
34	Marketing Expense		-	-	-	-	-	-	-	-	-
34A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)										
34B	Other										
35	Other Real Estate Owned Expense										
36	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 139 (RCFDB5	57) in Balance Sheet)									
37	Other Non-Interest Expense (4)										
38	Total Non-Interest Expense (3)			-	-	-	-	-	-	-	-
39	Projected PPNR (5)	RIAD4074-RIAD4079- RIAD4093+RIADC216-Line Item #40	-	-	-	-	-	-	-	-	-
40	Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27)										
41	Goodwill Impairment	RIADC216									
42	Loss resulting from trading shock exercise (if applicable) (24) (25)		-	-	-	-	-	-	-	-	-

Footnotes to the PPNR Projections Worksheet

(1) Amount should equal item 49 of the PPNR NII Worksheet, if completed.

(2) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 40.

(3) Excludes Goodwill Impairment included in item 41.

(4) Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are reported without

further breakout:

let Interest Income plus Non-Interest Income less N	lon-Interest Expense excluding items broken out in items 4	0-41					

(5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 40-41.

(6) Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.

(7) See instructions for guidance on related thresholds. List segments included in this line item.

(8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.

(9) List segments from which item was excluded:

(11) Applies to line items 1A-1F; US and Puerto Rico only.

⁽¹⁰⁾ Include domestic bank issued credit and charge cards including those that result from a partnership agreement.

- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items **14N** or **30**, as applicable.
- (13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.
- (16) Revenues from regions outside the US and Puerto Rico.
- (17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.
- (18) Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.
- (19) Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.
- (20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.
- (21) Include MSR changes under both FV and LOCOM accounting methods.
- (22) Among items included here are debit card contra-revenues and overdraft waivers, as applicable.
- (23) Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.

(24) Banks should not report changes in value of the MSR asset or hedges within the trading book.

(25) List segments from which item was excluded:

(26) Exclude result of trading shock exercise (where applicable), as it is reported in item 42.

(27) List Call Report RI Schedule items in which this item is normally reported although excluded from PPNrconb557

The following cells provide checks of the internal consistency of the PPNR Template schedules. Please ensure that these cells are all "TRUE," or "N/A" before the worksheet is submitted.

Net Interest Income agrees between worksheets	N/A								
---	-----	-----	-----	-----	-----	-----	-----	-----	-----

Bank PPNR Net Interest Income Worksheet: XYZ in Baseline

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

	Please indicate if deposits are 25% or more of total liabilities									
	Net Interest Income Designation Field - Populated Automatically									
						rojected in \$Millio				
	Average Asset Balances (\$Millions) (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	First Lien Residential Mortgages (in Domestic Offices)									
2	Second / Junior Lien Residential Mortgages (in Domestic Offices)	-	-	-	-	-	-	-	-	-
2A	Closed-End Junior Liens									
2B	Home Equity Lines Of Credit (HELOCs)									
3	C&I Loans (7)									
4	CRE Loans (in Domestic Offices)									
5	Credit Cards									
6	Other Consumer	-	-	-	-	-	-	-	-	-
6A	Auto Loans									
6B	Student Loans									
6C	Other, incl. loans backed by securities (non-purpose lending)									
7	Real Estate Loans (Not in Domestic Offices)	-	-	-	-	-	-	-	-	-
7A	Residential Mortgages (First and Second Lien)									
7B	Other									
8	Other Loans & Leases (10)									
9	Nonaccrual Loans (5)									
10	Securities (AFS and HTM) - Treasuries and Agency Debentures									
11	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)									
12	Securities (AFS and HTM) - Other									
13	Trading Assets									
14	Deposits with Banks & Other									
15	Other Interest/Dividend Bearing Assets (2)									
16	Other Assets									
17	Total Average Asset Balances	-	-	-	-	-	-	-	-	
	Total Average Asset Datalites	_		-			_		_	
	Average Rates Earned (%) (9)									
18	First Lien Residential Mortgages (in Domestic Offices)									
19	Second / Junior Lien Residential Mortgages (in Domestic Offices)									
19A	Closed-End Junior Liens									
19B	HELOCs									

