

DFAST 14A: Regulatory Capital Transitions Cover Sheet

Institution Name:

CERT:

As of Date (MM/DD/YY):

Submission Date (MM/DD/YY):

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

Please describe the baseline scenario associated with this submission. It should be consistent with that used for other capital plan baseline projections.

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

Instructions

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

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

Capital Composition

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

Common equity tier 1 capital

2 Common stock and related surplus (net of treasury stock and unearned employee stock ownership plan [ESOP] shares)

3 Retained earnings

4 Accumulated other comprehensive income (AOCI)

5 Common equity tier 1 minority interest includable in common equity tier 1 capital

6 Common equity tier 1 before adjustments and deductions (sum of items 2 through 5)

Common equity tier 1 capital: adjustments and deductions

7 Goodwill, net of associated deferred tax liabilities (DTLs)

8 Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs

9 Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs

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

10 AOCI related adjustments: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)

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

12 AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)

13 AOCI related adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)

14 AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)

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

15 AOCI related adjustments: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)

16 Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)

17 Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions

18 Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments

19 Subtotal (item 6 minus items 7 through 18)

20 Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)

21 MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)

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

Capital Composition

- 1 AOCI opt-out election? (enter "1" for Yes; enter "0" for No)
- 22 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)
- 23 Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)
- 24 Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions
- 25 Total adjustments and deductions for common equity tier 1 capital (sum of items 20 through 24)
- 26 Common equity tier 1 capital (item 19 minus item 25)

Additional tier 1 capital

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

Tier 1 capital

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

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

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

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

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

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

| Risk-weighted Assets-Advanced ^{1,2} | Actual in | Projected in \$Millions | | | | | |
|---|--------------------------|-------------------------|------|------|------|------|------|
| | \$Millions as of date | PY 1 | PY 2 | PY 3 | PY 4 | PY 5 | PY 6 |
| Advanced Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor where applicable | | | | | | | |
| 1 Credit RWA | - | - | - | - | - | - | - |
| 2 Wholesale Exposures | - | - | - | - | - | - | - |
| 3 Corporate | | | | | | | |
| 4 Bank | | | | | | | |
| 5 Sovereign | | | | | | | |
| 6 IPRE | | | | | | | |
| 7 HVCRE | | | | | | | |
| 8 Counterparty Credit Risk | - | - | - | - | - | - | - |
| 9 Eligible margin loans, reposition transactions and OTC derivatives with crossproduct netting—EAD adjustment method | | | | | | | |
| 10 Eligible margin loans, reposition transactions and OTC derivatives with crossproduct netting—collateral reflected in LGD | | | | | | | |
| 11 Eligible margin loans, reposition transactions—no cross-product netting—EAD adjustment method | | | | | | | |
| 12 Eligible margin loans, reposition transactions—no cross-product netting—collateral reflected in LGD | | | | | | | |
| 13 OTC derivatives—no cross-product netting—EAD adjustment method | | | | | | | |
| 14 OTC derivatives—no crossproduct netting—collateral reflected in LGD | | | | | | | |
| 15 Retail Exposures | - | - | - | - | - | - | - |
| 16 Residential mortgage— closed-end first lien exposures | | | | | | | |
| 17 Residential mortgage— closed-end junior lien exposures | | | | | | | |
| 18 Residential mortgage—revolving exposures | | | | | | | |
| 19 Qualifying revolving exposures | | | | | | | |
| 20 Other retail exposures | | | | | | | |
| 21 Securitization Exposures | - | - | - | - | - | - | - |
| 22 Subject to supervisory formula approach (SFA) | | | | | | | |
| 23 Subject to simplified supervisory formula approach (SSFA) | | | | | | | |
| 24 Subject to 1,250% risk-weight | | | | | | | |
| 25 Cleared Transactions | - | - | - | - | - | - | - |
| 26 Derivative contracts and netting sets to derivatives | | | | | | | |
| 27 Repo-style transactions | | | | | | | |
| 28 Default fund contributions | | | | | | | |
| 29 Equity Exposures | | | | | | | |
| 30 Other Assets | | | | | | | |
| 31 CVA Capital Charge (risk-weighted asset equivalent) | - | - | - | - | - | - | - |
| 32 Advanced CVA Approach | - | - | - | - | - | - | - |
| 33 Unstressed VaR with Multipliers | | | | | | | |
| 34 Stressed VaR with Multipliers | | | | | | | |
| 35 Simple CVA Approach | | | | | | | |
| Advanced Approaches Operational Risk | | | | | | | |
| 36 Operational RWA | | | | | | | |
| Market Risk | | | | | | | |
| 37 Market RWA | - | - | - | - | - | - | - |
| 38 VaR with Multiplier | | | | | | | |
| 39 Stressed VaR with Multiplier | | | | | | | |
| 40 Incremental Risk Charge (IRC) | | | | | | | |
| 41 Correlation Trading | - | - | - | - | - | - | - |
| 42 Comprehensive Risk Measurement (CRM), Before Application of Surcharge | | | | | | | |
| 43 Standardized Measurement Method (100%) for Exposures Subject to CRM | - | - | - | - | - | - | - |
| 44 CRM Floor Based on 100% of Standardized - Net Long | | | | | | | |
| 45 CRM Floor Based on 100% of Standardized - Net Short | | | | | | | |
| 46 Non-modeled Securitization | - | - | - | - | - | - | - |
| 47 Net Long | | | | | | | |
| 48 Net Short | | | | | | | |
| 49 Specific risk add-on (excluding securitization and correlation) | - | - | - | - | - | - | - |
| 50 Sovereign debt positions | | | | | | | |
| 51 Government sponsored entity debt positions | | | | | | | |
| 52 Depository institution, foreign bank, and credit union debt positions | | | | | | | |

