

DFAST-14A Summary Schedule Cover Sheet

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

All covered institutions are expected to complete a version of the Summary template for each required scenario - Baseline, Severely Adverse, 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:

Balance Sheet Worksheet: XYZ in Baseline

Item	Projected in \$Millions								
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Assets									
SECURITIES									
1	Held to Maturity (HTM) (1)								
2	Available for Sale (AFS)								
3	Total Securities								
Of which:									
4	Securitizations (investment grade)								
5	Securitizations (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								

Balance Sheet Worksheet: XYZ in Baseline

Item	Projected in \$Millions									
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
39	Auto Loans									
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									

Balance Sheet Worksheet: XYZ in Baseline

Item	Projected in \$Millions									
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
82	Auto Loans									
83	Student Loans									
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 (2)									
111	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses (3)									
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									

Balance Sheet Worksheet: XYZ in Baseline

Item	Projected in \$Millions								
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
OTHER									
118	Cash and cash equivalent								
119	Federal funds sold								
120	Securities purchased under agreements to resell (4)								
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 (5)								
127	Autos								
128	Other								
129	Other Assets (6)								
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								

Balance Sheet Worksheet: XYZ in Baseline

Item	Projected in \$Millions								
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
149	Total Bank Equity Capital								
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries								
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
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Footnotes to the Balance Sheet Worksheet

- (1) Institutions that have adopted ASU 2016-13 should report item 1 net of any applicable allowance for credit losses.
- (2) For institutions that adopted ASU 2016-13, this item will represent the allowance for credit losses on loans and leases.
- (3) For institutions that adopted ASU 2016-13, this item will be net of unearned income and allowance for credit losses on loans and leases.
- (4) Institutions that adopted ASU 2016-13 should report item 120 net of any applicable allowance for credit losses.
- (5) 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.
- (6) Institutions that adopted ASU 2016-13, should report item 129 net of any applicable allowance for credit losses.

Capital Worksheet (DFAST): XYZ in Baseline

Item	Actual in	Projected in \$Millions									Sums in \$Millions		
	\$Millions As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
110	Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross of related valuation allowances												
111	Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit carryforwards												
112	Deferred tax assets arising from temporary differences, net of DTLs												
113	Valuation allowances related to DTAs arising from temporary differences												
Supplemental Capital Action Information (report in \$Millions unless otherwise noted)*****													
114	Cash dividends declared on common stock												
115	Common shares outstanding (Millions)												
116	Common dividends per share (\$)												
117	Issuance of common stock for employee compensation												
118	Other issuance of common stock												
119	Total issuance of common stock												
121	Other share repurchase												
122	Total share repurchases												
Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital													
123	Outstanding trust preferred securities												
124	Trust preferred securities included in Item 49												
Memoranda													
*Please break out and explain below other adjustments to equity capital:													
125													
<p>***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.</p> <p>****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:</p>													
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												
<p>****Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the RI-A buckets):</p>													
129													

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

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Memoranda Items -- Derivatives

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

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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 Securities and HTM Securities: XYZ in Baseline

Projected OTTI for AFS Securities and HTM Securities

This sub-schedule, Projected OTTI for AFS Securities and HTM Securities, would be eliminated.

For each position that incurred a loss in P&L, please state the identifier value for each trade (e.g., CUSIP, ISIN or SEDOL value) and the amount of loss projected (over the entire forecast horizon). Create a separate line item for each position. Total projected losses should reconcile to the total sum of projected losses (across all quarters) provided in the Securities OTTI by Portfolio tab of this schedule. Responses should be provided in \$Millions.

Identifier Value	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
GRAND TOTAL				

High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio: XYZ in Baseline

High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio

Institutions that have not adopted ASU 2016-13 should continue to report sub-schedules High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio and Projected OTTI for AFS and HTM Securities by Portfolio. Institutions that have adopted ASU 2016-13 should report sub-schedules Expected Credit Loss and Provision for Credit Loss - HTM Securities and Expected Credit Loss and Provision for Credit Loss - AFS Securities.

Please complete the unshaded cells in the table provided.

	AFS and HTM Securities	Threshold for Determining OTTI (please provide one of the following responses: price-based threshold, ratings-based threshold, cash flow model-based threshold, or other threshold)	Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)	Discount Rate Methodology (please state whether a market-based or accounting-based (e.g., book price/purchase price) discount rate is used)	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?	Macroeconomic/financial variables used in loss estimation
1	Agency MBS						
2	Auction Rate Securities						
3	CDO						
4	CLO						
5	CMBS						
6	Common Stock (Equity)						
7	Auto ABS						
8	Credit Card ABS						
9	Student Loan ABS						
10	Other ABS (excl HEL ABS)						
11	Corporate Bond						
12	Covered Bond						
13	Domestic Non-Agency RMBS (incl HEL ABS)						
14	Foreign RMBS						
15	Municipal Bond						
16	Mutual Fund						
17	Preferred Stock (Equity)						
18	Sovereign Bond						
19	US Treasuries & Agencies						
20	Other*						

*For 'Other' AFS and HTM securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary.