20 C&I Loans (7)

				1			
21	CRE Loans (in Domestic Offices)						
22	Credit Cards						
23	Other Consumer						
23A	Auto Loans						
23B	Student Loans						
23C	Other, incl. loans backed by securities (non-purpose lending)						
24	Real Estate Loans (Not in Domestic Offices)						
24A	Residential Mortgages (First and Second Lien)						
24B	Other						
25	Other Loans & Leases						
26	Nonaccrual Loans (5)						
27	Securities (AFS and HTM) - Treasuries and Agency Debentures						
28	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)						
29	Securities (AFS and HTM) - Other						
30	Trading Assets						
31	Deposits with Banks & Other						
32	Other Interest/Dividend Bearing Assets						
			1			1	

33 Total Interest Income	-	-	-	-	-	-	-	-	-
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Average Liability Balances (\$Millions)

34	Deposits-Domestic (6)	-	-	-	-	-	-	-	-	-
34A	Non-Interest-Bearing Demand									
34B	Money Market Accounts									
34C	Savings									
34D	NOW, ATS, and other Transaction Accounts									
34E	Time Deposits									
35	Deposits-Foreign (6)	-	-	-	-	-	-	-	-	-
35A	Foreign Deposits									
35B	Foreign Deposits-Time									
36	Fed Funds, Repos, & Other Short Term Borrowing	-	-	-	-	-	-	-	-	-
36A	Fed Funds									
36B	Repos									
36C	Other Short Term Borrowing (11)									
37	Trading Liabilities									
38	Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities									
20										
39	Other Interest-Bearing Liabilities (3)(11)									
40	Other Liabilities (11)									
						1			1	
41	Total Average Liability Balances	-	-	-	-	-	-	-	-	-

42	Deposits-Domestic (6)									
42A	Non-Interest-Bearing Demand (8)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
42B	Money Market Accounts									
42C	Savings									
42D	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts									
42E	Time Deposits									
43	Deposits-Foreign (6)									
43A	Foreign Deposits									
43B	Foreign Deposits-Time									
44	Fed Funds, Repos, & Other Short Term Borrowing									
44A	Fed Funds									
44B	Repos									
44C	Other Short Term Borrowing									
45	Trading Liabilities									
46	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities									
47	Other Interest-Bearing Liabilities (3)(11)									

48	Total Interest Expense	-	-	-	-	-	-	-	-	-

-

49 Total Net Interest Income (4)

Footnotes to the Net Interest Income Worksheet

(1) Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impaired loans.

(2) Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such that no more than 5% of total Average Asset Balances are reported without a further breakout.

		1								
(3)	Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Ba	alances	such that no mo	ore than 5% of to	tal Liability Bala	nces are report	ed without a furth	er breakout.		

-

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(4) Amount should equal item **13** of the PPNR Projections Worksheet.

(5) Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.

(6) A sum of average domestic and foreign deposits should be equal to a sum of average RCON6631, RCON6636, RCFD6631, and RCFD6636.

(7) Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card

(8) Rates are equal to zero by definition.

(9) All rates are annualized.

(10) Include loans secured by farmland here (RCFD1420) and other loans not accounted for in the other categories.

(11) A Sum of line items 36C and 39 equals a sum of RCFD3190, RCFD3200, and interest-bearing liabilities reported in RCFD2930; line item 40 captures non-interest bearing liabilities in RCFD2930

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

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.

							r	rojected				
		Call Report Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
				<u> </u>	•	•	· ·	•			•	<u> </u>
	A. Metrics by Business Segment/Line (9)											
	Retail and Small Business Segment											
	Domestic (24)											
	Credit and Charge Cards											
1	Total Open Accounts – End of Period		#									
2	Credit and Charge Card Purchase Volume		\$Millions									
3	Credit and Charge Card Rewards/Partner Sharing Expense (23) (34)		\$Millions									
	Mortgages and Home Equity											
4	Average Third-Party Residential Mortgages Serviced (3)		\$Millions									
5	Residential Mortgage Originations Industry Market Size - Volume (25)		\$Millions									
6	Mortgages and Home Equity Sold during the quarter (26)	RCONF070+RCONF071+RC ONF674+RCONF675	\$Millions									
7	Servicing Expenses (8)	UNF074+RCONF075	\$Millions									
/	Retail and Small Business Deposits		\$IMINOUS									
8	Total Open Checking and Money Market Accounts – End of Period (31)		#									
9	Debit Card Purchase Transactions		#									
,	International Retail and Small Business (12)		"									
10	Credit Card Revenues (1)		\$Millions									
	Investment Banking Segment											
11	Number of Employees (15)		#									
12	Compensation - Total (8)		\$Millions									
13	Stock Based Compensation and Cash Variable Pay (8)		\$Millions									
	Advisory											
14	Deal Volume		\$Millions									
15	Industry Market Size - Fees		\$Millions									
16	Industry Market Size - Completed Deal Volume		\$Millions									
17	Backlog (30)		\$Millions									
	Equity Capital Markets											
18	Deal Volume		\$Millions									
19	Industry Market Size - Fees		\$Millions									
20	Industry Market Size - Volume		\$Millions									
21	Debt Capital Markets Deal Volume		\$Millions									
21	Industry Market Size - Fees		\$Millions									
22	Industry Market Size - Pees		\$Millions									
25	Syndicated Lending		\$1411110113									
24	Deal Volume		\$Millions									
25	Industry Market Size - Fees		\$Millions									
26	Industry Market Size - Volume		\$Millions									
	Merchant Banking / Private Equity											
27	AUM (10)		\$Millions									
	Sales and Trading Segment											
28	Number of Employees (15)		#									
29	Total Proprietary Trading Revenue		\$Millions									
30	Compensation - Total (8)		\$Millions									
31	Stock Based Compensation and Cash Variable Pay (8)		\$Millions									
	Equities											
32	Average Asset Balance		\$Millions									
	Fixed Income											
33	Average Asset Balance		\$Millions									
24	Commodities		ch (111)							1		
34	Average Asset Balance		\$Millions									
35	Prime Brokerage		\$Millions									
35 36	Average Client Balances (13) Transaction Volume		\$Millions \$Millions									
30								1				

