

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

<b>Institution Name:</b>	XYZ
<b>RSSD ID:</b>	
<b>OCC Charter ID:</b>	#####
<b>Source:</b>	Bank
<b>Current Year:</b>	2016 (Enter appropriate year)
<b>Planning Horizon Year 1:</b>	2016
<b>Planning Horizon Year 2:</b>	2017
<b>Submission Date (MM/DD/YYYY):</b>	(Enter date)
<b>When Received:</b>	

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

**Bank Income Statement**

Item	Notes	Actual in \$Millions as of date	Projected in \$Millions									Sums in \$Millions					
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter			
<b>LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST</b>																	
1	<b>Real Estate Loans (in Domestic Offices)</b>	<i>Sum of items 2, 5, 8, and 14</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	<b>First Lien Mortgages</b>	<i>Sum of items 3 and 4</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	First Lien Mortgages																
4	First Lien HELOAN																
5	<b>Second / Junior Lien Mortgages</b>	<i>Sum of items 6 and 7</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Closed-End Junior Liens																
7	HELOCs																
8	<b>CRE Loans</b>	<i>Sum of items 9, 10, and 11</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Construction																
10	Multifamily																
11	Nonfarm, Non-residential	<i>Sum of items 12 and 13</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Owner-Occupied																
13	Non-Owner-Occupied																
14	<b>Loans Secured by Farmland</b>																
15	<b>Real Estate Loans (Not in Domestic Offices)</b>	<i>Sum of items 16, 17, 18, and 24</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	First Lien Mortgages																
17	Second / Junior Lien Mortgages																
18	<b>CRE Loans</b>	<i>Sum of items 19, 20, and 21</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Construction																
20	Multifamily																
21	Nonfarm, Non-residential	<i>Sum of items 22 and 23</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Owner-Occupied																
23	Non-Owner-Occupied																
24	Loans Secured by Farmland																
25	<b>C&amp;I Loans</b>	<i>Sum of items 26 to 28</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	C&I Graded																
27	Small Business (Scored/Delinquency Managed)																
28	Business and Corporate Card																
29	<b>Credit Cards</b>																
30	<b>Other Consumer</b>	<i>Sum of items 31, 32, 33, and 34</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Auto Loans																
32	Student Loans																
33	Other loans backed by securities (non-purpose lending)																
34	Other																
35	<b>Other Loans</b>	<i>Sum of items 36 to 40</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	Loans to Foreign Governments																
37	Agricultural Loans																
38	Loans for purchasing or carrying securities (secured or unsecured)																
39	Loans to Depositories and Other Financial Institutions																
40	All Other Loans and Leases	<i>Sum of items 41 and 42</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	All Other Loans (exclude consumer loans)																
42	All Other Leases																
43	<b>Total Loans and Leases</b>	<i>Sum of items 1, 15, 25, 29, 30, and 35</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION</b>																	
44	<b>Real Estate Loans (in Domestic Offices)</b>	<i>Sum of items 45, 46, 47, and 48</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	First Lien Mortgages																
46	Second / Junior Lien Mortgages																
47	CRE Loans																
48	Loans Secured by Farmland																
49	<b>Real Estate Loans (Not in Domestic Offices)</b>	<i>Sum of items 50, 51, and 52</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50	Residential Mortgages																
51	CRE Loans																
52	Loans Secured by Farmland																