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

Projected OCI and Fair Value for AFS Securities

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

	Total Actual Fair Market Value MM/DD/YYYY	Projected OCI Based on Macro-Economic Scenario																											
		Beginning Fair Market Value PQ 1	Fair Value Rate of Change PQ1	Projected OCI - PQ 1	Beginning Fair Market Value PQ 2	Fair Value Rate of Change PQ2	Projected OCI - PQ 2	Beginning Fair Market Value PQ 3	Fair Value Rate of Change PQ3	Projected OCI - PQ 3	Beginning Fair Market Value PQ 4	Fair Value Rate of Change PQ4	Projected OCI - PQ 4	Beginning Fair Market Value PQ 5	Fair Value Rate of Change PQ5	Projected OCI - PQ 5	Beginning Fair Market Value PQ 6	Fair Value Rate of Change PQ6	Projected OCI - PQ 6	Beginning Fair Market Value PQ 7	Fair Value Rate of Change PQ7	Projected OCI - PQ 7	Beginning Fair Market Value PQ 8	Fair Value Rate of Change PQ8	Projected OCI - PQ 8	Beginning Fair Market Value PQ 9	Fair Value Rate of Change PQ9	Projected OCI - PQ 9	Total Projected OCI in all Quarters
1	Agency MBS																												
2	Auction Rate Securities																												
3	CDO																												
4	CLO																												
5	CMBS																												
6	Common Stock (Equity)																												
7	Auto ABS																												
8	Credit Card ABS																												
9	Student Loan ABS																												
10	Other ABS (incl HEL ABS)																												
11	Corporate Bond																												
12	Covered Bond																												
13	Domestic Non-Agency RMBS (incl HEL ABS)																												
14	Foreign RMBS																												
15	Municipal Bond																												
16	Mutual Fund																												
17	Preferred Stock (Equity)																												
18	Sovereign Bond																												
19	US Treasuries & Agencies																												
20	Other*																												
21	GRAND TOTAL																												

*For Other AFS securities, please provide name of

Actual AFS and HTM Fair Market Value Sources by Portfolio: XYZ in Baseline

Actual AFS and HTM Fair Market Value Sources by Portfolio

Please provide information on actual fair market values as of the reporting date.

	AFS and HTM Securities	Principal Market Value Source Please state whether a vendor or proprietary model is used. If using a 3rd party vendor, please provide the name(s) of the 3rd party vendor(s).	In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)?
1	Agency MBS		
2	Auction Rate Securities		
3	CDO		
4	CLO		
5	CMBS		
6	Common Stock (Equity)		
7	Auto ABS		
8	Credit Card ABS		
9	Student Loan ABS		
10	Other ABS (excl HEL ABS)		
11	Corporate Bond		
12	Covered Bond		
13	Domestic Non-Agency RMBS (incl HEL ABS)		
14	Foreign RMBS		
15	Municipal Bond		
16	Mutual Fund		
17	Preferred Stock (Equity)		
18	Sovereign Bond		
19	US Treasuries & Agencies		
20	Other*		

*For 'Other' AFS and HTM securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary.

Expected Credit Loss and Provision for Credit Loss - HTM Securities

Institutions that have not adopted ASU 2016-13 should continue to report sub-schedules High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio and Projected OTTI for AFS and HTM Securities by Portfolio. Institutions that have adopted ASU 2016-13 should report sub-schedules Expected Credit Loss and Provision for Credit Loss - HTM Securities and Expected Credit Loss and Provision for Credit Loss - AFS Securities.

				PQ1		PC
				Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost
	HTM Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)			
1	Agency MBS					
2	Auction Rate Securities					
3	CDO					
4	CLO					
5	CMBS					
6	Auto ABS					
7	Credit Card ABS					
8	Student Loan ABS					
9	Other ABS (excl HEL ABS)					
10	Corporate Bond					
11	Covered Bond					
12	Domestic Non-Agency RMBS					
13	Foreign RMBS					
14	Municipal Bond					
15	Mutual Fund					
16	Sovereign Bond					
17	US Treasuries & Agencies					
18	Other					
19	Grand Total					

Note

(1) Please provide name of security type in row 18 above (currently labeled 'other'). Please add additional rows if necessary. If adding additional rows, please ensu

Expected Credit Loss and Provision for Credit Loss

Q2	PQ3		PQ4		PQ5		PC
Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost

Ensure that grand totals sum appropriately.