	Investment Management Segment											
	Asset Management											
37	AUM - Total (10)		\$Millions	-	-	-	-	-	-	-	-	-
37A	AUM - Equities		\$Millions									
37B	AUM - Fixed Income		\$Millions									
37C	AUM - Other		\$Millions									
38	Net Inflows/Outflows		\$Millions									
00	Wealth Management/Private Banking		\$14 millions									
39	AUM - Total (10)		\$Millions	-	-	-	-	-	-	-	-	-
39A	AUM - Equities		\$Millions	-	-	-		_	-			
39A 39B	AUM - Fixed Income		\$Millions									
39B 39C	AUM - Other		\$Millions									
40	Net Inflows/Outflows		\$Millions #									
41	Number of Financial Advisors (11)		#									
	Investment Services Segment											
40	Asset Servicing											
42	Assets under Custody and Administration		\$Millions									
	Issuer Services											
43	Corporate Trust Deals Administered		#									
	B. Firm Wide Metrics: PPNR Projections Worksheet		-									
44	Number of Employees	RIAD4150	#									
45	Revenues - International		\$Millions	-	-	-	-	-	-	-	-	-
45A	Revenues - APAC (2) (16)		\$Millions									
45B	Revenues - EMEA (2) (17)		\$Millions									
45C	Revenues - LatAm (2) (18)		\$Millions									
45D	Revenues - Canada (2)		\$Millions									
46	Revenues - Domestic		\$Millions	-	-	-	-	-	-	-	-	-
47	Severance Costs (14)		\$Millions									
48	Collateral Underlying Operating Leases for Which the Bank is the Lessor (22)		\$Millions	-	-	-	-	-	-	-	-	-
48A	Auto		\$Millions	-	-	-	-	-	-	-	-	-
48B	Other		\$Millions	-	-	-	-	-	-	-	-	-
49	OREO Balance	RCFD2150	\$Millions	-	-	-	-	-	-	-	-	-
49A	Commercial		\$Millions	-	-	-	-	-	-	-	-	-
49B	Residential		\$Millions	-	-	-	-	-	-	-	-	-
49C	Farmland		\$Millions	-	-	-	-	-	-	-	-	-
50	Non-Recurring PPNR Items (32)		\$Millions									
	• • • •		·									
51	Trading Revenue	RIADA220	\$Millions									
52	Net Gains/(Losses) on Sales of Other Real Estate Owned (19)	RIAD8561	\$Millions									
	······································		+• •••••									
	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were	required to complete the Net Interest Income Worksheet)										
53	Carrying Value of Purchased Credit Impaired (PCI) Loans	RCFDC780	\$Millions									
54	Net Accretion of discount on PCI Loans included in interest Revenues		\$Millions									
55	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Bala	nces)	\$Millions									
56	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Office		%									
50	Average rate on cours field for suite first cleff residential clefts in Domestic onice		, o									
	Quarter End Weighted Average Life of Assets (4) (6)											
57	First Lien Residential Mortgages (in Domestic Offices) (33)		months									
58	Closed-End Junior Residential Liens (in Domestic Offices)		months									
59	Home Equity Lines Of Credit (HELOCs)		months									
60	C&I Loans		months									
61 62	CRE Loans (in Domestic Offices) Credit Cards		months									
			months									
63	Auto Loans		months									
64	Student Loans		months									
65	Other, incl. loans backed by securities (non-purpose lending) (7)		months									
66	Residential Mortgages (First and Second Lien, Not in Domestic Offices)		months									
67	Other Real Estate Loans (Not in Domestic Offices)		months									
68	Other Loans & Leases		months									
69	Securities (AFS and HTM) - Treasuries and Agency Debentures		months									

