DFAST-14A: Regulatory Capital Transitions Cover Sheet (formerly Basel III and Dodd-Frank)

Institution Name:	
RSSD ID:	
OCC CHARTER ID:	
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:

Supervisory Baseline

Please describe the baseline scenario associated with this submission.

Please refer to the "DFAST-14 Regulatory Capital Transitions Schedule Instructions" 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 5. For all projections, please use the baseline scenario as specified in the worksheet "CoverSheet."

2. Instructions for completing the schedule are contained in the Dodd-Frank Act Stress Testing (DFAST) Reporting Instructions

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	FFIEC 031 Schedule RC-R (Part I. B) Reference	Actual in $Millions as of date	Projected in $Millions PY 1	PY 2	PY 3	PY 4	PY 5
1	AOCI opt-out election? (enter "1" for Yes; enter "0" for No)	*rcoap838*						
	Common equity tier 1 capital							
2	Common stock and related surplus (net of treasury stock and unearned employee stock ownership plan [ESOP] share	*rcoaP742*						
3	Retained earnings	*rcon3632*						
4	Accumulated other comprehensive income (AOCI)	*rcoab530*						
5	Common equity tier 1 minority interest includable in common equity tier 1 capital	*rcoap839*						
6	Common equity tier 1 before adjustments and deductions (sum of items 2 through 5)	*rcoap840*						
	Common equity tier 1 capital: adjustments and deductions							
7	Goodwill, net of associated deferred tax liabilities (DTLs)	*rcoap841*						
8	Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	*rcoap842*						
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	*rcoap843*						
	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)	*rcoap844*						
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)	*rcoap845*						
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)	*rcoap846*						
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)	*rcoap847*						
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)	*rcoap848*						
	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)	*rcoap849*						

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

	Capital Composition	FFIEC 031 Schedule RC-R (Part I. B) Reference	Actual in $Millions as of date	Projected in $Millions PY 1	PY 2	PY 3	PY 4	PY 5
1	AOCI opt-out election? (enter "1" for Yes; enter "0" for No)	*rcoap838*						
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)	*rcoaq258*						
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	*rcoap850*						
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	*rcoap851*						
19	Subtotal (item 6 minus items 7 through 18)	*rcoap852*						
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)	*rcoap853*						
21	MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)	*rcoap854*						
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)	*rcoap855*						
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)	*rcoap856*						
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	*rcoap857*						
25	Total adjustments and deductions for common equity tier 1 capital (sum of items 20 through 24)	*rcoap858*						
26	Common equity tier 1 capital (item 19 minus item 25)	*rcoap859*						
	Additional tier 1 capital							
27	Additional tier 1 capital instruments plus related surplus	*rcoap860*						
28	Tier 1 minority interest not included in common equity tier 1 capital	*rcoap862*						
29	Additional tier 1 capital before deductions (sum of items 27 through 28)	*rcoap863*						

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

	Capital Composition	FFIEC 031 Schedule RC-R (Part I. B) Reference	Actual in $Millions as of date	Projected in $Millions PY 1	PY 2	PY 3	PY 4	PY 5
1	AOCI opt-out election? (enter "1" for Yes; enter "0" for No)	*rcoap838*						
30	Additional tier 1 capital deductions	*rcoap864*						
31	Additional tier 1 capital (greater of item 29 minus item 30 or zero)	*rcoap865*						
	Tier 1 capital							
32	Tier 1 capital (sum of items 26 and 31)	*rcoa8274*						
	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	*riad4340*						
36	Cash dividends declared on preferred stock	*riad4470*						
37	Cash dividends declared on common stock	*riad4460*						
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)							
	Data Completeness Check							
40	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

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

"Exceptions Bucket" Calculator

	B	C	D	E	F	G	H
		Actual in $Millions as of date	**Projected in $Millions**				
			PY 1	**PY 2**	**PY 3**	**PY 4**	**PY 5**
	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