**Bank Income Statement**

Item	Notes	Actual in \$Millions as of date	Projected in \$Millions									Sums in \$Millions					
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter			
53	C&I Loans													-	-	-	
54	Credit Cards													-	-	-	
55	Other Consumer													-	-	-	
56	All Other Loans and Leases													-	-	-	
57	<b>Total Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>	<i>Sum of items 44, 49, 53, 54, 55, and 56</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TRADING ACCOUNT</b>																	
58	Trading Mark-to-market (MTM) Losses	<i>Sum of Items 10 (A and C) on Trading Worksheet (flipped sign)</i>													-	-	-
59	Trading Issuer Default Losses (Trading IDR)	<i>Item 1 on Counterparty Risk Worksheet</i>													-	-	-
60	Counterparty Credit MTM Losses (CVA losses)	<i>Item 2 on Counterparty Risk Worksheet</i>													-	-	-
61	Counterparty Default Losses	<i>Item 3 on Counterparty Risk Worksheet</i>													-	-	-
62	<b>Total Trading and Counterparty</b>	<i>Sum of items 58, 59, 60, 61</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>OTHER LOSSES</b>																	
63	Goodwill impairment	<i>riadc216</i>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	Valuation Adjustment for firm's own debt under fair value option (FVO)			-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	Other Losses (describe in supporting documentation)														-	-	-
66	<b>Total Other Losses</b>	<i>Sum of items 63, 64, and 65</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	<b>Total Losses</b>	<i>Sum of items 43, 57, 62, and 66</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>ALLOWANCE FOR LOAN and LEASE LOSSES</b>																	
68	<b>ALL, prior quarter</b>			-	-	-	-	-	-	-	-	-	-	-	-	-	-
69	<b>Real Estate Loans (in Domestic Offices)</b>	<i>Sum of items 70, 74, and 78</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	<b>Real Estate Loans (Not in Domestic Offices)</b>	<i>Sum of items 80, 81, and 82</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80	Residential Mortgages																
81	CRE Loans																
82	Farmland																
83	<b>C&amp;I Loans</b>	<i>Sum of items 84, 85, and 86</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
84	C&I Graded																
85	Small Business (Scored/Delinquency Managed)																
86	Business and Corporate Cards																
87	<b>Credit Cards</b>																
88	<b>Other Consumer</b>																
89	<b>All Other Loans and Leases</b>																
90	<b>Unallocated</b>																
91	<b>Provisions during the quarter</b>	<i>riad4230</i>		-	-	-	-	-	-	-	-	-	-	-	-	-	-
92	<b>Real Estate Loans (in Domestic Offices)</b>	<i>Sum of items 93, 97, and 101</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
93	Residential Mortgages	<i>Sum of items 94, 95, and 96</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
94	First Lien Mortgages																
95	Closed-End Junior Liens																
96	HELOCs																
97	CRE Loans			-	-	-	-	-	-	-	-	-	-	-	-	-	-
98	Construction																
99	Multifamily																
100	Nonfarm, Non-residential																

**Bank Income Statement**

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

**Bank Balance Sheet Worksheet: XYZ in Baseline**

Item	Notes	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Assets										
<b>SECURITIES</b>										
1	Held to Maturity (HTM)	rcfd1754								
2	Available for Sale (AFS)	rcfd1773								
3	<b>Total Securities</b>	Sum of items 1 and 2	-	-	-	-	-	-	-	-
Of which:										
4	Securitized (investment grade)									
5	Securitized (non-investment grade)									
<b>Total Loans and Leases</b>										
6	<b>Real Estate Loans (in Domestic Offices)</b>	Sum of items 7, 10, 13, and 19	-	-	-	-	-	-	-	-
7	<b>First Lien Mortgages</b>	Sum of items 8 and 9 = rcon5367	-	-	-	-	-	-	-	-
8	First Lien Mortgages									
9	First Lien HELOAN									
10	<b>Second / Junior Lien Mortgages</b>	Sum of items 11 and 12	-	-	-	-	-	-	-	-
11	Closed-End Junior Liens	= rcon5368								
12	HELOCs	= rcon1797								
13	<b>CRE Loans</b>	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								
20	<b>Real Estate Loans (Not in Domestic Offices)</b>	Sum of items 21, 22, 23, and 29	-	-	-	-	-	-	-	-
21	First Lien Mortgages									
22	Second / Junior Lien Mortgages									
23	<b>CRE Loans</b>	Sum of items 24, 25, and 26	-	-	-	-	-	-	-	-
24	Construction									
25	Multifamily									
26	Nonfarm, Non-residential	Sum of items 27 and 28	-	-	-	-	-	-	-	-
27	Owner-Occupied									
28	Non-Owner-Occupied									
29	Loans Secured by Farmland									
30	<b>C&amp;I Loans</b>	Sum of items 31 to 34	-	-	-	-	-	-	-	-
31	C&I Graded									
32	Small Business (Scored/Delinquency Managed)									
33	Corporate Card									
34	Business Card									

Bank Balance Sheet Worksheet: XYZ in Baseline

Item	Notes	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
35	<b>Credit Cards</b>	<i>Sum of items 36 and 37</i>								
36	Charge Card	-	-	-	-	-	-	-	-	-
37	Bank Card									
38	<b>Other Consumer</b>	<i>Sum of items 39, 40, 41, and 42</i>								
39	Auto Loans	-	-	-	-	-	-	-	-	-
40	Student Loans	<i>= rcfdk137</i>								
41	Other loans backed by securities (non-purpose lending)									
42	Other									
43	<b>Other Loans and Leases</b>	<i>Sum of items 44 to 48</i>								
44	Loans to Foreign Governments	-	-	-	-	-	-	-	-	-
45	Agricultural Loans	<i>= rcf2081</i>								
46	Loans for purchasing or carrying securities (secured or unsecured)	<i>= rcf1590</i>								
47	Loans to Depositories and Other Financial Institutions	<i>= rcon1545</i>								
48	All Other Loans and Leases	<i>= rcfdb532+ rcfdb533+ rcfdb534+ rcfdb536+ rcfdb537+ rcfdj454</i>								
49	All Other Loans (exclude consumer loans)	-	-	-	-	-	-	-	-	-
50	All Other Leases	<i>= rconj451</i>								
51	<b>Total Loans and Leases</b>	<i>= rcfdf163</i>								
		-	-	-	-	-	-	-	-	-

