DFAST-14A Summary Schedule Cover Sheet

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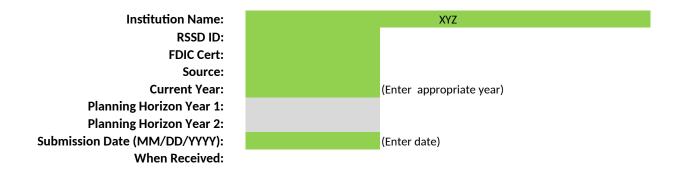
All covered institutions are expected to complete a version of the Summary template for each required scenario - Baseline, Adverse, Severely Adverse - and additional scenarios that are named accordingly.

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.



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

Baseline

Bank Income Statement

		Actual in \$Millions				Droi	jected in \$Millio	·nc					Sums in \$Millions	
Item		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
		40 0. 4410												7 Quarte.
	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 13	Owner-Occupied Non-Owner-Occupied													
13	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 ASSOCIATED FOR LINDER THE FAIR VALUE ORTION													
44	LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION Real Estate Loans (in Domestic Offices)													
44	First Lien Mortgages													
45 46	Second / Junior Lien Mortgages													
46 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													
54	Great Calus													

Bank Income Statement

		Actual in												
		Actual in \$Millions				Proi	ected in \$Milli	ons				!	Sums in \$Millions	5
Item		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
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													
	ANUTA LAGRE													
	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													
0,	Total Coses													
	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 Provisions during the quarter													
91														
92 93	Real Estate Loans (in Domestic Offices) Residential Mortgages													
94	First Lien Mortgages													
95	Closed-End Junior Liens													
96	HELOCs													
97														
98	CRE Loans Construction													
99	Multifamily													
100	Nonfarm, Non-residential													
101	Loans Secured by Farmland													
101	Real Estate Loans (Not in Domestic Offices)													
103	Residential Mortgages													
103	CRE Loans													
105	Farmland													
106	C&I Loans													
100														

Income Statement Worksheet

Bank Income Statement

		Actual in \$Millions				Pro	jected in \$Mill	ions					Sums in \$Millions	
Item		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
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													
								1						
	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													
130	monne (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													
102	Net mestic (1937) actinocasse to ballicard minority interests													
100	Net income (loss) attributable to minority interests													
133	Net income (loss) attributable to Bank													
134	Net Income (1055) attributable to Bank													
405	Effective To Date (V)													
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													

		Projected in \$Millions									
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9	
	Assets										
	CECULDITIES										
	SECURITIES LIABLE MARKET (UTAN)										
1	Held to Maturity (HTM)										
2	Available for Sale (AFS)										
3	Total Securities										
	Of which: Sequilitizations (investment goods)			I							
4	Securitizations (investment grade)										
5	Securitizations (non-investment grade)										
	<u>Total Loans and Leases</u>										
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										

					Pro	jected in \$Milli	ions			
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	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									
00	ordaent Louis									

	Projected in \$Millions											
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9			
Other loans backed by securities (non-purpose lending)												
Other												
Other Loans and Leases												
Loans to Foreign Governments												
Agricultural Loans												
Loans for purchasing or carrying securities (secured or unsecured)												
Loans to Depositories and Other Financial Institutions												
All Other Loans and Leases												
All Other Loans (exclude consumer loans)												
All Other Leases												
Total Loans and Leases												
Loans Held for Sale and Loans Accounted for under the Fair Value Option												
Real Estate Loans (in Domestic Offices)												
First Lien Mortgages												
Second / Junior Lien Mortgages												
CRE Loans												
Loans Secured by Farmland												
Real Estate Loans (Not in Domestic Offices)												
Residential Mortgages												
CRE Loans												
Loans Secured by Farmland												
C&I Loans												
Credit Cards												
Other Consumer												
Other Loans and Leases												
Total Loans Held for Sale and Loans Accounted for under the Fair Value Option												
Unearned Income on Loans												
Allowance for Loan and Lease Losses												
Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses												
<u>TRADING</u>												
Trading Assets												
<u>INTANGIBLES</u>												
Goodwill												
Mortgage Servicing Rights												
Purchased Credit Card Relationships and Nonmortgage Servicing Rights												
All Other Identifiable Intangible Assets												
Total Intangible Assets												
<u>other</u>												
Cash and cash equivalent							T 7					
			+						-			
Federal funds sold			1	1			i					