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

	Risk-weighted Assets-Advanced[1, 2]	FFIEC 101 Reference	Actual in $Millions as of date	Projected in $Millions PY 1	PY 2	PY 3	PY 4	PY 5
	Advanced Approaches Credit Risk (Including counterparty credit risk and non-trading credit risk), with 1.06 scaling factor - Applicable to Advanced Approaches Banking Organizations							
1	**Credit RWA**		-	-	-	-	-	-
2	Wholesale Exposures		-	-	-	-	-	-
3	Corporate	*AABGJ124*						
4	Bank	*AABGJ125*						
5	Sovereign	*AABGJ126*						
6	IPRE	*AABGJ127*						
7	HVCRE	*AABGJ128*						
8	Counterparty Credit Risk		-	-	-	-	-	-
9	Eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—EAD adjustment	*AABGJ129*						
10	Eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—collateral reflect	*AABGJ130*						
11	Eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment method	*AABGJ131*						
12	Eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected in LGD	*AABGJ132*						
13	OTC derivatives—no cross-product netting—EAD adjustment method	*AABGJ133*						
14	OTC derivatives—no crossproduct netting—collateral reflected in LGD	*AABGJ134*						
15	Retail Exposures		-	-	-	-	-	-
16	Residential mortgage— closed-end first lien exposures	*AABGJ135*						
17	Residential mortgage— closed-end junior lien exposures	*AABGJ136*						
18	Residential mortgage—revolving exposures	*AABGJ137*						
19	Qualifying revolving exposures	*AABGJ138*						
20	Other retail exposures	*AABGJ139*						
21	Securitization Exposures		-	-	-	-	-	-
22	Subject to supervisory formula approach (SFA)	*AABG J142*						
23	Subject to simplified supervisory formula approach (SSFA)	*AABG P920*						
24	Subject to 1,250% risk-weight	*AABG P921*						
25	Cleared Transactions		-	-	-	-	-	-
26	Derivative contracts and netting sets to derivatives	*AABG P922*						
27	Repo-style transactions	*AABG P923*						
28	Default fund contributions	*AABG P924*						
29	Equity Exposures	*Sum of AABGJ144, AABGJ145,AABGJ146*						
30	Other Assets	*Sum of AABGJ147, AABGJ148, AABGJ149*						

31	CVA Capital Charge (risk-weighted asset equivalent)		-	-	-	-	-	-
32	Advanced CVA Approach	*AABG P926*	-	-	-	-	-	-
33	Unstressed VaR with Multipliers							
34	Stressed VaR with Multipliers							
35	Simple CVA Approach	*AABG P925*						
	Advanced approaches Operational Risk							
36	**Operational Risk**							
	Market Risk							
37	**Market RWA**	*AABG J153*	-	-	-	-	-	-
38	VaR-based capital requirement							
39	Stressed VaR-based capital requirement							
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~~							
47	Specific risk add-on (excluding securitization and correlation)		-	-	-	-	-	-
48	Debt							
~~49~~	~~Government sponsored entity debt positions~~							
~~52~~	~~Depository institution, foreign bank, and credit union debt positions~~							
~~53~~	~~Public sector entity debt positions~~							
~~54~~	~~Corporate debt positions~~							
49	Equity							
50	Other market risk							
51	**Assets subject to the general risk-based capital requirements**	*AABGJ198*						
52	**Other RWA**							
53	**Excess eligible credit reserves not included in tier 2 capital**	*AABGJ152*						
54	**Total RWA**		-	-	-	-	-	-

Data Completeness Check

55	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

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 $Millions as of date	Projected in $Millions PY 1	PY 2	PY 3	PY 4	PY 5
	Standardized Approach Credit Risk						
~~1~~	~~Credit RWA~~	-	-	-	-	-	-
~~2~~	~~Balance-Sheet Asset Categories RWA~~	-	-	-	-	-	-
1	Cash and balances due from depository institutions						
~~4~~	~~Federal funds sold and securities purchased under agreements to resell~~						
	~~Securities (excluding securitizations)~~						
2a	Held-to-maturity						
2b	Available-for-sale						
3	Federal funds sold						
	Loans and leases on held for sale						
4a	Residential Mortgage exposures						
4b	High Volatility Commercial Real Estate (HVCRE) exposures						
4c	Past due exposures						
4d	All other exposures						
	Loans and leases, net of unearned income						
5a	Residential mortgage exposures						
5b	High Volatility Commercial Real Estate (HVCRE) exposures						
5c	Past due exposures						
5d	All other exposures						
6	Trading assets (excluding securitizations that receive standardized charges)						
7a	All other assets						
7b	Separate account bank-owned life insurance						
7c	Default fund contribution to central counterparties						
	Securitization exposures						
8a	Held-to-maturity						
8b	Available-for-sale						
8c	Trading assets that are securitization exposures that receive standardized charges						
8d	All other on balance securitization exposures						
9	Off balance sheet securitization exposures						
10	RWA for balance sheet asset categories (sum of items 1 through 8d)	-	-	-	-	-	-
~~22~~	~~Derivatives and Off-Balance-Sheet Items RWA~~	-	-	-	-	-	-
11	Financial standby letters of credit						
12	Performance standby letters of credit and transaction related contingent items						
13	Commercial and similar letters of credit with an original maturity of one year or less						
14	Retained recourse on small business obligations sold with recourse						
15	Repo-style transactions ~~(excluding reverse repos)~~						
16	All other off-balance sheet liabilities						
	Unused commitments						
17a	Original maturity of one year or less, excluding ABCP conduits						

17b	Original maturity of one year or less to ABCP						
17c	Original maturity exceeding one year						
18	Unconditionally cancelable commitments						
19	Over-the-counter derivatives						
20	Centrally cleared derivatives						
21	Unsettled transactions (failed trades)						
22	**RWA for Assets, Derivatives and off-balance sheet asset categories**	-	-	-	-	-	-
23	**RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold**						