**LOANS HELD FOR INVESTMENT AT AMORTIZED COST**

52	<b>Real Estate Loans (in Domestic Offices)</b>	<i>Sum of items 53, 56, 59, and 65</i>								
53	<b>First Lien Mortgages</b>	<i>Sum of items 54 and 55</i>								
54	First Lien Mortgages	-	-	-	-	-	-	-	-	-
55	First Lien HELOAN	-	-	-	-	-	-	-	-	-
56	<b>Second / Junior Lien Mortgages</b>	<i>Sum of items 57 and 58</i>								
57	Closed-End Junior Liens	-	-	-	-	-	-	-	-	-
58	HELOCs	-	-	-	-	-	-	-	-	-
59	<b>CRE Loans</b>	<i>Sum of items 60, 61, and 62</i>								
60	Construction									
61	Multifamily									
62	Nonfarm, Non-residential	-	-	-	-	-	-	-	-	-
63	Owner-Occupied									
64	Non-Owner-Occupied									
65	<b>Loans Secured by Farmland</b>									
66	<b>Real Estate Loans (Not in Domestic Offices)</b>	<i>Sum of items 67, 68, 69, and 75</i>								
67	First Lien Mortgages	-	-	-	-	-	-	-	-	-
68	Second / Junior Lien Mortgages	-	-	-	-	-	-	-	-	-
69	<b>CRE Loans</b>	<i>Sum of items 70, 71, and 72</i>								
70	Construction									
71	Multifamily									
72	Nonfarm, Non-residential	-	-	-	-	-	-	-	-	-
73	Owner-Occupied									

**Bank Balance Sheet Worksheet: XYZ in Baseline**

Item	Notes	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
74	Non-Owner-Occupied									
75	Loans Secured by Farmland									
76	<b>C&amp;I Loans</b>	<i>Sum of items 77, 78, and 79</i>	-	-	-	-	-	-	-	-
77	C&I Graded									
78	Small Business (Scored/Delinquency Managed)									
79	Business and Corporate Card									
80	<b>Credit Cards</b>									
81	<b>Other Consumer</b>	<i>Sum of items 82, 83, 84, and 85</i>	-	-	-	-	-	-	-	-
82	Auto Loans									
83	Student Loans									
84	Other loans backed by securities (non-purpose lending)									
85	Other									
86	<b>Other Loans and Leases</b>	<i>Sum of items 87 to 91</i>	-	-	-	-	-	-	-	-
87	Loans to Foreign Governments									
88	Agricultural Loans									
89	Loans for purchasing or carrying securities (secured or unsecured)									
90	Loans to Depositories and Other Financial Institutions									
91	All Other Loans and Leases	<i>Sum of items 92 and 93</i>	-	-	-	-	-	-	-	-
92	All Other Loans (exclude consumer loans)									
93	All Other Leases									
94	<b>Total Loans and Leases</b>	<i>Sum of items 52, 66, 76, 80, 81,</i>	-	-	-	-	-	-	-	-
<b>Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>										
95	<b>Real Estate Loans (in Domestic Offices)</b>	<i>Sum of items 96, 97, 98, and 99</i>	-	-	-	-	-	-	-	-
96	First Lien Mortgages	<i>Item 7 less 53</i>	-	-	-	-	-	-	-	-
97	Second / Junior Lien Mortgages	<i>Item 10 less 56</i>	-	-	-	-	-	-	-	-
98	CRE Loans	<i>Item 13 less 59</i>	-	-	-	-	-	-	-	-
99	Loans Secured by Farmland	<i>Item 19 less 65</i>	-	-	-	-	-	-	-	-
100	<b>Real Estate Loans (Not in Domestic Offices)</b>	<i>Sum of items 101, 102, and 103</i>	-	-	-	-	-	-	-	-
101	Residential Mortgages	<i>Items 21 and 22 less 67 and 68</i>	-	-	-	-	-	-	-	-
102	CRE Loans	<i>Item 23 less 69</i>	-	-	-	-	-	-	-	-
103	Loans Secured by Farmland	<i>Item 29 less 75</i>	-	-	-	-	-	-	-	-
104	<b>C&amp;I Loans</b>	<i>Item 30 less 76</i>	-	-	-	-	-	-	-	-
105	<b>Credit Cards</b>	<i>Item 35 less 80</i>	-	-	-	-	-	-	-	-
106	<b>Other Consumer</b>	<i>Item 38 less 81</i>	-	-	-	-	-	-	-	-
107	<b>Other Loans and Leases</b>	<i>Item 43 less 86</i>	-	-	-	-	-	-	-	-
108	<b>Total Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>	<i>Sum of items 95, 100, 104, 105,</i>	-	-	-	-	-	-	-	-
109	<b>Unearned Income on Loans</b>	<i>rcfd2123</i>								
110	<b>Allowance for Loan and Lease Losses</b>	<i>rcfd3123</i>	-	-	-	-	-	-	-	-