		Projected in \$Millions PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ 6 PQ 7 PQ 8 PG												
Item		PQ 1	PQ 2	PQ 3				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													
404	TOTAL ACCETS		i											
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 Capit	tal												
140	Downstrial Duefound Stock and Deleted Crumbus													
143	Perpetual Preferred Stock and Related Surplus													
144	Common Stock (Par Value) Surplus (Exclude All Surplus Related to Preferred Stock)													
145 146	Surplus (Exclude All Surplus Related to Preferred Stock) Retained Earnings													
146 147	Accumulated Other Comprehensive Income (AOCI)													
148	Other Equity Capital Components													
1-10	enter Equity suprice compensate													
149	Total Bank Equity Capital													
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries													
130	HOROTE ORING (PRINOTELY) INTERESTS IN CONSONIDATED SUBSIDIARIES													

					Proj	ected in \$Mill	ions			
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
151	Total Equity Capital									
	Other									
450	Universal Communication of Community and Letters of Condit									
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" be	efore the workshee	et is submitted.							
	Balance Sheet	1	1	1	1	1	1	. 1	1	l 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.

		Actual in \$Millions				Proiec	ted in \$Millio	ons					Sums in \$Millions	
Item		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
1	Schedule RI-A—Changes in Bank Equity Capital 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													
5	Sale of perpetual preferred stock (excluding treasury stock transactions): Sale of perpetual preferred stock, gross									1				
6	Conversion or retirement of perpetual preferred stock													
O	Sale of common stock:													
7	Sale of common stock, gross													
8	Conversion or retirement of common stock													
9	Sale of treasury stock													
10 11	Purchase of treasury stock 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		20.4	20.0	DO 0	20.4	DO 5	DO /	DO 7	20.0	20.0			
19	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9			
	(ESOP) shares													
20	Retained earnings													
21	Accumulated other comprehensive income (AOCI)													
22 23	Common equity tier 1 minority interest includable in common equity tier 1 capital Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)													
20	common equity that 2 service adjustments and deductions (sum of realis 27 through 22)													
	Common equity tier 1 capital: adjustments and deductions:where applicable, report all line items reflective of transition provisions													
	reflective of didination 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													
27	If Item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments. AOCI related adjustments: Net unrealized gains (losses) on available-for-sale securities (if a gain, report													
۷,	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)													

		Actual in \$Millions		Projected in \$Millions									Sums in \$Millions	
Item		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
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)	AS OF Date	rų i	FQZ	rqs	rq+	FQ3	140	rq,	FQU	rq7	741-744	FQ3-FQ0	7-Quarter
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)													
	If Item 18 is "0" for "No", complete item 32 only for AOCI related adjustments.			-										
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													
44	Additional tier 1 capital 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													
	Tier 1 conited													
50	Tier 1 capital Tier 1 capital (sum of items 43 and 49)													
	Tier 2 capital													
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													
3,														

		Actual in												
Item		\$Millions As of Date	PQ 1	PQ 2	PQ 3	Proj PQ 4	ected in \$Millio PQ 5	ons PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	iums in \$Millions PQ 5 - PQ 8	9-Quarter
58	(Advanced approaches banks that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures	As of Date	FQI	FQZ	rqs	rq+	FQ3	rqu	rq7	FQU	rqy	rq1-rq4	FQ3-FQ0	7-Quarter
59 60	Tier 2 capital deductions Tier 2 capital													
61	(Advanced approaches banks that exit parallel run only): Tier 2 capital, reflective of transition procedures													
62	Total capital 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 Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs													
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													
67 68	10%/15% Threshold Deductions Calculations Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock 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 71	10 percent common equity tier 1 deduction threshold (10 percent of item 36) 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 73	Total mortgage servicing assets classified as intangible Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or													
74	derecognized under the relevant accounting standards 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													