Market Risk

24	**Market RWA**	-	-	-	-	-	-
25	VaR-based capital requirement						
26	Stressed VaR-based capital requirement						
27	Incremental Risk Charge (IRC)						
28	Correlation Trading	-	-	-	-	-	-
29	Comprehensive Risk Measurement (CRM), Before Application of Surcharge						
30	8% of Standardized Measurement Method (100%) for Exposures Subject to CRM	-	-	-	-	-	-
31	CRM Floor Based on 100% of Standardized - Net Long						
32	CRM Floor Based on 100% of Standardized - Net Short						
33	Non-modeled Securitization						
~~45~~	~~Net Long~~						
~~46~~	~~Net Short~~						
34	Specific risk add-on (excluding securitization and correlation)	-	-	-	-	-	-
35	Debt						
~~49~~	~~Government sponsored entity debt positions~~						
~~50~~	~~Depository institution, foreign bank, and credit union debt positions~~						
~~51~~	~~Public sector entity debt positions~~						
~~52~~	~~Corporate debt positions~~						
36	Equity						
37	Other market risk						
38	**Excess allowance for loan and lease losses**						
39	**Allocated transfer risk reserve**						
40	**Total RWA**	-	-	-	-	-	-

Data Completeness Check

41	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

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)

Leverage Exposure (quarterly averages)

	B	C	D	E	F	G	H
	Leverage Exposure for Tier 1 Leverage Ratio (Applicable to All Banks)	**Actual in $Millions as of date**	**PY 1**	**PY 2**	**Projected in $Millions PY 3**	**PY 4**	**PY 5**
1	Average Total 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 (item 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 Assets						
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
26	**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

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

Planned Actions

Action #	Description	Action Type	Exposure Type	RWA Type	PY 1					
					Common Equity Tier 1	Tier 1	Standardized RWA	Advanced RWA	Total Assets for Leverage Ratio	Total Leverage Exposure for Supplementary Leverage Ratio
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

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

Planned Actions

Action #	Description	Action Type	Exposure Type	RWA Type	Balance Sheet Impact
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

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

Planned Actions

					PY 2					
Action #	**Description**	**Action Type**	**Exposure Type**	**RWA Type**	**Common Equity Tier 1**	**Tier 1**	**Standardized RWA**	**Advanced RWA**	**Total Assets for Leverage Ratio**	**Total Leverage Exposure for Supplementary Leverage Ratio**
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

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

Planned Actions

Action #	Description	Action Type	Exposure Type	RWA Type	Balance Sheet Impact
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

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

Planned Actions

					Projected in $ Millions					
					PY 3					
Action #	Description	Action Type	Exposure Type	RWA Type	Common Equity Tier 1	Tier 1	Standardized RWA	Advanced RWA	Total Assets for Leverage Ratio	Total Leverage Exposure for Supplementary Leverage Ratio
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

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

Planned Actions

Action #	Description	Action Type	Exposure Type	RWA Type	Balance Sheet Impact
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

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

Planned Actions

					PY 4					
Action #	**Description**	**Action Type**	**Exposure Type**	**RWA Type**	**Common Equity Tier 1**	**Tier 1**	**Standardized RWA**	**Advanced RWA**	**Total Assets for Leverage Ratio**	**Total Leverage Exposure for Supplementary Leverage Ratio**
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

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

Planned Actions

Action #	Description	Action Type	Exposure Type	RWA Type	Balance Sheet Impact
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

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

Planned Actions

					PY 5					
Action #	**Description**	**Action Type**	**Exposure Type**	**RWA Type**	**Common Equity Tier 1**	**Tier 1**	**Standardized RWA**	**Advanced RWA**	**Total Assets for Leverage Ratio**	**Total Leverage Exposure for Supplementary Leverage Ratio**
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

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

Planned Actions

Action #	Description	Action Type	Exposure Type	RWA Type	Balance Sheet Impact
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

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

Planned Actions

Action #	Description	Action Type	Exposure Type	RWA Type	Total					
					Common Equity Tier 1	Tier 1	Standardized RWA	Advanced RWA	Total Assets for Leverage Ratio	Total Leverage Exposure for Supplementary Leverage Ratio
1					0	0	0	0	0	0
2					0	0	0	0	0	0
3					0	0	0	0	0	0
4					0	0	0	0	0	0
5					0	0	0	0	0	0
6					0	0	0	0	0	0
7					0	0	0	0	0	0
8					0	0	0	0	0	0
9					0	0	0	0	0	0
10					0	0	0	0	0	0

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

Planned Actions

Action #	Description	Action Type	Exposure Type	RWA Type	Balance Sheet Impact	Name and page number of separate document where detailed description of action is provided
1					0	
2					0	
3					0	
4					0	
5					0	
6					0	
7					0	
8					0	
9					0	
10					0	