Advanced RWA

53 Public sector entity debt positions
 54 Corporate debt positions
 55 Equity
 56 Other market risk

| | | | | | | |
|--|--|--|--|--|--|--|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

57 **Assets subject to the general risk-based capital requirements**
 58 **Other RWA**
 59 **Excess eligible credit reserves not included in tier 2 capital**

| | | | | | | |
|--|--|--|--|--|--|--|
| | | | | | | |
| | | | | | | |
| | | | | | | |

60 **Total RWA**

| | | | | | | |
|---|---|---|---|---|---|---|
| - | - | - | - | - | - | - |
|---|---|---|---|---|---|---|

Data Completeness Check

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

| | | | | | | |
|----|----|----|----|----|----|----|
| No | No | No | No | No | No | No |
|----|----|----|----|----|----|----|

Footnotes:

¹ Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.
² Any assets deducted from capital should not be included in risk-weighted assets.

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

| Risk-weighted Assets-Standardized ^{1, 2} | Actual in | Projected in \$Millions | | | | | |
|---|--------------------------|-------------------------|------|------|------|------|------|
| | \$Millions as of date | PY 1 | PY 2 | PY 3 | PY 4 | PY 5 | PY 6 |
| Standardized Approach Credit Risk | | | | | | | |
| 1 Credit RWA | - | - | - | - | - | - | - |
| 2 Balance-Sheet Asset Categories RWA | - | - | - | - | - | - | - |
| 3 Cash and balances due from depository institutions | | | | | | | |
| 4 Federal funds sold and securities purchased under agreements to resell | | | | | | | |
| Securities (excluding securitizations) | | | | | | | |
| 5 Held-to-maturity | | | | | | | |
| 6 Available-for-sale | | | | | | | |
| Loans and leases on held for sale | | | | | | | |
| 7 Residential Mortgage exposures | | | | | | | |
| 8 High Volatility Commercial Real Estate (HVCRE) exposures | | | | | | | |
| 9 Past due exposures | | | | | | | |
| 10 All other exposures | | | | | | | |
| Loans and leases, net of unearned income | | | | | | | |
| 11 Residential mortgage exposures | | | | | | | |
| 12 High Volatility Commercial Real Estate (HVCRE) exposures | | | | | | | |
| 13 Past due exposures | | | | | | | |
| 14 All other exposures | | | | | | | |
| 15 Trading assets (excluding securitizations that receive standardized charges) | | | | | | | |
| 16 All other assets | | | | | | | |
| Securitization exposures | | | | | | | |
| 17 Held-to-maturity | | | | | | | |
| 18 Available-for-sale | | | | | | | |
| 19 Trading assets that are securitization exposures that receive standardized charges | | | | | | | |
| 20 Derivatives and Off-Balance-Sheet Items RWA | - | - | - | - | - | - | - |
| 21 Financial standby letters of credit | | | | | | | |
| 22 Performance standby letters of credit and transaction related contingent items | | | | | | | |
| 23 Commercial and similar letters of credit | | | | | | | |
| 24 Retained recourse on small business obligations sold with recourse | | | | | | | |
| 25 Repo-style transactions (excluding reverse repos) | | | | | | | |
| 26 All other off-balance sheet liabilities | | | | | | | |
| Unused commitments | | | | | | | |
| 27 Original maturity of one year or less, excluding ABCP conduits | | | | | | | |
| 28 Original maturity of one year or less to ABCP | | | | | | | |
| 29 Original maturity exceeding one year | | | | | | | |
| 30 Unconditionally cancelable commitments | | | | | | | |
| 31 Over-the-counter derivatives | | | | | | | |
| 32 Centrally cleared derivatives | | | | | | | |
| Market Risk | | | | | | | |
| 33 Market RWA | - | - | - | - | - | - | - |
| 34 VaR with Multiplier | | | | | | | |
| 35 Stressed VaR with Multiplier | | | | | | | |
| 36 Incremental Risk Charge (IRC) | | | | | | | |
| 37 Correlation Trading | - | - | - | - | - | - | - |
| 38 Comprehensive Risk Measurement (CRM), Before Application of Surcharge | | | | | | | |
| 39 Standardized Measurement Method (100%) for Exposures Subject to CRM | - | - | - | - | - | - | - |
| 40 CRM Floor Based on 100% of Standardized - Net Long | | | | | | | |
| 41 CRM Floor Based on 100% of Standardized - Net Short | | | | | | | |
| 42 Non-modeled Securitization | - | - | - | - | - | - | - |
| 43 Net Long | | | | | | | |
| 44 Net Short | | | | | | | |
| 45 Specific risk add-on (excluding securitization and correlation) | - | - | - | - | - | - | - |
| 46 Sovereign debt positions | | | | | | | |
| 47 Government sponsored entity debt positions | | | | | | | |
| 48 Depository institution, foreign bank, and credit union debt positions | | | | | | | |
| 49 Public sector entity debt positions | | | | | | | |
| 50 Corporate debt positions | | | | | | | |
| 51 Equity | | | | | | | |
| 52 Other market risk | | | | | | | |
| 53 Excess allowance for loan and lease losses | | | | | | | |
| 54 Allocated transfer risk reserve | | | | | | | |
| 55 Total RWA | - | - | - | - | - | - | - |

DFAST-14A - Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)
Leverage Exposure (quarterly averages)

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