Bank Balance Sheet Worksheet: XYZ in Baseline

Item	Notes	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
111	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses <i>Item 51 less items 109 and 110 = rcfdb529 + rcf5369</i>	-	-	-	-	-	-	-	-	-
<b>TRADING</b>										
112	Trading Assets <i>rcfd3545</i>									
<b>INTANGIBLES</b>										
113	Goodwill <i>rcfd3163</i>									
114	Mortgage Servicing Rights <i>rcfd3164</i>									
115	Purchased Credit Card Relationships and Nonmortgage Servicing Rights <i>rcfdb026</i>									
116	All Other Identifiable Intangible Assets <i>rcfd5507</i>									
117	Total Intangible Assets <i>Sum of items 113 to 116</i>	-	-	-	-	-	-	-	-	-
<b>OTHER</b>										
118	Cash and cash equivalent <i>rcfd0081 + rcf0071</i>									
119	Federal funds sold <i>rconb987</i>									
120	Securities purchased under agreements to resell <i>rcfdb989</i>									
121	Premises and Fixed Assets <i>rcfd2145</i>									
122	OREO <i>Sum of items 123 to 125 =rcfd21</i>	-	-	-	-	-	-	-	-	-
123	Commercial									
124	Residential									
125	Farmland									
126	Collateral Underlying Operating Leases for Which the Bank is the Lessor (1) <i>Sum of items 127 and 128</i>	-	-	-	-	-	-	-	-	-
127	Autos									
128	Other									
129	Other Assets <i>rcfd2130 + rcf3656 + rcf2160 less item 126</i>									
130	Total Other <i>Sum of items 118 - 122, 126 and 129</i>	-	-	-	-	-	-	-	-	-
131	TOTAL ASSETS <i>Sum of items 3, 111, 112, 117, and 130 = rcf2170</i>	-	-	-	-	-	-	-	-	-
Liabilities										
132	Deposits in domestic offices <i>rcon6631 + rcon6636</i>									
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs <i>rcfn6631 + rcfn6636</i>									
134	Deposits <i>Sum of items 132 and 133</i>	-	-	-	-	-	-	-	-	-
135	Federal funds purchased and securities sold under agreements to repurchase <i>rconb993 + rconb995</i>									
136	Trading Liabilities <i>rcfd3548</i>									
137	Other Borrowed Money <i>rcfd3190</i>									
138	Subordinated Notes and Debentures <i>rcfd3200</i>									
139	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities <i>bhckc699</i>									



**Bank Balance Sheet Worksheet: XYZ in Baseline**

Item	Notes	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
140	Other Liabilities	rcfd2930								
141	Memo: Allowance for off-balance sheet credit exposures	rcfdb557								
142	<b>Total Liabilities</b>	Sum of items 134 to 140 = rcd2	-	-	-	-	-	-	-	-
Equity Capital										
143	Perpetual Preferred Stock and Related Surplus	rcfd3838								
144	Common Stock (Par Value)	rcfd3230								
145	Surplus (Exclude All Surplus Related to Preferred Stock)	rcfd3839								
146	Retained Earnings	rcfd3632								
147	Accumulated Other Comprehensive Income (AOCI)	rcfdb530								
148	Other Equity Capital Components	rcfda130								
149	<b>Total Bank Equity Capital</b>	Sum of items 143 to 148 = RCFD3210 (must equal item 17 of the RI-A section on the DFAST Capital Worksheet)	-	-	-	-	-	-	-	-
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	rcfd3000								
151	<b>Total Equity Capital</b>	Sum of items 149 and 150 = rcd	-	-	-	-	-	-	-	-
Other										
152	Unused Commercial Lending Commitments and Letters of Credit	rcfdF164 + rcdF165 + rcdJ457 + rcdJ458 + rcdJ459 + rcd3819 + rcd6550 + rcd3821+ rcd3411								

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.

<b>Balance Sheet</b>	1	1	1	1	1	1	1	1	1	1
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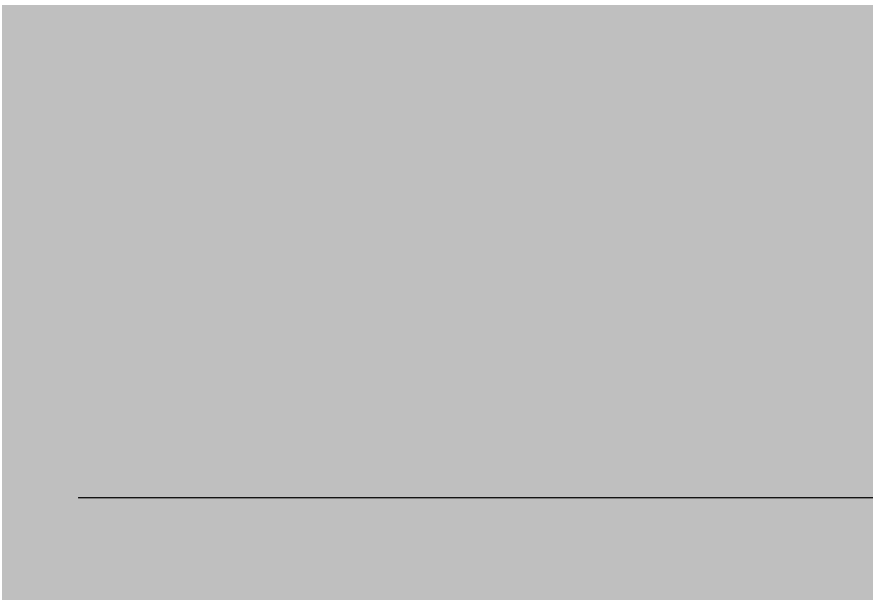
**Footnotes to the Balance Sheet Worksheet**

(1)

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

Bank Capital Worksheet (DFAST): XYZ in Baseline

Item	Notes	Actual in \$Millions As of Date	Projected in \$Millions									Sums in \$Millions			
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter	
<b>Schedule RI-A—Changes in Bank Equity Capital</b>															
1	<b>Total bank equity capital most recently reported for the end of previous QUARTER</b>	<i>riad3217</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
2	<b>Effect of changes in accounting principles and corrections of material accounting errors</b>	<i>riadb507</i>													
3	<b>Balance end of previous QUARTER as restated (sum of items 1 and 2)</b>	<i>riadb508</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Net income (loss) attributable to bank</b>	<i>Must match item 134 on the Income Statement Worksheet = riad4340</i>													
<b>Sale of perpetual preferred stock (excluding treasury stock transactions):</b>															
5	Sale of perpetual preferred stock, gross														
6	Conversion or retirement of perpetual preferred stock														
<b>Sale of common stock:</b>															
7	Sale of common stock, gross														
8	Conversion or retirement of common stock														
9	<b>Sale of treasury stock</b>	<i>bhck4782</i>													
10	<b>Purchase of treasury stock</b>	<i>bhck4783</i>													
11	<b>Changes incident to business combinations, net</b>	<i>riad4356</i>													
12	<b>Cash dividends declared on preferred stock</b>	<i>riad4470</i>													
13	<b>Cash dividends declared on common stock</b>	<i>riad4460</i>													
14	<b>Other comprehensive income</b>	<i>riadb511</i>													
15	<b>Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company</b>	<i>bhck4591</i>													
16	<b>Other adjustments to equity capital (not included above)*</b>	<i>riad4415</i>													
17	<b>Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)</b>	<i>Must match item 139 on the Balance Sheet Worksheet = riad3210</i>													



<i>riadb507 or aaab3210</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<i>rcfd8434 or aaab8434</i>															
<i>rcfda221 or aaaba221</i>															
<i>rcfd4336 or aaab4336</i>															
<i>rcfdb588 or aaabb588</i>															
<i>rcfdb589 or aaabb589</i>															
<i>rcfdg215 or aaabg215</i>															
<i>rcfdg216 or aaabg216</i>															
<i>rcfdb590 or aaabb590</i>															
<i>rcfdf264 or aaabf264</i>															
<i>rcfdc227 or aaabc227</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<i>rcfdb591 or aaabb591</i>															
<i>rcfd5610 or aaab5610</i>															
<i>rcfdb592 or aaabj189</i>															
<i>rcfd8274 or aaabj169</i>															
<i>rcfd5306 or aaab5306</i>															

Bank Capital Worksheet (DFAST): XYZ in Baseline

Item	Notes	Actual in	Projected in \$Millions									Sums in \$Millions		
		\$Millions As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
	<i>rcfdb593 or aaabb593</i>													
	<i>rcfd5310</i>													
	<i>rcfd2221 or aaabj173</i>													
	<i>rcfdb594</i>													
	<i>rcfd5311 or aaabj178</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>rcfd8275 or aaabj179</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>rcfdb595 or aaabb595</i>													
	<i>rcfd3792 or aaabj182</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Regulatory Capital per Revised Regulatory Capital Rule (July 2013)</b>														
42	AOCI opt-out election? (enter "1" for Yes; enter "0" for No)	<i>rcoap838</i>	<input type="text"/>											
<b>Common equity tier 1</b>			<b>As of Date</b>	<b>PQ 1</b>	<b>PQ 2</b>	<b>PQ 3</b>	<b>PQ 4</b>	<b>PQ 5</b>	<b>PQ 6</b>	<b>PQ 7</b>	<b>PQ 8</b>	<b>PQ 9</b>		
43	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	<i>rcfap742</i>												
44	Retained earnings	<i>rcfd3632</i>												
45	Accumulated other comprehensive income (AOCI)	<i>rcfab530</i>												
46	Common equity tier 1 minority interest includable in common equity tier 1 capital	<i>rcfap839</i>												
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	<i>rcfap840</i>												
<b>Common equity tier 1 capital: adjustments and deductions</b>														
48	Goodwill net of associated deferred tax liabilities (DTLs)	<i>rcfap841</i>												
49	Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	<i>rcfap842</i>												
50	Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	<i>rcfap843</i>												
<i>If Item 42 is "1" for "Yes", complete items 51 through 55 only for AOCI related adjustments.</i>														
51	AOCI related adjustments: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	<i>rcfap844</i>												
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)	<i>rcfap845</i>												
53	AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	<i>rcfap846</i>												
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)	<i>rcfap847</i>												
55	AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	<i>rcfap848</i>												
<i>If Item 42 is "0" for "No", complete item 56 only for AOCI related adjustments.</i>														
56	AOCI related adjustments: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	<i>rcfap849</i>												
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)	<i>rcfaq258</i>												
58	All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	<i>rcfap850</i>												

Bank Capital Worksheet (DFAST): XYZ in Baseline

Item	Notes	Actual in	Projected in \$Millions									Sums in \$Millions			
		\$Millions As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter	
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	Subtotal (item 47 minus items 48 through 59)	rcfap851	-	-	-	-	-	-	-	-	-	-	-	-	-
61	Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 92)	rcfap852													
62	MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 97)	rcfaap853	-	-	-	-	-	-	-	-	-	-	-	-	-
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)	rcfap854	-	-	-	-	-	-	-	-	-	-	-	-	-
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)	rcfap855	-	-	-	-	-	-	-	-	-	-	-	-	-
65	Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions	rcfap856	-	-	-	-	-	-	-	-	-	-	-	-	-
66	Total adjustments and deductions for common equity tier 1 capital (sum of items 61 through 65)	rcfap857													
67	Common equity tier 1 capital	rcfap858	0	0	0	0	0	0	0	0	0	0	0	0	0
		rcfap859	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Additional tier 1 capital</b>														
68	Additional tier 1 capital instruments plus related surplus	rcfap860													
69	Non-qualifying capital instruments subject to phase out from additional tier 1 capital	rcfap861													
70	Tier 1 minority interest not included in common equity tier 1 capital	rcfap862													
71	Additional tier 1 capital before deductions	rcfap863													
72	Additional tier 1 capital deductions	rcfap864													
73	Additional tier 1 capital	rcfap865													
	<b>Tier 1 capital</b>														
74	Tier 1 capital (sum of items 67 and 73)	rcfa8274	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Tier 2 capital</b>														
75	Tier 2 capital instruments plus related surplus	rcfap866													
76	Non-qualifying capital instruments subject to phase out from tier 2 capital	rcfap867													
77	Total capital minority interest that is not included in tier 1 capital	rcfap868													
78	Allowance for loan and lease losses includable in tier 2 capital	rcfa5310													
79	(Advanced approaches that exit parallel run only): eligible credit reserves includable in tier 2 capital	rcfw5310													
80	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	rcfaq257													
81	Tier 2 capital before deductions	rcfap870													
82	(Advanced approaches that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures	rcfwp870													
83	Tier 2 capital deductions	rcfap872													
84	Tier 2 capital	rcfa5311													
85	(Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures	rcfw5311													
	<b>Total capital</b>														
86	Total capital (sum of items 74 and 84)	rcfa3792	-	-	-	-	-	-	-	-	-	-	-	-	-

Bank Capital Worksheet (DFAST): XYZ in Baseline

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





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

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













Bank Advanced RWA Worksheet: XYZ in Baseline

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

		FFIEC 101 reference	Actual in \$Millions as of date	PQ 1	PQ 2	PQ 3	Projected in \$Millions					PQ 8	PQ 9
							PQ 4	PQ 5	PQ 6	PQ 7			
<b>Advanced Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risk</b>													
1	<b>Credit RWA</b>	Sum of AABGJ151, AABGJ198	-	-	-	-	-	-	-	-	-	-	-
2	Wholesale Exposures		-	-	-	-	-	-	-	-	-	-	-
	Corporate												
3	Balance Sheet Amount	AABB124											
4	RWA	AABG124											
	Bank												
5	Balance Sheet Amount	AABB125											
6	RWA	AABG125											
	Sovereign												
7	Balance Sheet Amount	AABB126											
8	RWA	AABG126											
	IPRE												
9	Balance Sheet Amount	AABB127											
10	RWA	AABG127											
	HVCRE												
11	Balance Sheet Amount	AABB128											
12	RWA	AABG128											
13	Counterparty Credit Risk		-	-	-	-	-	-	-	-	-	-	-
14	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting	AABG129											
15	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—c	AABG130											
16	RWA of eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment met	AABG131											
17	RWA of eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected i	AABG132											
18	RWA of OTC derivatives—no cross-product netting—EAD adjustment method	AABG133											
19	RWA of OTC derivatives—no crossproduct netting—collateral reflected in LGD	AABG134											
20	Retail Exposures		-	-	-	-	-	-	-	-	-	-	-
	Residential mortgage— closed-end first lien exposures												
21	Balance Sheet Amount	AABB135											
22	RWA	AABG135											
	Residential mortgage— closed-end junior lien exposures												
23	Balance Sheet Amount	AABB136											
24	RWA	AABG136											
	Residential mortgage—revolving exposures												
25	Balance Sheet Amount	AABB137											
26	RWA	AABG137											
	Qualifying revolving exposures												
27	Balance Sheet Amount	AABB138											
28	RWA	AABG138											
	Other retail exposures												
29	Balance Sheet Amount	AABB139											
30	RWA	AABG139											

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



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	<b>Other RWA</b>									
75	<b>Excess eligible credit reserves not included in tier 2 capital</b>									
76	<b>Total RWA</b>	-	-	-	-	-	-	-	-	-

AABG152







Bank Retail Repurchase Worksheet: XYZ in Baseline

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

\$Millions	Vintage											Unallocated	Total		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014			2015	
Original UPB															
Original UPB (Excluding Exempt Population)															
Outstanding UPB (Excluding Exempt Population)															
Delinquency Status as of 3Q (Excluding Exempt Population)															
Current															
Past due 30 to 89 days															
Past due 90 to 179 days															
Past due 180+ days															
Net Credit Loss Realized to-date (Excluding Exempt Population)															
Repurchase Requests Outstanding (Excluding Exempt Population)															
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)															
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)															

Scenarios for which row should be reported

Covered Insitution Baseline Only  
 Covered Insitution Baseline Only  
 Covered Insitution B:  
**Delinquency Validity Check**  
 Covered Insitution B:  
 Covered Insitution Baseline Only  
 Covered Insitution Baseline Only  
 Covered Insitution Baseline Only  
 Covered Insitution Baseline Only  
 All Scenarios  
 All Scenarios

1

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

\$Millions	Vintage											Unallocated	Total		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014			2015	
Original UPB															
Original UPB (Excluding Exempt Population)															
Outstanding UPB (Excluding Exempt Population)															
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)															

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

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

\$Millions	Projected in \$Millions										Total	
	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later		
Projected Future Losses to Bank Charged to Repurchase Reserve												

Projection Validity Check

All Scenarios

1

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

\$Millions	Vintage											Unallocated	Total		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014			2015	
Original UPB															
Original UPB (Excluding Exempt Population)															
Outstanding UPB (Excluding Exempt Population)															
Delinquency Status as of 3Q (Excluding Exempt Population)															
Current															
Past due 30 to 89 days															
Past due 90 to 179 days															
Past due 180+ days															
Net Credit Loss Realized to-date (Excluding Exempt Population)															
Repurchase Requests Outstanding (Excluding Exempt Population)															
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)															
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)															

Covered Insitution Baseline Only  
 Covered Insitution Baseline Only  
 Covered Insitution B:

**Delinquency Validity Check**

Covered Insitution B:  
 Covered Insitution Baseline Only  
 Covered Insitution Baseline Only  
 Covered Insitution Baseline Only  
 Covered Insitution Baseline Only  
 Covered Insitution Baseline Only  
 All Scenarios  
 All Scenarios

1

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

\$Millions	Vintage											Unallocated	Total		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014			2015	
Original UPB															
Original UPB (Excluding Exempt Population)															
Outstanding UPB (Excluding Exempt Population)															
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)															

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

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

\$Millions	Projected in \$Millions										Total	
	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later		
Projected Future Losses to Bank Charged to Repurchase Reserve												

Projection Validity Check

All Scenarios

1

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

\$Millions	Vintage											Unallocated	Total		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014			2015	
Original UPB															
Original UPB (Excluding Exempt Population)															
Outstanding UPB (Excluding Exempt Population)															
Delinquency Status as of 3Q (Excluding Exempt Population)															

Covered Insitution Baseline Only  
 Covered Insitution Baseline Only  
 Covered Insitution B:

**Delinquency Validity Check**

















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

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

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

Identifier Value	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
<b>GRAND TOTAL</b>	-	-	-	-

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

**High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio**

Please complete the unshaded cells in the table provided.

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

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

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

**Projected OTTI for AFS and HTM Securities by Portfolio**

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

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

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

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

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

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



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

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

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

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

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\*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			
<b>10 Total</b>	-		-

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

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

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

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

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

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

## Bank Counterparty Risk Worksheet: XYZ in Baseline

\$Millions

Losses should be reported as a positive value.