70	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)
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- 71 Securities (AFS and HTM) - Other
- 72 Trading Assets
- 73 All Other Earning Assets

Quarter End Weighted Average Life of Liabilities (4) (6)

- 74 Domestic Deposits - Time
- 75 Foreign Deposits-Time
- 76 Fed Funds
- 77 Repos
- 78 Other Short Term Borrowing
- 79 Trading Liabilities
- Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities
- 80
- 81 All Other Interest Bearing Liabitilies

months					
months					
months					
months					

months months months months months months					
months					
months months					
months					

Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5)

- 82 Money Market Accounts
- 83 Savings
- 84 NOW, ATS, and other Transaction Accounts
- 85 Time Deposits
- Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5)
- 86 Foreign Deposits
- 87 Foreign Deposits-Time
- 88 New Domestic Business Pricing for Time Deposits (27) 88A Curve (if multiple terms assumed) (28)
- Index rate (if single term assumed) (29) 88B
- 88C Spread relative to the Index Rate (29)

	For upward rate movements	For downward rate movements	Assumed Floor
basis points			



Footnotes to the PPNR Metrics Worksheet

- (1) Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.
- (2) Provide regional breakouts for all quarters but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule.
- (3) Average oustanding principal balance fo residential mortgage loans the bank services for others.
- (4) The Weighted Average Life should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or perpayments.
- (5) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.
- (6) Reference PPNR Net Interest Income worksheet for product definitions.
- (7) Corresponds to line item 7C on the Net Interest Income worksheet.
- (8) Include both direct and allocated expenses.
- (9) "Metrics by Business Segment/Line" correspond to Business Segments/Lines on PPNR Submission worksheet, unless explicitly stated otherwise. See Instructions for definitions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. Only line items with "Industry Market Size" in the name are industry/market-wide items; all other items are bank-specific.
- (10) Assets under Management
- (11) Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.
- (12) Regions outside the US and Puerto Rico.
- (13) Report the grossed up "interest" balances that result from prime brokerage activities.
- (14) List items on PPNR Projections worksheet that include this item if any:
- (15) Full-time equivalent employees at end of current period (RIAD4150) for a given segment only
- (16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)
- (17) Europe, Middle East, and Africa
- (18) Latin America, including Mexico
- (19) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
- (20) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
- (21) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
- (22) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line item 49 should correspond to the amount provided in Call Report Schedule RC-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.
- (23) Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing contra-revenues and/or expenses.



(25) Total domestic mortgages originated during the quarter.

- (26) Call Report name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.
- (27) New business pricing for time deposits refers to the anticipated average rate on newly issued domestic time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business.
- (28) The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits. If the institution only assumes a single maturity term for new issuances, complete line 88B and 88C only, otherwise complete line 88A only.
- (29) If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.
- (30) A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the Bank's latest backlog estimate.
- (31) Provide description of the accounts included in this line item (e.g. Negotiable Order of Withdrawal, Interest Bearing Checking, Non Interest Bearing Demand Deposit Account, Money Market Savings, etc.)

(32) Please break out and explain nature of non-recurring items included in PPNR. Also indicate which items on PPRN Projections worksheet include the items broken out in footnote 32:

(a) Revenues (Net Interest Income + Non Interest Income)

		\$ Million				
		\$ Million				
		\$ Million				
		\$ Million				
		\$ Million				
		\$ Million				
		\$ Million				
(b)	Non Interest Expenses	ф Г. IIIIIOII				
(6)	Non interest Expenses					
		\$ Million				
		\$ Million				
		\$ Million				
		\$ Million				
		\$ Million				
		\$ Million				
		\$ Million				
		Ψ. · · · · · · · · · · · · · ·				,
(33)	For WAL, exclude from the reported number Loans Held For Sale					

(34) Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Marketing Expense Amortization)

Do international revenues exceed 5% of total revenues?

| N/A |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | | | | | | | | |