

DFAST-14A Summary Schedule Cover Sheet

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

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

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

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

Please do not change the structure of this workbook.

Please note that unlike Call Report reporting, all actual and projected income statement figures should be reported on a quarterly basis, and not on a cumulative basis.

Institution Name:	XYZ
RSSD ID:	
FDIC Cert:	
Source:	
Current Year:	(Enter appropriate year)
Planning Horizon Year 1:	
Planning Horizon Year 2:	
Submission Date (MM/DD/YYYY):	(Enter date)
When Received:	

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		
LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST															
1	Real Estate Loans (in Domestic Offices)														
2	First Lien Mortgages														
3	First Lien Mortgages														
4	First Lien HELOAN														
5	Second / Junior Lien Mortgages														
6	Closed-End Junior Liens														
7	HELOCs														
8	CRE Loans														
9	Construction														
10	Multifamily														
11	Nonfarm, Non-residential														
12	Owner-Occupied														
13	Non-Owner-Occupied														
14	Loans Secured by Farmland														
15	Real Estate Loans (Not in Domestic Offices)														
16	First Lien Mortgages														
17	Second / Junior Lien Mortgages														
18	CRE Loans														
19	Construction														
20	Multifamily														
21	Nonfarm, Non-residential														
22	Owner-Occupied														
23	Non-Owner-Occupied														
24	Loans Secured by Farmland														
25	C&I Loans														
26	C&I Graded														
27	Small Business (Scored/Delinquency Managed)														
28	Business and Corporate Card														
29	Credit Cards														
30	Other Consumer														
31	Auto Loans														
32	Student Loans														
33	Other loans backed by securities (non-purpose lending)														
34	Other														
35	Other Loans														
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	Total Loans and Leases														
LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION															
44	Real Estate Loans (in Domestic Offices)														
45	First Lien Mortgages														
46	Second / Junior Lien Mortgages														
47	CRE Loans														
48	Loans Secured by Farmland														
49	Real Estate Loans (Not in Domestic Offices)														
50	Residential Mortgages														
51	CRE Loans														
52	Loans Secured by Farmland														
53	C&I Loans														
54	Credit Cards														

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														
TRADING ACCOUNT															
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														
OTHER LOSSES															
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														
ALLOWANCE FOR LOAN and LEASE LOSSES															
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															
PRE-PROVISION NET REVENUE																
117	Net interest income															
118	Noninterest income															
119	Noninterest expense															
120	Pre-Provision Net Revenue															
CONDENSED INCOME STATEMENT																
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 (%)															
REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES																
136	Reserve, prior quarter															
137	Provisions during the quarter															
138	Net charges during the quarter															
139	Reserve, current quarter															

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

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	Other Loans and Leases									
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	Total Loans and Leases									
LOANS HELD FOR INVESTMENT AT AMORTIZED COST										
52	Real Estate Loans (in Domestic Offices)									
53	First Lien Mortgages									
54	First Lien Mortgages									
55	First Lien HELOAN									
56	Second / Junior Lien Mortgages									
57	Closed-End Junior Liens									
58	HELOCs									
59	CRE Loans									
60	Construction									
61	Multifamily									
62	Nonfarm, Non-residential									
63	Owner-Occupied									
64	Non-Owner-Occupied									
65	Loans Secured by Farmland									
66	Real Estate Loans (Not in Domestic Offices)									
67	First Lien Mortgages									
68	Second / Junior Lien Mortgages									
69	CRE Loans									
70	Construction									
71	Multifamily									
72	Nonfarm, Non-residential									
73	Owner-Occupied									
74	Non-Owner-Occupied									
75	Loans Secured by Farmland									
76	C&I Loans									
77	C&I Graded									
78	Small Business (Scored/Delinquency Managed)									
79	Business and Corporate Card									
80	Credit Cards									
81	Other Consumer									
82	Auto Loans									
83	Student Loans									

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	Other Loans and Leases									
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	Total Loans and Leases									
	Loans Held for Sale and Loans Accounted for under the Fair Value Option									
95	Real Estate Loans (in Domestic Offices)									
96	First Lien Mortgages									
97	Second / Junior Lien Mortgages									
98	CRE Loans									
99	Loans Secured by Farmland									
100	Real Estate Loans (Not in Domestic Offices)									
101	Residential Mortgages									
102	CRE Loans									
103	Loans Secured by Farmland									
104	C&I Loans									
105	Credit Cards									
106	Other Consumer									
107	Other Loans and Leases									
108	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option									
109	Unearned Income on Loans									
110	Allowance for Loan and Lease Losses									
111	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses									
	TRADING									
112	Trading Assets									
	INTANGIBLES									
113	Goodwill									
114	Mortgage Servicing Rights									
115	Purchased Credit Card Relationships and Nonmortgage Servicing Rights									
116	All Other Identifiable Intangible Assets									
117	Total Intangible Assets									
	OTHER									
118	Cash and cash equivalent									
119	Federal funds sold									

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

Item		Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
151	Total Equity Capital									

Other

152	Unused Commercial Lending Commitments and Letters of Credit									
-----	--	--	--	--	--	--	--	--	--	--

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.

Balance Sheet

1 1 1 1 1 1 1 1 1 1

Footnotes to the Balance Sheet Worksheet

(1)

Refers to the balance sheet carrying amount of any equipment or other asset rented to 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.

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
Schedule RI-A—Changes in Bank Equity Capital													
1	Total bank equity capital most recently reported for the end of previous QUARTER												
2	Effect of changes in accounting principles and corrections of material accounting errors												
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)												
4	Net income (loss) attributable to bank												
Sale of perpetual preferred stock (excluding treasury stock transactions):													
5	Sale of perpetual preferred stock, gross												
6	Conversion or retirement of perpetual preferred stock												
Sale of common stock:													
7	Sale of common stock, gross												
8	Conversion or retirement of common stock												
9	Sale of treasury stock												
10	Purchase of treasury stock												
11	Changes incident to business combinations, net												
12	Cash dividends declared on preferred stock												
13	Cash dividends declared on common stock												
14	Other comprehensive income												
15	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank												
16	Other adjustments to equity capital (not included above)*												
17	Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)												
Regulatory Capital per Revised Regulatory Capital Rule (July 2013)													
18	AOCI opt-out election? (enter "1" for Yes; enter "0" for No)												
Common equity tier 1													
		As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9		
19	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares												
20	Retained earnings												
21	Accumulated other comprehensive income (AOCI)												
22	Common equity tier 1 minority interest includable in common equity tier 1 capital												
23	Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)												
Common equity tier 1 capital: adjustments and deductions: where applicable, report all line items reflective of transition provisions													
24	Goodwill net of associated deferred tax liabilities (DTLs)												
25	Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs												
26	Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs												
<i>If item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments.</i>													
27	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)												
28	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)												
29	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)												

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			
30	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)															
31	AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)															
	<i>If Item 18 is "0" for "No", complete item 32 only for AOCI related adjustments.</i>															
32	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)															
33	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)															
34	All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions															
35	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															
36	Subtotal (item 23 minus items 24 through 35)															
37	Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 71)															
38	MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 76)															
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 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															

Item	Actual in \$Millions As of Date	Projected in \$Millions									Sums in \$Millions		9-Quarter			
		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				
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															
Total capital																
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)															
Threshold Deductions Calculations																
<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															
10%/15% Threshold Deductions Calculations																
<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)															
MSAs, net of associated DTLs																
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)															
DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs																
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)															
Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)																
80	Sum of items 69, 74, and 77															

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	
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)													
	Total Assets for the Leverage Ratio													
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)													
	REGULATORY CAPITAL AND RATIOS													
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)													
92	(Advanced approaches banks that exit parallel run only): Total capital per revised regulatory capital rule (item 63)													
93	Total risk-weighted assets using standardized approach													
94	(Advanced approaches banks that exit parallel run only): total risk-weighted assets using advanced approaches rules													
95	Total assets for the leverage ratio per revised regulatory capital rule(item 88)													
96	Supplementary Leverage Ratio Exposure													
97	Common equity tier 1 ratio (%)													
98	Common equity tier 1 ratio %(Advanced approaches banks that exit parallel run only)													
99	Tier 1 capital ratio (%)													
100	Tier 1 capital ratio %(Advanced approaches banks that exit parallel run only)													
101	Total capital ratio (%)													
102	Total capital ratio %(Advanced approaches banks that exit parallel run only)													
103	Tier 1 leverage ratio (%)													
104	Supplementary Leverage Ratio													
	Schedule RC-F—Other Assets													
105	Net deferred tax assets													
	Schedule RC-G—Other Liabilities													
106	Net deferred tax liabilities													
	Schedule HC-M—Memoranda													
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													

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	
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

***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 109 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

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

--	--	--	--	--	--	--	--	--	--

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

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

32	Expenses of Premises and Fixed Assets								
33	Amortization Expense and Impairment Losses for Other Intangible Assets								
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)								
38	Total Non-Interest Expense (3)								
39	Projected PPNR (5)								
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		(see values in row below)
N4b		
N4c		(see values in row below)
N4d		
N4e		(see values in row below)
N4f		
N4g		(see values in row below)
N4h		
N4i		(see values in row below)
N4j		
N4k		(see values in row below)
N4l		
N4m		(see values in row below)
N4n		
N4o		(see values in row below)
N4p		
N4q		(see values in row below)
N4r		
N4s		(see values in row below)
N4t		
N4u		(see values in row below)
N4v		

- (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:

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

33	Total Interest Income								
----	------------------------------	--	--	--	--	--	--	--	--

Average Liability Balances (\$Millions)

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

41	Total Average Liability Balances								
----	---	--	--	--	--	--	--	--	--

Average Liability Rates (%) (9)

42	Deposits-Domestic (6)								
42A	Non-Interest-Bearing Demand (8)								
42B	Money Market Accounts								

