

## 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, **Bank Baseline**, and **Bank Stress** - 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>	
<b>Current Year:</b>	(Enter appropriate year)
<b>Planning Horizon Year 1:</b>	
<b>Planning Horizon Year 2:</b>	
<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	Actual in \$Millions as of date	PQ 1	PQ 2	PQ 3	Projected in \$Millions					PQ 7	PQ 8	PQ 9	Sums in \$Millions		
					PQ 4	PQ 5	PQ 6	PQ 1 - PQ 4	PQ 5 - PQ 8				9-Quarter		
<b>LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST</b>															
1	<b>Real Estate Loans (in Domestic Offices)</b>														
2	<b>First Lien Mortgages</b>														
3	First Lien Mortgages														
4	First Lien HELOAN														
5	<b>Second / Junior Lien Mortgages</b>														
6	Closed-End Junior Liens														
7	HELOCs														
8	<b>CRE Loans</b>														
9	Construction														
10	Multifamily														
11	Nonfarm, Non-residential														
12	Owner-Occupied														
13	Non-Owner-Occupied														
14	Loans Secured by Farmland														
15	<b>Real Estate Loans (Not in Domestic Offices)</b>														
16	First Lien Mortgages														
17	Second / Junior Lien Mortgages														
18	<b>CRE Loans</b>														
19	Construction														
20	Multifamily														
21	Nonfarm, Non-residential														
22	Owner-Occupied														
23	Non-Owner-Occupied														
24	Loans Secured by Farmland														
25	<b>C&amp;I Loans</b>														
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>														
31	Auto Loans														
32	Student Loans														
33	Other loans backed by securities (non-purpose lending)														
34	Other														
35	<b>Other Loans</b>														
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														
41	All Other Loans (exclude consumer loans)														
42	All Other Leases														
43	<b>Total Loans and Leases</b>														
<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>														
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>														
50	Residential Mortgages														
51	CRE Loans														
52	Loans Secured by Farmland														
53	<b>C&amp;I Loans</b>														
54	<b>Credit Cards</b>														

**Bank Income Statement**

Item	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 1 - PQ 4	PQ 5 - PQ 8	9-Quarter	
55	Other Consumer													
56	All Other Loans and Leases													
57	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option													
<b>TRADING ACCOUNT</b>														
58	Trading Mark-to-market (MTM) Losses													
59	Trading Issuer Default Losses (Trading IDR)													
60	Counterparty Credit MTM Losses (CVA losses)													
61	Counterparty Default Losses													
62	Total Trading and Counterparty													
<b>OTHER LOSSES</b>														
63	Goodwill impairment													
64	Valuation Adjustment for firm's own debt under fair value option (FVO)													
65	Other Losses (describe in supporting documentation)													
66	Total Other Losses													
67	Total Losses													
<b>ALLOWANCE FOR LOAN and LEASE LOSSES</b>														
68	ALLL, prior quarter													
69	Real Estate Loans (in Domestic Offices)													
70	Residential Mortgages													
71	First Lien Mortgages													
72	Closed-End Junior Liens													
73	HELOCs													
74	CRE Loans													
75	Construction													
76	Multifamily													
77	Nonfarm, Non-residential													
78	Loans Secured by Farmland													
79	Real Estate Loans (Not in Domestic Offices)													
80	Residential Mortgages													
81	CRE Loans													
82	Farmland													
83	C&I Loans													
84	C&I Graded													
85	Small Business (Scored/Delinquency Managed)													
86	Business and Corporate Cards													
87	Credit Cards													
88	Other Consumer													
89	All Other Loans and Leases													
90	Unallocated													
91	Provisions during the quarter													
92	Real Estate Loans (in Domestic Offices)													
93	Residential Mortgages													
94	First Lien Mortgages													
95	Closed-End Junior Liens													
96	HELOCs													
97	CRE Loans													
98	Construction													
99	Multifamily													
100	Nonfarm, Non-residential													
101	Loans Secured by Farmland													
102	Real Estate Loans (Not in Domestic Offices)													
103	Residential Mortgages													
104	CRE Loans													
105	Farmland													
106	C&I Loans													

**Bank Income Statement**

Item		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 1 - PQ 4	PQ 5 - PQ 8	9-Quarter		
107	C&I Graded															
108	Small Business (Scored/Delinquency Managed)															
109	Corporate and Business Cards															
110	Credit Cards															
111	Other Consumer															
112	All Other Loans and Leases															
113	Unallocated															
114	Net charge-offs during the quarter															
115	Other ALLL Changes															
116	ALLL, current quarter															
<b>PRE-PROVISION NET REVENUE</b>																
117	Net interest income															
118	Noninterest income															
119	Noninterest expense															
120	Pre-Provision Net Revenue															
<b>CONDENSED INCOME STATEMENT</b>																
121	Pre-Provision Net Revenue															
122	Provisions during the quarter															
123	Total Trading and Counterparty Losses															
124	Total Other Losses															
125	Other Income Statements (I/S) Items															
126	Realized Gains (Losses) on available-for-sale securities, including OTTI															
127	Realized Gains (Losses) on held-to-maturity securities, including OTTI															
128	Income (loss) before taxes and extraordinary items															
129	Applicable income taxes (foreign and domestic)															
130	Income (loss) before extraordinary items and other adjustments															
131	Extraordinary items and other adjustments, net of income taxes															
132	Net income (loss) attributable to Bank and minority interests															
133	Net income (loss) attributable to minority interests															
134	Net income (loss) attributable to Bank															
135	Effective Tax Rate (%)															
<b>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</b>																
136	Reserve, prior quarter															
137	Provisions during the quarter															
138	Net charges during the quarter															
139	Reserve, current quarter															

**Balance Sheet Worksheet: XYZ in Baseline**

Item	Projected in \$Millions								
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
<b>Assets</b>									
<b>SECURITIES</b>									
1	<b>Held to Maturity (HTM)</b>								
2	<b>Available for Sale (AFS)</b>								
3	<b>Total Securities</b>								
Of which:									
4	<b>Securitized (investment grade)</b>								
5	<b>Securitized (non-investment grade)</b>								
<b>Total Loans and Leases</b>									
6	<b>Real Estate Loans (in Domestic Offices)</b>								
7	<b>First Lien Mortgages</b>								
8	First Lien Mortgages								
9	First Lien HELOAN								
10	<b>Second / Junior Lien Mortgages</b>								
11	Closed-End Junior Liens								
12	HELOCs								
13	<b>CRE Loans</b>								
14	Construction								
15	Multifamily								
16	Nonfarm, Non-residential								
17	Owner-Occupied								
18	Non-Owner-Occupied								
19	<b>Loans Secured by Farmland</b>								
20	<b>Real Estate Loans (Not in Domestic Offices)</b>								
21	First Lien Mortgages								
22	Second / Junior Lien Mortgages								
23	<b>CRE Loans</b>								
24	Construction								
25	Multifamily								
26	Nonfarm, Non-residential								
27	Owner-Occupied								
28	Non-Owner-Occupied								
29	Loans Secured by Farmland								
30	<b>C&amp;I Loans</b>								
31	C&I Graded								
32	Small Business (Scored/Delinquency Managed)								
33	Corporate Card								
34	Business Card								
35	<b>Credit Cards</b>								
36	Charge Card								
37	Bank Card								
38	<b>Other Consumer</b>								
39	Auto Loans								

**Balance Sheet Worksheet: XYZ in Baseline**

Item	Projected in \$Millions									
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
40	Student Loans									
41	Other loans backed by securities (non-purpose lending)									
42	Other									
43	<b>Other Loans and Leases</b>									
44	Loans to Foreign Governments									
45	Agricultural Loans									
46	Loans for purchasing or carrying securities (secured or unsecured)									
47	Loans to Depositories and Other Financial Institutions									
48	All Other Loans and Leases									
49	All Other Loans (exclude consumer loans)									
50	All Other Leases									
51	<b>Total Loans and Leases</b>									
<b>LOANS HELD FOR INVESTMENT AT AMORTIZED COST</b>										
52	<b>Real Estate Loans (in Domestic Offices)</b>									
53	<b>First Lien Mortgages</b>									
54	First Lien Mortgages									
55	First Lien HELOAN									
56	<b>Second / Junior Lien Mortgages</b>									
57	Closed-End Junior Liens									
58	HELOCs									
59	<b>CRE Loans</b>									
60	Construction									
61	Multifamily									
62	Nonfarm, Non-residential									
63	Owner-Occupied									
64	Non-Owner-Occupied									
65	Loans Secured by Farmland									
66	<b>Real Estate Loans (Not in Domestic Offices)</b>									
67	First Lien Mortgages									
68	Second / Junior Lien Mortgages									
69	<b>CRE Loans</b>									
70	Construction									
71	Multifamily									
72	Nonfarm, Non-residential									
73	Owner-Occupied									
74	Non-Owner-Occupied									
75	Loans Secured by Farmland									
76	<b>C&amp;I Loans</b>									
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>									
82	Auto Loans									
83	Student Loans									

**Balance Sheet Worksheet: XYZ in Baseline**

Item	Projected in \$Millions								
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
84	Other loans backed by securities (non-purpose lending)								
85	Other								
86	<b>Other Loans and Leases</b>								
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								
92	All Other Loans (exclude consumer loans)								
93	All Other Leases								
94	<b>Total Loans and Leases</b>								
<b>Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>									
95	<b>Real Estate Loans (in Domestic Offices)</b>								
96	First Lien Mortgages								
97	Second / Junior Lien Mortgages								
98	CRE Loans								
99	Loans Secured by Farmland								
100	<b>Real Estate Loans (Not in Domestic Offices)</b>								
101	Residential Mortgages								
102	CRE Loans								
103	Loans Secured by Farmland								
104	<b>C&amp;I Loans</b>								
105	<b>Credit Cards</b>								
106	<b>Other Consumer</b>								
107	<b>Other Loans and Leases</b>								
108	<b>Total Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>								
109	<b>Unearned Income on Loans</b>								
110	<b>Allowance for Loan and Lease Losses</b>								
111	<b>Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses</b>								
<b>TRADING</b>									
112	Trading Assets								
<b>INTANGIBLES</b>									
113	Goodwill								
114	Mortgage Servicing Rights								
115	Purchased Credit Card Relationships and Nonmortgage Servicing Rights								
116	All Other Identifiable Intangible Assets								
117	<b>Total Intangible Assets</b>								
<b>OTHER</b>									
118	Cash and cash equivalent								
119	Federal funds sold								

**Balance Sheet Worksheet: XYZ in Baseline**

Item	Projected in \$Millions								
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
120	<b>Securities purchased under agreements to resell</b>								
121	<b>Premises and Fixed Assets</b>								
122	<b>OREO</b>								
123	Commercial								
124	Residential								
125	Farmland								
126	<b>Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)</b>								
127	Autos								
128	Other								
129	<b>Other Assets</b>								
130	<b>Total Other</b>								
131	<b>TOTAL ASSETS</b>								
<b>Liabilities</b>									
132	<b>Deposits in domestic offices</b>								
133	<b>Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</b>								
134	<b>Deposits</b>								
135	<b>Federal funds purchased and securities sold under agreements to repurchase</b>								
136	<b>Trading Liabilities</b>								
137	<b>Other Borrowed Money</b>								
138	<b>Subordinated Notes and Debentures</b>								
139	<b>Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities</b>								
140	<b>Other Liabilities</b>								
141	<b>Memo: Allowance for off-balance sheet credit exposures</b>								
142	<b>Total Liabilities</b>								
<b>Equity Capital</b>									
143	<b>Perpetual Preferred Stock and Related Surplus</b>								
144	<b>Common Stock (Par Value)</b>								
145	<b>Surplus (Exclude All Surplus Related to Preferred Stock)</b>								
146	<b>Retained Earnings</b>								
147	<b>Accumulated Other Comprehensive Income (AOCI)</b>								
148	<b>Other Equity Capital Components</b>								
149	<b>Total Bank Equity Capital</b>								
150	<b>Noncontrolling (Minority) Interests in Consolidated Subsidiaries</b>								



**Balance Sheet Worksheet: XYZ in Baseline**

Item		Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
151	<b>Total Equity Capital</b>									
	Other									
152	<b>Unused Commercial Lending Commitments and Letters of Credit</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>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.





Capital Worksheet (DFAST): XYZ in Baseline

Item	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 1 - PQ 4	PQ 5 - PQ 8	9-Quarter			
39	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 79)															
40	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 84)															
41	Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions															
42	Total adjustments and deductions for common equity tier 1 capital (sum of items 37 through 41)															
43	Common equity tier 1 capital															
<i>Additional tier 1 capital</i>																
44	Additional tier 1 capital instruments plus related surplus															
45	Non-qualifying capital instruments subject to phase out from additional tier 1 capital															
46	Tier 1 minority interest not included in common equity tier 1 capital															
47	Additional tier 1 capital before deductions															
48	Additional tier 1 capital deductions															
49	Additional tier 1 capital															
<i>Tier 1 capital</i>																
50	Tier 1 capital (sum of items 43 and 49)															
<i>Tier 2 capital</i>																
51	Tier 2 capital instruments plus related surplus															
52	Non-qualifying capital instruments subject to phase out from tier 2 capital															
53	Total capital minority interest that is not included in tier 1 capital															
54	Allowance for loan and lease losses includable in tier 2 capital															
55	(Advanced approaches banks that exit parallel run only): eligible credit reserves includable in tier 2 capital															
56	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															
57	Tier 2 capital before deductions															
58	(Advanced approaches banks that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures															
59	Tier 2 capital deductions															
60	Tier 2 capital															
61	(Advanced approaches banks that exit parallel run only): Tier 2 capital, reflective of transition procedures															
<i>Total capital</i>																
62	Total capital (sum of items 50 and 60)															
63	(Advanced approaches banks that exit parallel run only): Total capital(sum of items 50 and 61)															
<i>Threshold Deductions Calculations</i>																
<i>Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs</i>																
64	Aggregate non-significant investments in the capital of unconsolidated financial institutions, including in the form of common stock, additional tier 1, and tier 2 capital															
65	10 percent common equity tier 1 deduction threshold for non-significant investments in the capital of unconsolidated financial institutions in the form of common stock															
66	Amount of non-significant investments that exceed the 10 percent deduction threshold for non-significant investments															

Capital Worksheet (DFAST): XYZ in Baseline

Item	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 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
<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>													
67	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock												
68	Permitted offsetting short positions in relation to the specific gross holdings included above												
69	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 67 minus 68 or zero)												
70	10 percent common equity tier 1 deduction threshold (10 percent of item 36)												
71	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 69 minus item 70 or zero)												
<i>MSAs, net of associated DTLs</i>													
72	Total mortgage servicing assets classified as intangible												
73	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards												
74	Mortgage servicing assets net of related deferred tax liabilities (item 72 minus item 73)												
75	10 percent common equity tier 1 deduction threshold (10 percent of item 36)												
76	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 74 minus item 75 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>													
77	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs												
78	10 percent common equity tier 1 deduction threshold (10 percent of item 36)												
79	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 77 minus item 78 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>													
80	Sum of items 69, 74, and 77												
81	15 percent common equity tier 1 deduction threshold												
82	Sum of items 71, 76, and 79												
83	Item 80 minus item 82												
84	Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold, prior transition provision (greater of item 83 minus item 81 or zero)												
<b>Total Assets for the Leverage Ratio</b>													
85	Average total consolidated assets												
86	Deductions from common equity tier 1 capital and additional tier 1 capital												
87	Other deductions from (additions to) assets for leverage ratio purposes												
88	Total assets for the leverage ratio (item 85 minus items 86 and 87)												
<b>REGULATORY CAPITAL AND RATIOS</b>													
89	Common equity tier 1 (item 43)												
90	Tier 1 capital per revised regulatory capital rule (item 50)												
91	Total capital per revised regulatory capital rule (item 62)												



Capital Worksheet (DFAST): XYZ in Baseline

Item	Actual in \$Millions	Projected in \$Millions									Sums in \$Millions		
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
114	(d) Enter the amount of taxes previously paid that the bank could recover through loss carrybacks if the bank temporary differences (both deductible and taxable) fully reverse at the report date****												
109	Potential net operating loss carrybacks												
110	Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross of related valuation allowances												
111	Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit carryforwards												
112	Deferred tax assets arising from temporary differences, net of DTLs												
113	Valuation allowances related to DTAs arising from temporary differences												
	Supplemental Capital Action Information (report in \$Millions unless otherwise noted)*****												
114	Cash dividends declared on common stock												
115	Common shares outstanding (Millions)												
116	Common dividends per share (\$)												
117	Issuance of common stock for employee compensation												
118	Other issuance of common stock												
119	Total issuance of common stock												
121	Other share repurchase												
122	Total share repurchases												
	Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital												
123	Outstanding trust preferred securities												
124	Trust preferred securities included in Item 49												
	Memoranda												
	*Please break out and explain below other adjustments to equity capital:												
125													

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

Item	Actual in \$Millions	Projected in \$Millions									Sums in \$Millions	
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8



\*\*\*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 114 as follows:

126	Taxes paid during the fiscal year ended two years ago, assuming that fiscal years align with calendar years	
127	Taxes paid during the fiscal year ended one year ago, assuming that fiscal years align with calendar years	
128	Taxes paid through the as-of date of the current fiscal year, assuming that fiscal years align with calendar years	

\*\*\*\*\*Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the RI-A buckets):

129	
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The following cells provide checks of the internal consistency of the projected schedules. Please ensure that these cells are all "TRUE" before the worksheet is submitted.

Disallowed DTA



**Standardized RWA Worksheet: XYZ in Baseline**

	Actual in \$Millions as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
		Projected in \$Millions								
<b>Standardized Approach (Revised regulatory capital rule, July 2013)</b>										
<b>Balance Sheet Asset Categories</b>										
1 Cash and balances due from depository institutions										
<del>2 Federal funds sold and securities purchased under agreements to resell</del>										
2a Securities (excluding securitizations): Held-to-maturity										
2b Securities (excluding securitizations): Available-for-sale										
3 Federal funds sold										
<b>Loans and leases on held for sale</b>										
4a Residential Mortgage exposures										
4b High Volatility Commercial Real Estate (HVCRE) exposures										
4c Exposures past due 90 days or more on nonaccrual										
4d All other exposures										
<b>Loans and leases, net of unearned income</b>										
5a Residential mortgage exposures										
5b High Volatility Commercial Real Estate (HVCRE) Exposures										
5c Exposures past due 90 days or more on nonaccrual										
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 contributions to central counterparties										
<b>On-balance sheet securitization exposures</b>										
8a Held-to-maturity securities										
8b Available-for-sale securities										
8c Trading assets that receive standardized charges										
8d All other on-balance sheet securitization exposures										
9 Off-balance sheet securitization exposures										
<b>10 RWA for Balance Sheet Asset Categories (sum of items 1 through 8d)</b>										
<b>Derivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures)</b>										
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
- 17a Unused commitments: Original maturity of one year or less, excluding ABCP conduits
- 17b Unused commitments: Original maturity of one year or less to ABCP
- 17c Unused commitments: Original maturity exceeding one year
- 18 Unconditionally cancelable commitments
- 19 Over-the-counter derivatives
- 20 Centrally cleared derivatives

21 Unsettled transactions (failed trades)

22 RWA for Assets, Derivatives and Off-Balance-Sheet Asset Categories (sum of items 9 through 21)

23 RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold

Market Risk

24 Value-at-risk(VaR)-based capital requirement

25 Stressed VaR-based capital requirement

26 Incremental risk capital requirement

26 Debt Positions

27 Equity Positions

Capital requirements for securitization positions using the SSFA or applying a specific risk-weighting factor of 1250 percent

28 Standardized measure of specific risk add-ons (sum of items 26, 27, and 28)

30 Incremental risk charge requirement

31 Modeled comprehensive risk measure

32 Standardized measure of specific risk add-ons for net long correlation trading positions

33 Standardized measure of specific risk add-ons for net short correlation trading positions

34 Standardized measure of specific risk add-ons (greater of item 32 or 33)

35 Surcharge for modeled correlation trading positions (Item 34 multiplied by 0.08)

36 Comprehensive risk capital measure requirement (excluding non-modeled correlation)

37 Non-modeled Securitization

38 Net Long

39 Net Short

40 Specific risk add-on (excluding securitization and correlation)

41 Sovereign debt positions

42 Government sponsored entity debt positions

43 Depository institution, foreign bank, and credit union debt positions

44 Public sector entity debt positions

45 Corporate debt positions

46 Equity

37 Capital requirement for all de minimis exposures


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38 Additional capital requirement  
 39 Sum of item 37 and 38  
 40 Standardized market risk-weighted assets  
 38 Market risk equivalent assets

41 Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve (sum of items 22 and 40)

42 LESS: Excess allowance for loan and lease losses

43 LESS: Allocated transfer risk reserve

44 Total risk-weighted assets (item 40 minus items 42 and 43)

**Memoranda Items -- Derivatives**

45 Current credit exposure across all derivative contracts covered by the regulatory capital rule

46 Notional principal amounts of over-the-counter derivative contracts (sum of lines 47a through 47g)

- 47a Interest rate
- 47b Foreign exchange rate and gold
- 47c Credit (investment grade reference asset)
- 47d Credit (non-investment grade reference asset)
- 47e Equity
- 47f Precious metals (except gold)
- 47g Other

48 Notional principal amounts of centrally cleared derivative contracts (sum of lines 49a through 49g)

- 49a Interest rate
- 49b Foreign exchange rate and gold
- 49c Credit (investment grade reference asset)
- 49d Credit (non-investment grade reference asset)
- 49e Equity
- 49f Precious metals (except gold)
- 49g Other


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Advanced RWA Worksheet: XYZ in Baseline

Please note that for purposes of DFAST 2017, Banks are not required to complete the following worksheet

		Actual in \$Millions as of date	PQ 1	PQ 2	PQ 3	Projected in \$Millions					
						PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
<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>										
2	Wholesale Exposures										
	Corporate										
3	Balance Sheet Amount										
4	RWA										
	Bank										
5	Balance Sheet Amount										
6	RWA										
	Sovereign										
7	Balance Sheet Amount										
8	RWA										
	IPRE										
9	Balance Sheet Amount										
10	RWA										
	HVCRE										
11	Balance Sheet Amount										
12	RWA										
13	Counterparty Credit Risk										
14	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—EAD adjustment method										
15	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—collateral reflected in LGD										
16	RWA of eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment method										
17	RWA of eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected in LGD										
18	RWA of OTC derivatives—no cross-product netting—EAD adjustment method										
19	RWA of OTC derivatives—no crossproduct netting—collateral reflected in LGD										
20	Retail Exposures										
	Residential mortgage— closed-end first lien exposures										
21	Balance Sheet Amount										
22	RWA										
	Residential mortgage— closed-end junior lien exposures										
23	Balance Sheet Amount										
24	RWA										
	Residential mortgage—revolving exposures										
25	Balance Sheet Amount										
26	RWA										
	Qualifying revolving exposures										
27	Balance Sheet Amount										
28	RWA										
	Other retail exposures										
29	Balance Sheet Amount										
30	RWA										
	Securitization Exposures (72 Federal Register 69288, December 7, 2007)										
31	Balance Sheet Amount										
32	RWA										

33	Securitization Exposures (Revised regulatory capital rule, July 2013) Subject to supervisory formula approach (SFA)										
34	Balance Sheet Amount										
35	RWA										
	Subject to simplified supervisory formula approach (SSFA)										
36	Balance Sheet Amount										
37	RWA										
	Subject to 1,250% risk-weight										
38	Balance Sheet Amount										
39	RWA										
40	Cleared Transactions (Revised regulatory capital rule, July 2013)										
	Derivative contracts and netting sets to derivatives										
41	Balance Sheet Amount										
42	RWA										
	Repo-style transactions										
43	Balance Sheet Amount										
44	RWA										
	Default fund contributions										
45	Balance Sheet Amount										
46	RWA										
47	Equity Exposures RWA										
	Other Assets										
48	Balance Sheet Amount										
49	RWA										
50	CVA Capital Charge (risk-weighted asset equivalent)(Revised regulatory capital rule, July 2013)										
51	Advanced CVA Approach										
52	Unstressed VaR with Multipliers										
53	Stressed VaR with Multipliers										
54	Simple CVA Approach										
55	Assets subject to the general risk-based capital requirements										
	<b>Operational RWA</b>										
56	Operational RWA										
57	Total risk-based capital requirement for operational risk without dependence assumptions										
<b>Market Risk</b>											
	<b>Market RWA</b>										
58	VaR-based capital requirement										
59	Stressed VaR-based capital requirement										
60	Incremental risk capital requirement										
61	Comprehensive risk capital requirement (excluding non-modeled correlation)										
62	Non-modeled Securitization										
63	Net Long										
64	Net Short										
65	Specific risk add-on (excluding securitization and correlation)										
66	Sovereign debt positions										
67	Government sponsored entity debt positions										
68	Depository institution, foreign bank, and credit union debt positions										
69	Public sector entity debt positions										
70	Corporate debt positions										
71	Equity										

72 Capital requirement for de minimis exposures

73 Market risk equivalent assets

74 **Other RWA**

75 **Excess eligible credit reserves not included in tier 2 capital**

76 **Total RWA**


**Retail Balance and Loss Projection Worksheet: XYZ in Baseline**

Item	Actual in \$Millions				Projected in \$Millions					
	Q4 Actual	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
<b>First Lien Mortgages (in Domestic Offices)</b>										
1	Balances									
2	New originations									
3	Paydowns									
4	Asset Purchases									
5	Asset Sales									
6	Loan Losses									
7	Cumulative interim loan losses - Non PCI									
8	Cumulative interim loan losses - PCI									
<b>First Lien HELOANs (in Domestic Offices)</b>										
9	Balances									
10	New originations									
11	Paydowns									
12	Asset Purchases									
13	Asset Sales									
14	Loan Losses									
15	Cumulative interim loan losses - Non PCI									
16	Cumulative interim loan losses - PCI									
<b>Closed-End Junior Liens (in Domestic Offices)</b>										
17	Balances									
18	New originations									
19	Paydowns									
20	Asset Purchases									
21	Asset Sales									
22	Loan Losses									
23	Cumulative interim loan losses - Non PCI									
24	Cumulative interim loan losses - PCI									
<b>HELOCs (in Domestic Offices)</b>										
25	Balances									
26	Balance from vintages < PQ 1									
27	Balance from vintage PQ 1 - PQ 5									
28	Balance from vintage PQ 6 - PQ 9									
29	Paydowns									
30	Asset Purchases									
31	Asset Sales									
32	Loan Losses									
33	Cumulative interim loan losses - Non PCI									
34	Cumulative interim loan losses - PCI									
<b>First Lien Mortgages and HELOANs (International)</b>										
35	Balances									
36	New originations									
37	Paydowns									
38	Asset Purchases									
39	Asset Sales									
40	Loan Losses									
41	Cumulative interim loan losses - Non PCI									
42	Cumulative interim loan losses - PCI									
<b>Closed-End Junior Liens and HELOCs (International)</b>										
43	Balances									
44	New originations									
45	Paydowns									
46	Asset Purchases									
47	Asset Sales									
48	Loan Losses									
49	Cumulative interim loan losses - Non PCI									
50	Cumulative interim loan losses - PCI									
<b>Corporate Card (Domestic)</b>										
51	Balances									
52	Paydowns									
53	Asset Purchases									
54	Asset Sales									
55	Loan Losses									
<b>Business Card (Domestic)</b>										
56	Balances									
57	Paydowns									
58	Asset Purchases									
59	Asset Sales									
60	Loan Losses									
<b>Charge Card (Domestic)</b>										
61	Balances									
62	Balance from vintages < PQ 1									
63	Balance from vintage PQ 1 - PQ 5									
64	Balance from vintage PQ 6 - PQ 9									
65	Paydowns									
66	Asset Purchases									
67	Asset Sales									
68	Loan Losses									
<b>Bank Card (Domestic)</b>										
69	Balances									
70	Balance from vintages < PQ 1									
71	Balance from vintage PQ 1 - PQ 5									
72	Balance from vintage PQ 6 - PQ 9									
73	Paydowns									
74	Asset Purchases									
75	Asset Sales									
76	Loan Losses									
<b>Business and Corporate Card (International)</b>										
77	Balances									
78	Paydowns									
79	Asset Purchases									
80	Asset Sales									
81	Loan Losses									
<b>Bank and Charge Card (International)</b>										
82	Balances									
83	Paydowns									
84	Asset Purchases									
85	Asset Sales									
86	Loan Losses									
<b>Auto Loans (Domestic)</b>										
87	Balances									
88	New originations									
89	Paydowns									
90	Asset Purchases									
91	Asset Sales									
92	Loan Losses									
<b>Auto Loans (International)</b>										
93	Balances									
94	New originations									
95	Paydowns									
96	Asset Purchases									
97	Asset Sales									
98	Loan Losses									
<b>Auto Leases (Domestic)</b>										
99	Balances									
100	New originations									
101	Paydowns									
102	Asset Purchases									
103	Asset Sales									

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



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 OF RETAIL REPURCHASE EXPOSURES SCHEDULE

\$Millions	Vintage													Unallocated	Total	Scenarios for which row should be reported			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016						
Original-UPB																			Covered Insitution Baseline Only
Original-UPB (Excluding Exempt Population)																			Covered Insitution Baseline Only
Outstanding-UPB (Excluding Exempt Population)																			Covered Insitution Baseline Only
Delinquency Status-as-of-3Q (Excluding Exempt Population)																			
																			Covered Insitution Baseline Only
																			Covered Insitution Baseline Only
																			Covered Insitution Baseline Only
																			Covered Insitution Baseline Only
																			All Scenarios
																			All Scenarios

Delinquency Validity Check

1

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

\$Millions	Vintage													Unallocated	Total	Scenarios for which row should be reported			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016						
Original-UPB																			Covered Insitution Baseline Only
Original-UPB (Excluding Exempt Population)																			Covered Insitution Baseline Only
Outstanding-UPB (Excluding Exempt Population)																			Covered Insitution Baseline Only
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)																			All Scenarios

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

\$Millions	Projected in \$Millions										Total	Scenarios
	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later		
Projected Future Losses to Bank Charged to Repurchase Reserve	(cells in this row shifted over)											All Scenarios

Projection Validity Check

1

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

\$Millions	Vintage													Unallocated	Total	Scenarios for which row should be reported			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016						
Original-UPB																			Covered Insitution Baseline Only
Original-UPB (Excluding Exempt Population)																			Covered Insitution Baseline Only
Outstanding-UPB (Excluding Exempt Population)																			Covered Insitution Baseline Only
Delinquency Status-as-of-3Q (Excluding Exempt Population)																			
																			Covered Insitution Baseline Only
																			Covered Insitution Baseline Only
																			Covered Insitution Baseline Only
																			Covered Insitution Baseline Only
																			All Scenarios
																			All Scenarios

Delinquency Validity Check

1

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

\$Millions	Vintage													Unallocated	Total	Scenarios for which row should be reported			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016						
Original-UPB																			Covered Insitution Baseline Only
Original-UPB (Excluding Exempt Population)																			Covered Insitution Baseline Only
Outstanding-UPB (Excluding Exempt Population)																			Covered Insitution Baseline Only
Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population)																			All Scenarios

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

\$Millions	Projected in \$Millions										Total	Scenarios
	PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	PQ8	PQ9	PQ10 or Later		
Projected Future Losses to Bank Charged to Repurchase Reserve	(cells in this row shifted over)											All Scenarios

Projection Validity Check

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 OF RETAIL REPURCHASE EXPOSURES SCHEDULE

\$Millions	Vintage													Unallocated	Total	Scenarios for which row should be reported			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016						
Original-UPB																			Covered Insitution Baseline Only
Original-UPB (Excluding Exempt Population)																			Covered Insitution Baseline Only
Outstanding-UPB (Excluding Exempt Population)																			Covered Insitution Baseline Only
Delinquency Status-as-of-3Q (Excluding Exempt Population)																			
																			Covered Insitution Baseline Only
																			Covered Insitution Baseline Only
																			Covered Insitution Baseline Only
																			Covered Insitution Baseline Only
																			All Scenarios
																			All Scenarios

Delinquency Validity Check

1





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

**Loans Securitized with Monoline Insurance**

Original UPB—Loans covered by completed settlements (Total)

Original UPB—Loans covered by completed settlements (No remaining liability)

Original UPB—Loans covered by completed settlements (liability remains)

Total Settlement paid

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

	2004	2005	2006	2007	2008	2009	2010	Vintage 2011	2012	2013	2014	2015	2016	Unallocated	Total
Original UPB—Loans covered by completed settlements (Total)															
Original UPB—Loans covered by completed settlements (No remaining liability)															
Original UPB—Loans covered by completed settlements (liability remains)															
Total Settlement paid															

**Loans Securitized without Monoline Insurance**

Original UPB—Loans covered by completed settlements (Total)

Original UPB—Loans covered by completed settlements (No remaining liability)

Original UPB—Loans covered by completed settlements (liability remains)

Total Settlement paid

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

	2004	2005	2006	2007	2008	2009	2010	Vintage 2011	2012	2013	2014	2015	2016	Unallocated	Total
Original UPB—Loans covered by completed settlements (Total)															
Original UPB—Loans covered by completed settlements (No remaining liability)															
Original UPB—Loans covered by completed settlements (liability remains)															
Total Settlement paid															

**Whole Loans Sold**

Original UPB—Loans covered by completed settlements (Total)

Original UPB—Loans covered by completed settlements (No remaining liability)

Original UPB—Loans covered by completed settlements (liability remains)

Total Settlement paid

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

	2004	2005	2006	2007	2008	2009	2010	Vintage 2011	2012	2013	2014	2015	2016	Unallocated	Total
Original UPB—Loans covered by completed settlements (Total)															
Original UPB—Loans covered by completed settlements (No remaining liability)															
Original UPB—Loans covered by completed settlements (liability remains)															
Total Settlement paid															











**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>				

**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.

**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>																																				

\*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.

Projected OCI and Fair Value for AFS Securities: XYZ in Baseline

Projected OCI and Fair Value for AFS Securities

Banks should estimate and provide fair market values of AFS securities based on a re-pricing of positions held on the reporting date. Responses for Fair Market Values and Projected OCI should be provided in \$Millions. The "Fair Value Change Rate" should be estimated based on the re-pricing of positions held at the beginning of each quarter. The ratio should be determined based upon the rate of fair value change at a portfolio level based upon a weighted average basis of the change between beginning and ending fair value for each asset (The "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value). Responses should be provided as a % ratio.

	Total Actual Fair Market Value MM/DD/YYYY	Projected OCI Based on Macro-Economic Scenario																											
		Beginning Fair Market Value PQ 1	Fair Value Rate of Change PQ1	Projected OCI - PQ 1	Beginning Fair Market Value PQ 2	Fair Value Rate of Change PQ2	Projected OCI - PQ 2	Beginning Fair Market Value PQ 3	Fair Value Rate of Change PQ3	Projected OCI - PQ 3	Beginning Fair Market Value PQ 4	Fair Value Rate of Change PQ4	Projected OCI - PQ 4	Beginning Fair Market Value PQ 5	Fair Value Rate of Change PQ5	Projected OCI - PQ 5	Beginning Fair Market Value PQ 6	Fair Value Rate of Change PQ6	Projected OCI - PQ 6	Beginning Fair Market Value PQ 7	Fair Value Rate of Change PQ7	Projected OCI - PQ7	Beginning Fair Market Value PQ 8	Fair Value Rate of Change PQ8	Projected OCI - PQ 8	Beginning Fair Market Value PQ 9	Fair Value Rate of Change PQ9	Projected OCI - PQ 9	Total Projected OCI in all Quarters
1	Agency MBS																												
2	Auction Rate Securities																												
3	CDO																												
4	ELO																												
5	EMBS																												
6	Common Stock (Equity)																												
7	Auto ABS																												
8	Credit Card ABS																												
9	Student Loan ABS																												
10	Other ABS (incl 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>																												

\*For Other AFS securities, please provide name of

**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*		

\*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.

**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.

## 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	
4	<del>Other CCR Losses</del>	
4	Other Counterparty Losses	

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 risk segment~~ 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) Risk Segment	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







34	Marketing Expense								
34A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)								
34B	Other								
35	Other Real Estate Owned Expense								
36	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 141 (RCFDB557) in Balance Sheet)								
37	Other Non-Interest Expense (4)								
<b>38 Total Non-Interest Expense (3)</b>									
<b>39 Projected PPNR (5)</b>									
40	Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27)								
41	Goodwill Impairment								
42	Loss resulting from trading shock exercise (if applicable) (24) (25)								

**Footnotes to the PPNR Projections Worksheet**

- (1) Amount should equal item 49 of the PPNR NII Worksheet, if completed.
- (2) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 40.
- (3) Excludes Goodwill Impairment included in item 41.
- (4) Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are reported without further breakout:

N4a	<input type="text"/>	(see values in row below)
N4b	<input type="text"/>	<input type="text"/>
N4c	<input type="text"/>	(see values in row below)
N4d	<input type="text"/>	<input type="text"/>
N4e	<input type="text"/>	(see values in row below)
N4f	<input type="text"/>	<input type="text"/>
N4g	<input type="text"/>	(see values in row below)
N4h	<input type="text"/>	<input type="text"/>
N4i	<input type="text"/>	(see values in row below)
N4j	<input type="text"/>	<input type="text"/>
N4k	<input type="text"/>	(see values in row below)
N4l	<input type="text"/>	<input type="text"/>
N4m	<input type="text"/>	(see values in row below)
N4n	<input type="text"/>	<input type="text"/>
N4o	<input type="text"/>	(see values in row below)
N4p	<input type="text"/>	<input type="text"/>
N4q	<input type="text"/>	(see values in row below)
N4r	<input type="text"/>	<input type="text"/>
N4s	<input type="text"/>	(see values in row below)
N4t	<input type="text"/>	<input type="text"/>
N4u	<input type="text"/>	(see values in row below)
N4v	<input type="text"/>	<input type="text"/>

- (5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 40-41.
- (6) Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.
- (7) See instructions for guidance on related thresholds. List segments included in this line item.
- (8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.
- (9) List segments from which item was excluded:
- (10) Include domestic bank issued credit and charge cards including those that result from a partnership agreement.
- (11) Applies to line items 1A-1F; US and Puerto Rico only.

- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items **14N** or **30**, as applicable.
- (13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.
- (16) Revenues from regions outside the US and Puerto Rico.
- (17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.
- (18) Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.
  
- (19) Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.
- (20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.
- (21) Include MSR changes under both FV and LOCOM accounting methods.
- (22) Among items included here are debit card contra-revenues and overdraft waivers, as applicable.
  
- (23) Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.
  
- (24) Banks should not report changes in value of the MSR asset or hedges within the trading book.
- (25) List segments from which item was excluded:
- (26) Exclude result of trading shock exercise (where applicable), as it is reported in item **42**.
- (27) List Call Report RI Schedule items in which this item is normally reported although excluded from PPNrconb557

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

<b>Net Interest Income agrees between worksheets</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
--	-----	-----	-----	-----	-----	-----	-----	-----	-----

### PPNR Net Interest Income Worksheet: XYZ in Baseline

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

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

		Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
<b>Average Asset Balances (\$Millions) (1)</b>										
1	<b>First Lien Residential Mortgages (in Domestic Offices)</b>									
2	<b>Second / Junior Lien Residential Mortgages (in Domestic Offices)</b>									
2A	Closed-End Junior Liens									
2B	Home Equity Lines Of Credit (HELOCs)									
3	<b>C&amp;I Loans (7)</b>									
4	<b>CRE Loans (in Domestic Offices)</b>									
5	<b>Credit Cards</b>									
6	<b>Other Consumer</b>									
6A	Auto Loans									
6B	Student Loans									
6C	Other, incl. loans backed by securities (non-purpose lending)									
7	<b>Real Estate Loans (Not in Domestic Offices)</b>									
7A	Residential Mortgages (First and Second Lien)									
7B	Other									
8	<b>Other Loans &amp; Leases (10)</b>									
9	<b>Nonaccrual Loans (5)</b>									
10	<b>Securities (AFS and HTM) - Treasuries and Agency Debentures</b>									
11	<b>Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)</b>									
12	<b>Securities (AFS and HTM) - Other</b>									
13	<b>Trading Assets</b>									
14	<b>Deposits with Banks &amp; Other</b>									
15	<b>Other Interest/Dividend Bearing Assets (2)</b>									
16	<b>Other Assets</b>									
17	<b>Total Average Asset Balances</b>									
<b>Average Rates Earned (%) (9)</b>										
18	<b>First Lien Residential Mortgages (in Domestic Offices)</b>									
19	<b>Second / Junior Lien Residential Mortgages (in Domestic Offices)</b>									
19A	Closed-End Junior Liens									
19B	HELOCs									
20	<b>C&amp;I Loans (7)</b>									
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>								
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*Average Liability Rates (%) (9)*

42	<b>Deposits-Domestic (6)</b>								
42A	Non-Interest-Bearing Demand (8)								
42B	Money Market Accounts								
42C	Savings								



- (4) Amount should equal item 13 of the *PPNR Projections Worksheet*.
- (5) Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.
- (6) A sum of average domestic and foreign deposits should be equal to a sum of average RCON6631, RCON6636, RCFD6631, and RCFD6636.
- (7) Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card
- (8) Rates are equal to zero by definition.
- (9) All rates are annualized.
- (10) Include loans secured by farmland here (RCFD1420) and other loans not accounted for in the other categories.
- (11) A Sum of line items 36C and 39 equals a sum of RCFD3190, RCFD3200, and interest-bearing liabilities reported in RCFD2930; line item 40 captures non-interest bearing liabilities in RCFD2930

Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances?	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
--	-----	-----	-----	-----	-----	-----	-----	-----	-----

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



**PPNR Metrics Worksheet: XYZ in Baseline**

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

		Units	Projected								
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
<b>A. Metrics by Business Segment/Line (9)</b>											
<u>Retail and Small Business Segment</u>											
Domestic (24)											
Credit and Charge Cards											
1	Total Open Accounts - End of Period	#									
2	Credit and Charge Card Purchase Volume	\$Millions									
3	Credit and Charge Card Rewards/Partner Sharing Expense (23) (34)	\$Millions									
Mortgages and Home Equity											
4	Average Third-Party Residential Mortgages Serviced (3)	\$Millions									
5	Residential Mortgage Originations Industry Market Size - Volume (25)	\$Millions									
6	Mortgages and Home Equity Sold during the quarter (26)	\$Millions									
7	Servicing Expenses (8)	\$Millions									
Retail and Small Business Deposits											
8	Total Open Checking and Money Market Accounts - End of Period (31)	#									
9	Debit Card Purchase Transactions	#									
International Retail and Small Business (12)											
10	Credit Card Revenues (1)	\$Millions									
<b>Investment Banking Segment (only firms that report greater than \$100 million for an projected quarter in item 16 of the PPNR projections schedule should complete items 11 through 26 below)</b>											
11	Number of Employees (15)	#									
12	Compensation - Total (8)	\$Millions									
13	Stock Based Compensation and Cash Variable Pay (8)	\$Millions									
Advisory											
14	Deal Volume	\$Millions									
15	Industry Market Size - Fees	\$Millions									
16	Industry Market Size - Completed Deal Volume	\$Millions									
17	Backlog (30)	\$Millions									
Equity Capital Markets											
18	Deal Volume	\$Millions									
19	Industry Market Size - Fees	\$Millions									
20	Industry Market Size - Volume	\$Millions									
Debt Capital Markets											
21	Deal Volume	\$Millions									
22	Industry Market Size - Fees	\$Millions									
23	Industry Market Size - Volume	\$Millions									
Syndicated Lending											
24	Deal Volume	\$Millions									
25	Industry Market Size - Fees	\$Millions									
26	Industry Market Size - Volume	\$Millions									
27	<b>Merchant Banking / Private Equity</b> <b>AUM (10)</b>	\$Millions									
<u>Sales and Trading Segment</u>											
27	Number of Employees (15)	#									
28	Total Proprietary Trading Revenue	\$Millions									
28	Compensation - Total (8)	\$Millions									
29	Stock Based Compensation and Cash Variable Pay (8)	\$Millions									
Equities											
30	Average Asset Balance	\$Millions									
Fixed Income											
31	Average Asset Balance	\$Millions									
Commodities											
32	Average Asset Balance	\$Millions									
Prime Brokerage											
33	Average Client Balances (13)	\$Millions									
34	Transaction Volume	\$Millions									
<u>Investment Management Segment</u>											
Asset Management											

35	AUM - Total (10)	\$Millions																		
35A	AUM - Equities	\$Millions																		
35B	AUM - Fixed Income	\$Millions																		
35C	AUM - Other	\$Millions																		
36	Net Inflows/Outflows	\$Millions																		
	<i>Wealth Management/Private Banking</i>																			
37	AUM Fee Earning Client Assets - Total (10)	\$Millions																		
37A	AUM Fee Earning Client Assets - Equities	\$Millions																		
37B	AUM Fee Earning Client Assets - Fixed Income	\$Millions																		
37C	AUM Fee Earning Client Assets - Other	\$Millions																		
38	Net Inflows/Outflows	\$Millions																		
39	Number of Financial Advisors (11)	#																		
	<i>Investment Services Segment</i>																			
	<i>Asset Servicing</i>																			
40	Assets under Custody and Administration	\$Millions																		
	<i>Issuer Services</i>																			
41	Corporate Trust Deals Administered	#																		
	<b>B. Firm Wide Metrics: PPNR Projections Worksheet</b>																			
41	Number of Employees	#																		
42	Revenues - International	\$Millions																		
42A	Revenues - APAC (2) (16)	\$Millions																		
42B	Revenues - EMEA (2) (17)	\$Millions																		
42C	Revenues - LatAm (2) (18)	\$Millions																		
42D	Revenues - Canada (2)	\$Millions																		
43	Revenues - Domestic	\$Millions																		
44	Severance Costs (14)	\$Millions																		
45	Collateral Underlying Operating Leases for Which the Bank is the Lessor (22)	\$Millions																		
45A	Auto	\$Millions																		
45B	Other	\$Millions																		
46	OREO Balance	\$Millions																		
46A	Commercial	\$Millions																		
46B	Residential	\$Millions																		
46C	Farmland	\$Millions																		
47	Non-Recurring PPNR Items (32)	\$Millions																		
48	Trading Revenue	\$Millions																		
49	Net Gains/(Losses) on Sales of Other Real Estate Owned (19)	\$Millions																		
	<b>C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet)</b>																			
50	Carrying Value of Purchased Credit Impaired (PCI) Loans	\$Millions																		
51	Net Accretion of discount on PCI Loans included in interest Revenues	\$Millions																		
52	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)	\$Millions																		
53	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices	%																		
	<b>Quarter End Weighted Average Life of Assets (4) (6)</b>																			
54	First Lien Residential Mortgages (in Domestic Offices) (33)	months																		
55	Closed-End Junior Residential Liens (in Domestic Offices)	months																		
56	Home Equity Lines Of Credit (HELOCs)	months																		
57	C&I Loans	months																		
58	CRE Loans (in Domestic Offices)	months																		
59	Credit Cards	months																		
60	Auto Loans	months																		
61	Student Loans	months																		
62	Other, incl. loans backed by securities (non-purpose lending) (7)	months																		
63	Residential Mortgages (First and Second Lien, Not in Domestic Offices)	months																		
64	Other Real Estate Loans (Not in Domestic Offices)	months																		
65	Other Loans & Leases	months																		
66	Securities (AFS and HTM) - Treasuries and Agency Debentures	months																		
67	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	months																		
68	Securities (AFS and HTM) - Other	months																		
69	Trading Assets	months																		
70	All Other Earning Assets	months																		
	<b>Quarter End Weighted Average Life of Liabilities (4) (6)</b>																			

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

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

79A	Money Market Accounts (for upward rate movements)	basis points																		
79B	Money Market Accounts (for downward rate movements)	basis points																		
79C	Money Market Accounts (Assumed Floor)	basis points																		
80A	Savings (for upward rate movements)	basis points																		
80B	Savings (for downward rate movements)	basis points																		
80C	Savings (Assumed Floor)	basis points																		
81A	NOW, ATS, and other Transaction Accounts (for upward rate movements)	basis points																		
81B	NOW, ATS, and other Transaction Accounts (for downward rate movements)	basis points																		
81C	NOW, ATS, and other Transaction Accounts (Assumed Floor)	basis points																		
82A	Time Deposits (for upward rate movements)	basis points																		
82B	Time Deposits (for downward rate movements)	basis points																		
82C	Time Deposits (Assumed Floor)	basis points																		

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

83A	Foreign Deposits (for upward rate movements)	basis points																		
83B	Foreign Deposits (for downward rate movements)	basis points																		
83C	Foreign Deposits (Assumed Floor)	basis points																		
84A	Foreign Deposits-Time (for upward rate movements)	basis points																		
84B	Foreign Deposits-Time (for downward rate movements)	basis points																		
84C	Foreign Deposits-Time (Assumed Floor)	basis points																		
85	New Domestic Business Pricing for Time Deposits (27)																			
85A	Curve (if multiple terms assumed) (28)																			
85B	Index rate (if single term assumed) (29)																			
85C	Spread relative to the Index Rate (29)	basis points																		

**Footnotes to the PPNR Metrics Worksheet**

- (1) Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.
- (2) Provide regional breakouts for all quarters but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule.
- (3) Average outstanding principal balance fo residential mortgage loans the bank services for others.
- (4) The Weighted Average Life should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or 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 defintions 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)


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


(b) Non Interest Expenses


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


(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?

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