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

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 separate document and cross-reference the document to the respective question/item. Rows should be added if necessary.

Type of Data	Brief Description	Unit of Measure (UOM)	Contribution (\$millions)	PY 1					PY 2				Total (\$millions)
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9		
													\$ -
													\$ -
													\$ -
													\$ -
													\$ -
													\$ -
													\$ -
													\$ -
													\$ -
													\$ -
													\$ -
<b>Total (\$millions)</b>			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

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



14O	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	<u>Commercial Lending</u>								
16	<u>Investment Banking</u>	-	-	-	-	-	-	-	-
16A	Advisory								
16B	Equity Capital Markets								
16C	Debt Capital Markets								
16D	Syndicated / Corporate Lending								
17	<u>Merchant Banking / Private Equity</u>	-	-	-	-	-	-	-	-
17A	Net Investment Mark-to-Market								
17B	Management Fees								
17C	Other								
18	<u>Sales and Trading</u>	-	-	-	-	-	-	-	-
18A	Equities	-	-	-	-	-	-	-	-
18B	Commission and Fees								
18C	Other (23)								
18D	Fixed Income	-	-	-	-	-	-	-	-
18E	Rates								
18F	Credit								
18G	Other								
18H	Commodities	-	-	-	-	-	-	-	-
18I	Commission and Fees								
18J	Other								
18K	Prime Brokerage	-	-	-	-	-	-	-	-
18L	Commission and Fees								
18M	Other								
19	<u>Investment Management</u>	-	-	-	-	-	-	-	-
19A	Asset Management								
19B	Wealth Management / Private Banking								
20	<u>Investment Services</u>	-	-	-	-	-	-	-	-
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)								

26	<b>Total Non-Interest Income (2) (26)</b>	-	-	-	-	-	-	-	-
----	---	---	---	---	---	---	---	---	---

27	<b>Total Revenues</b>	-	-	-	-	-	-	-	-
----	-----------------------	---	---	---	---	---	---	---	---

**Non Interest Expense:**

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









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

33	<b>Total Interest Income</b>	-	-	-	-	-	-	-	-	-
----	------------------------------	---	---	---	---	---	---	---	---	---

*Average Liability Balances (\$Millions)*

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

41	<b>Total Average Liability Balances</b>	-	-	-	-	-	-	-	-	-
----	---	---	---	---	---	---	---	---	---	---

*Average Liability Rates (%) (9)*

42	<b>Deposits-Domestic (6)</b>									
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	<b>Deposits-Foreign (6)</b>									
43A	Foreign Deposits									
43B	Foreign Deposits-Time									
44	<b>Fed Funds, Repos, &amp; Other Short Term Borrowing</b>									
44A	Fed Funds									
44B	Repos									
44C	Other Short Term Borrowing									
45	<b>Trading Liabilities</b>									
46	<b>Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities</b>									
47	<b>Other Interest-Bearing Liabilities (3)(11)</b>									
48	<b>Total Interest Expense</b>	-	-	-	-	-	-	-	-	-
49	<b>Total Net Interest Income (4)</b>	-	-	-	-	-	-	-	-	-

**Footnotes to the Net Interest Income Worksheet**

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

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

- (4) Amount should equal item 13 of the PPNR Projections Worksheet.
- (5) Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.
- (6) A sum of average domestic and foreign deposits should be equal to a sum of average RCON6631, RCON6636, RCFD6631, and RCFD6636.
- (7) Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card
- (8) Rates are equal to zero by definition.





**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							
<i>Wealth Management/Private Banking</i>										
39	AUM - Total (10)		\$Millions	-	-	-	-	-	-	-
39A	AUM - Equities		\$Millions							
39B	AUM - Fixed Income		\$Millions							
39C	AUM - Other		\$Millions							
40	Net Inflows/Outflows		\$Millions							
41	Number of Financial Advisors (11)		#							

**Investment Services Segment**

*Asset Servicing*

42	Assets under Custody and Administration		\$Millions							
<i>Issuer Services</i>										
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 Balances)		\$Millions							
56	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices		%							

**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	CRE Loans (in Domestic Offices)		months							
62	Credit Cards		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							



**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 outstanding principal balance for 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 prepayments, and defaults.
- (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.
- (24) Applies to line items 1-9; US and Puerto Rico only.
- (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)


(b) Non Interest Expenses


(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)

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**Do international revenues exceed 5% of total revenues?**

\$ Million  
\$ Million  
\$ Million  
\$ Million  
\$ Million  
\$ Million  
\$ Million


\$ Million  
\$ Million  
\$ Million  
\$ Million  
\$ Million  
\$ Million


N/A      N/A      N/A      N/A      N/A      N/A      N/A      N/A      N/A