		Actual in												
Itana		\$Millions					jected in \$Millio						Sums in \$Millions	
Item 81	15 percent common equity tier 1 deduction threshold	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
O1	29 percent common equity the 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 86	Average total consolidated assets 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)													
			'						'					
00	REGULATORY CAPITAL AND RATIOS													
89 90	Common equity tier 1 (item 43) 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 (%)													
101	Testin suprisi (state (74)													
102	Total capital ratio (%)(Advanced approaches banks that exit parallel run only)													
103	Tier 1 leverage ratio (%)													
100	The Lieveluge land (70)													
104	Supplementary Leverage Ratio													
	Schedule RC-F—Other Assets													
105	Net deferred tax assets													
			1						-					
	Schedule RC-G—Other Liabilities													
106	Net deferred tax liabilities													
	Schedule HC-M—Memoranda													
109	Potential net opperating 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													
444	Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit													
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	PQ 1	PQ 2	PQ 3	Proj PQ 4	ected in \$Milli PQ 5	ons PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	Sums in \$Millions PQ 5 - PQ 8	9-Quarte
112	Deferred tax assets arising from temporary differences, net of DTLs	As of Date	rqı	rq2	rqs	rq+	rqs	rqu	FQ7	rqu	rq7	FQ1-FQ4	143-140	7-Quart
113	Valuation allowances related to DTAs arising from temporary differences													
	Supplemental Capital Action Information (report in \$Millions unless otherwise noted)*****													
	Cash dividends declared on common stock													
115 116	Common shares outstanding (Millions) Common dividends per share (\$)													
117 118	Issuance of common stock for employee compensation 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													
123 124	Outstanding trust preferred securities Trust preferred securities included in Item 49													
125	Memoranda *Please break out and explain below other adjustments to equity capital:													
	Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus and minority interest in subsidiaries. Specifically, non-common elements must include the following items captured in the Call Report: Schedule RC, line item 23 net of Schedule RC-R, line item 5; and Schedule RC-R, line item 6. *The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 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														

Actual in
\$Millions

		Actual in \$Millions				Droi	ected in \$Mil	llions			
	Notes	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
	110103	as or unic	141	142	143	141	143	140	147	140	147
Standardized Approach (Revised regulatory capital rule, July 2013)											
Balance Sheet Asset Categories											
1 Cash and balances due from depository institutions											
2a Securities (excluding securitizations): Held-to-maturity											
2b Securities (excluding securitizations): Available-for-sale											
3 Federal funds sold											
Loans and leases on held for sale											
4a Residential Mortgage exposures											
4b High Volatility Commercial Real Estate (HVCRE) exposures											
4c Exposures past due 90 days or more on nonaccrual											
4d All other exposures											
Loans and leases, net of unearned income											
5a Residential mortgage exposures											
5b High Volatility Commercials Real Estate (HVCRE) Exposures											
5c Exposures past due 90 days or more on nonaccrual											
5d All other exposures											
AT Proceed And Proceedings and American Secretarians and American											
6 Trading assets (excluding securitizations that receive standardized charges) 7a All other assets											
7b Separate account bank-owned life insurance											
76 Separate account bank-owned me insurance 7c Default fund contributions to central counterparties											
7c Default fund contributions to central counterparties											
On-balance sheet securitization exposures											
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											
10 RWA for Balance Sheet Asset Categories (sum of items 1 though 8d)											
Derivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures)											
11 Financial standby letters of credit											
12 Performance standby letters of credit and transaction related contingent items					1		-	-	-	1	

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 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 Debt Positions 27 Equity Positions Capital requirements for securitization positions using the SSFA or applying a specific risk-weighting 28 factor of 1250 percent 29 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 37 Capital requirement for all de minimis exposures 38 Additional capital requirement 39 Sum of item 37 and 38 40 Standardized market risk-weighted assets Risk-weighted assets before deductions for excess allowance of loan and lease losses and 41 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

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

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.

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" and "Non-Credit Loss Portion" columns below. Securities mplicity 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.

					PQ 1		<u> </u>	PQ 2			PQ 3			PQ 4			PQ 5			PQ 6			PQ 7			PQ 8			PQ 9	
AFS or	nd HTM Securities	Accounting Intent (AFS, HTM)	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	TableTT	Credit Loss	Non- Credit	T 077	Credit Loss Portion	Non- Credit Loss Portion	TableTT	Credit Loss Portion	Non- Credit Loss Portion	T-1-1 0TT	Credit Loss	Non- Credit Loss Portion	TableTi	Credit Loss Portion	Non- Credit		Credit Loss	Non- Credit Loss Portion	T-1-10TF	Credit Loss	Non-Credit	T-1-10TT	Credit Loss Portion	Non- Credit	Total OTTI
		Accounting intent (AFS, HTM)	Amortized Cost	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI
1 Agenc																														
	n Rate Securities																													
3 CDO																														
4 CLO																														
5 CMBS																														
6 Comm	on Stock (Equity)																													
7 Auto	ABS																													
8 Credit	Card ABS																													
9 Stude	nt Loan ABS															İ														
10 Other	ABS (excl HEL ABS)															İ														
11 Corpo																														
12 Cover	ed Bond															i														
13 Dome	stic Non-Agency RMBS (incl HEL ABS)															i														
14 Foreig	n RMBS		1	1												İ						İ	1							
14 Foreig 15 Munic	ipal Bond		1	1												İ						İ	1							
16 Mutua	I Fund																													
17 Prefer	red Stock (Fauity)																													
18 Sover	eign Bond		1	1																			1							
19 US Tre	asuries & Agencies		1	1												İ							1							
20 Other	*		1	1												İ							1							
21 GRAN	D TOTAL	1																												

*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

Banks should estimate and provide fair market values of AFS recurities based on a re-pricing of positions held on the re-porting 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 entire 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 entiring fair value for each asset (the "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value. Responses to the change between beginning and entiring fair value for each asset (the "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value. Responses to the change between beginning and entiring fair value for each asset (the "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value. Responses to the change between beginning and entiring fair value for each asset (the "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value. Responses to the change between beginning and entiring fair value for each asset (the "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value. Responses to the change between beginning and entire fair value for each asset (the "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value. Responses to the change between beginning and entire fair value for each asset (the "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value. Responses to the change between beginning and entire fair value for each asset (the "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value Change Rate (the "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value Change Rate (the "Fair Value Change Rate") is not a ratio of projected OCI to B

						Projected OCI Based on	Macro-Economic Scenari	io .																						
AFS Securities	Total Actual Fair Market Value MM/DD/YYYY	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	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 - PQ 7	Beginning Fair Market Value PQ 8	Fair Value Rate of Change PQ8	Projected OCI - B	Beginning Fair Market Value PQ 9	Fair Value Rate of Change PQ9	Projected OCI - 1	Total Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters
1 Agency MBS																														
2 Auction Rate Securities																														
3 CDO																														
4 (1.0			i i		İ																					i				
5 CMBS			i i		i																									
6 Common Stock (Equity)																							i i							
7 Auto ABS																														
7 Auto ABS 8 Credit Card ABS 9 Student Loan ABS			i i																											
9 Student Loan ABS			i i		i e																									
10 Other ABS (excl HEL ABS)			i i		i e																									
11 Corporate Bond			i i																											
12 Covered Bond																														
13 Domestic Non-Agency RMBS (Incl HEL ABS)																														
14 Foreign RMBS			i i		i e																									
15 Municipal Bond			i i		i																									
16 Mutual Fund			i i																											
17 Preferred Stock (Equity)																														
18 Sovereign Bond																														
15 Municipal Bond 16 Mutual Fund 17 Preferred Stock (Equity) 18 Sovereign Bond 19 US Treasuries & Agencies			i i																											
20 Other*			i i		i																					i				
21 GRAND TOTAL						i e																								

* For 'Other' AFS securities, please provide name of

For the inputs into each scenario, provide 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 <u>separate document</u> and cross-reference the document to the respective question/item. Rows should be added if necessary.

	Contribution (\$millions)		PY	′1			P\	(2		Total (\$millions)
Risk Segment	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
-										
Total (\$millions)										

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 Instructions: Bank 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

A Domestic (11) a Credit and Charge Cards (10) C Horis Early all fusiness Desirable Horis Early all fusiness Desirable Other Recal and fusiness Lessing Other Recal and fusiness (64) Commercial Lending Investment Early British (84) and Small Reciness (64) Commercial Lending Investment Early British (84) and Small Reciness (64) Commercial Lending Investment Early British (84) and Small Reciness (64) Commercial Lending Investment Early British (84) and Small Reciness (64) A Firm British Small Tending Investment Standard Investment Stand		\$Millions				Proje	cted in \$Million	s			
Established Southern Services A Downest's LTJ Control and Charge Cards (10) Control and Charge Cards (10) Control and Charge Cards (10) Control and Charge Cards (10) Control Cha		Net Interest Income by Business Segment: (17)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
A Domestic (13) B Coroll and Charge Cards (10) C Michigues B Home Spall Statistics Deposits Other Rotal and Small Statistics Deposits Other Rotal and Small Statistics (14) C Commercial lending International Institutes (14) C Commercial lending Investment Exhaust Investment Exhaust Statistics Stat											
Contain Charge Carcle (10) Section 1	1	Netall allu Silali busilless									
Contain Charge Carcle (10) Section 1											
Contain Charge Carcle (10) Section 1	1A	Democrite (14)									
Mortgages	1B										
Section Sect	1C										
Retail and Small Business Deposits											
Other Retail and Small Business (as)	1D										
International Retail and Small Business (16)	1F										
Commercial Lending	1G										
Investment Banking	2										
Merchant Barding / Privace Equity											
Sales and Trading											
Prime Brokerage	5										
Investment Nanagement	5A										
Investment Services	5B	Other									
Treasury Services	6	Investment Management									
Insurance Services	7	Investment Services									
1 Corporate / Other Corporate Cother Corporate Cother Corporate Cother Corporate Cother Corporate Cother	8	Treasury Services									
Coproste / Other	9	Insurance Services									
Total Net Interest Income (1)	10										
Total Net Interest Income by Business Segment: (17)											
Non Interest Income by Business Segment: (17) Retail and Small Business Ad Domestic Credit and Charge Cards (10) CC Credit and Charge Card Interchange Revenues - Gross DOMESTIC CONTROLL C	12	Optional Immaterial Business Segments (7)									
Non Interest Income by Business Segment: (17) Retail and Small Business Ad Domestic Credit and Charge Cards (10) CC Credit and Charge Card Interchange Revenues - Gross DOMESTIC CONTROLL C	10	Tabel Net Intervent Income (4)									
Retail and Small Business Credit and Charge Cards (10) Credit and Charge Card Interchange Revenues - Gross Credit and Charge Card Interchange Revenues - Gross Credit and Charge Card Interchange Revenues - Gross Credit and Charge Card Interchange Revenues - Gross Credit and Charge Card Interchange Revenues - Gross Cother Credit and Charge Card Interchange Revenues - Gross Cother Credit and Charge Card Interchange Revenues - Gross Cother Credit and Charge Sand Home Equity Cother Coth	13	Total Net interest income (1)									
Retail and Small Business Credit and Charge Cards (10) Credit and Charge Card Interchange Revenues - Gross Credit and Charge Card Interchange Revenues - Gross Credit and Charge Card Interchange Revenues - Gross Credit and Charge Card Interchange Revenues - Gross Credit and Charge Card Interchange Revenues - Gross Cother Credit and Charge Card Interchange Revenues - Gross Cother Credit and Charge Card Interchange Revenues - Gross Cother Credit and Charge Sand Home Equity Cother Coth		Non Interest Income by Business Segment: (17)									
AB Credit and Charge Cards (10) 4C Credit and Charge Card Interchange Revenues - Gross 4D Other 4E Mortgages and Home Equity 4F Production 4G Gains/(Losses) on Sale (18) 4H Other 41 Servicing 41 Servicing 42 Servicing & Ancillary Fees 43 Servicing & Ancillary Fees 44 MSR Amortization (20) 45 MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) 46 Ancillary Fees 47 Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12) 48 Retail and Small Business Deposits	14										
4C Credit and Charge Card Interchange Revenues - Gross 4D Other 4E Mortgages and Home Equity 4F Production 4G Gains/(Losses) on Sale (18) 4H Other 4I Servicing 4J Servicing & Ancillary Fees 4J Servicing & Ancillary Fees 4K MSR Amortization (20) MSR Value Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) 4N Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12) 4D Retail and Small Business Deposits	14A	Domestic									
AD Other 4E Mortgages and Home Equity 4F Production 4G Gains/(Losses) on Sale (18) 4H Other 4I Servicing 4J Servicing & Ancillary Fees 4K MSR Amortization (20) 4K MSR Value Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) 4N Other 4N Other 4N Real and Small Business Deposits	14B	Credit and Charge Cards (10)									
Mortgages and Home Equity 4F Production Gains/(Losses) on Sale (18) 4H Other All Servicing 4J Servicing & Ancillary Fees 4J Servicing & Ancillary Fees 4J MSR Vanortization (20) MSR Value Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) 4N Other 4N Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12) 4D Retail and Small Business Deposits	14C	Credit and Charge Card Interchange Revenues - Gross									
4F Production 4G Gains/(Losses) on Sale (18) 4H Other 4I Servicing 4J Servicing & Ancillary Fees 4K MSR Amortization (20) MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) 4N Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12) 4D Retail and Small Business Deposits	14D	Other									
4G Gains/(Losses) on Sale (18) 4H Other 4I Servicing 4J Servicing & Ancillary Fees 4K MSR Amortization (20) MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) 4L Other 4N Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12) 4D Retail and Small Business Deposits	14E										
4H Other 4I Servicing 4J Servicing & Ancillary Fees 4J Servicing & Anortization (20) 4K MSR Amortization (20) 4K MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) 4L AL 4N Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12) 4O Retail and Small Business Deposits	14F										
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AJ Servicing & Ancillary Fees AK MSR Amortization (20) MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) AL AM Other AN Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12) AO Retail and Small Business Deposits	14H										
MSR Amortization (20) MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) Other AN Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12) AN Retail and Small Business Deposits	141										
MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) AL AL AL AL AL AL AL AL AL AL AL AL AL A	14J										
4L of Hedge Performance (19)(21) 4M Other 4N Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12) 4O Retail and Small Business Deposits	14K	MSK AMOTILIZATION (20)									
AL 4M Other AN Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12) 40 Retail and Small Business Deposits		MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21)									
4N Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12) 4O Retail and Small Business Deposits	14L										
Representations and Warranties (contra-revenue) (12) 40 Retail and Small Business Deposits	14IVI	Omer									
	14N										
	140	Retail and Small Business Deposits									
	14P	Non Sufficient Funds / Overdraft Fees - Gross									

110	Debit Interchange - Gross					
14Q						
14R	Other (22)					
145	Other Retail and Small Business Lending					
14T	International Retail and Small Business (16)					
15	<u>Commercial Lending</u>					
16	Investment Banking					
16A	Advisory					
16B	Equity Capital Markets					
16C	Debt Capital Markets					
16D	Syndicated / Corporate Lending					
17	Merchant Banking / Private Equity					
17A	Net Investment Mark-to-Market					
17B	Management Fees					
17C	Other					
18	Sales and Trading					
18A	Equities Equities					
	·					
18B	Commission and Fees					
18C	Other (23)					
18D	Fixed Income					
18E	Rates					
18F	Credit					
18G	Other					
18H	Commodities					
181	Commission and Fees					
18J	Other					
18K	Prime Brokerage					
18L	Commission and Fees					
18M	Other					
19	Investment Management					
19A	Asset Management					
19B	Wealth Management / Private Banking					
20	Investment Services					
20A						
	Asset Servicing					
20B	Securities Lending					
20C	Other					
20D	Issuer Services					
20E	Other					
21	Treasury Services					
22	Insurance Services					
23	Retirement / Corporate Benefits Products					
24	Corporate / Other					
25	Optional Immaterial Business Segments (7)					
26	Total Non-Interest Income (2) (26)					
27	Total Revenues					
	Non Interest Expense:					
28	Compensation Expense					
28A	Salary (14)					
28B	Benefits (14)					
28C	Commissions (6)					
28D	Stock Based Compensation					
28E						
	Cash Variable Pay			 		
29	Operational Risk Expense (8)					
30	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12)					
31	Professional and Outside Services Expenses (13)					

n Expense and Impairment Losses for Other Intangible Assets xpense stic Credit and Charge Card Marketing Expense (10)(15)(17) (15)(17) (15)(17) (15)(17) (15)(17) (15)(17) (15)(17) (15)(17) (15)(17) (17) (17) (17) (17) (17) (17) (17)									
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(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 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.

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

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						
	·	 1	1	1	1	1	
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						1
35B	Foreign Deposits-Time						
36	Fed Funds, Repos, & Other Short Term Borrowing						
36A	Fed Funds						i
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)						
	(I					
41	Total Average Liability Balances		ĺ				
	Average Liability Rates (%) (9)						
42	Deposits-Domestic (6)						
42A	Non-Interest-Bearing Demand (8)						
42B	Money Market Accounts						

42C	Savings								
	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other								
42D	Transaction Accounts								
42E	Time Deposits								
43	Deposits-Foreign (6)								
43A	Foreign Deposits								
43B	Foreign Deposits-Time								
44	Fed Funds, Repos, & Other Short Term Borrowing								
44A	Fed Funds								
44B	Repos								
44C	Other Short Term Borrowing								
45	Trading Liabilities								
46	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities								
47	Other Interest-Bearing Liabilities (3)(11)								
	- · · · · ·						1		
48	Total Interest Expense								
49	Total Net Interest Income (4)								
(1) (2)	exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit in Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets supports.	ch that no more than 5		rage Asset Ba	lances are repo	rted without a fur	ther breakout.		
(1) (2) N2a	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i			rage Asset Ba	lances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i	(see values in row	v below)	rage Asset Ba	lances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i	ch that no more than 5	v below)	rage Asset Ba	lances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2c	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i	(see values in row (see values in row (see values in row	v below)	rage Asset Ba	lances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2d N2e	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i	(see values in row	v below)	rage Asset Ba	lances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2d N2e N2f	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i	(see values in row (see values in row (see values in row (see values in row	v below) v below) v below)	rage Asset Ba	lances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2d N2e N2f N2f	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i	(see values in row (see values in row (see values in row	v below) v below) v below)	rage Asset Ba	lances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i	(see values in row (see values in row (see values in row (see values in row (see values in row	v below) v below) v below) v below)	rage Asset Ba	lances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i	(see values in row (see values in row (see values in row (see values in row	v below) v below) v below) v below)	rage Asset Ba	lances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2i	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets su	(see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row	v below) v below) v below) v below) v below)						
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(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets su	(see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row	v below) v below) v below) v below) v below) than 5% of tot v below)						
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2i N2j (3) N3a N3b N3c	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets su	(see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row csee values in row	v below) v below) v below) v below) v below) than 5% of tot v below)						
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(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b N3c N3d N3e	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets su	(see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row	v below) v below) v below) v below) than 5% of tot v below) v below)						
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(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b N3c N3d N3e N3f	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit i Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets su	(see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row (see values in row	v below) v below) v below) v below) than 5% of tot v below) v below) v below) v below) v below)						

N3j					
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- (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