Expected Credit Loss and Provision for Credit Loss - AFS Securities

Institutions that have not adopted ASU 2016-13 should continue to report sub-schedules High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio and Projected OTTI for AFS and HTM Securities by Portfolio. Institutions that have adopted ASU 2016-13 should report sub-schedules Expected Credit Loss and Provision for Credit Loss - HTM Securities and Expected Credit Loss and Provision for Credit Loss - AFS Securities.

	AFS Securities	Actual Amortized Cost (MM/DD/YYYY)	Amortized Cost of securities intended to sell or will be required to sell before recovery of Amortized Cost (\$Bn)	Total Allowance for Credit Loss (MM/DD/YYYY)	PQ1	
					Projected Amortized Cost	Expected Loss ¹
1	Agency MBS					
2	Auction Rate Securities					
3	CDO					
4	CLO					
5	CMBS					
6	Auto ABS					
7	Credit Card ABS					
8	Student Loan ABS					
9	Other ABS (excl HEL ABS)					
10	Corporate Bond					
11	Covered Bond					
12	Domestic Non-Agency RMBS					
13	Foreign RMBS					
14	Municipal Bond					
15	Mutual Fund					
16	Sovereign Bond					
17	US Treasuries & Agencies					
18	Other ²					
19	Grand Total					

Note

(1) Please do not include Expected lifetime loss for securities intended to sell or will be required to sell before the recovery of Amortized Cost

(2) Please provide name of security type in row 18 above (currently labeled 'other'). Please add additional rows if necessary. If adding additional rows, please ensure that gran

Expected Credit Loss and Provision for Credit Loss - AF!

	PQ2			PQ3			PQ4		
Provision for Credit Loss	Projected Amortized Cost	Expected Loss ¹	Provision for Credit Loss	Projected Amortized Cost	Expected Loss ¹	Provision for Credit Loss	Projected Amortized Cost	Expected Loss ¹	

id totals

Trading Worksheet: XYZ in Baseline

Effective date:

	(A)	(B)	(C)
P/L Results in \$Millions	Firmwide Trading Total	Contributions from Higher-Order Risks	Firmwide CVA Hedges Total
1 Equity			
2 FX			
3 Rates			
4 Commodities			
5 Securitized Products			
6 Other Credit			
7 Private Equity			
8 Other Fair Value Assets			
9 Cross-Asset Terms			
10 Total			

1-6) The categories above (Equities, FX, Rates, etc.) are NOT meant to denote lines of business or desks, but rather firmwide totals by risk stripe.

5) "Securitized Products" is defined as the contribution to P/L from exposures detailed on the Securitized Products and Agencies worksheets.

6) "Other Credit" is defined as the contribution from all credit products other than those specified on the "Securitized Products" or "Agencies" worksheets.

9) Cross-Asset Terms are those intra-asset risks attributable to the co-movement of multiple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk. The P/L due to this co-dependence would be entered into row 9.

(B) Higher order risks are those inter-asset risks attributable to terms not represented in the FR-Y14Q. The highest order term represented in the 14Q will vary based on the specific asset class. For example, the commodity spot vol grids do not capture risks attributable to the co-movement of multiple underlying commodities.

When reporting P/L numbers above, report profits as positive numbers and losses as negative numbers.

Counterparty Risk Worksheet: XYZ in Baseline

\$Millions

Losses should be reported as a positive value.

1	Issuer Default Losses (Trading Book)	
1a	Issuer Default losses from securitized products	
1b	Issuer Default losses from other credit sensitive instruments	
2	Counterparty Credit MTM Losses (CVA losses)	
2a	Counterparty CVA losses	
2b	Offline reserve CVA losses	
3	Counterparty Default Losses	
3a	Impact of Counterparty Default hedges	
4	Other Counterparty Losses	

Op Risk Scenario Input Worksheet: XYZ in Baseline

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 separate document and cross-reference the document to the respective question/item. Rows should be added if necessary.

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

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								
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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								
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Average Liability Rates (%) (9)

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

74 Repos
 75 Other Short Term Borrowing
 76 Trading Liabilities
 77 Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS
 Issued by Consolidated Special Purpose Entities
 78 All Other Interest Bearing Liabilities

months
 months
 months
 months
 months

Average Domestic Deposit Repricing Beta (5)

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

basis points
 basis points
 basis points
 basis points
 basis points
 basis points
 basis points
 basis points
 basis points
 basis points
 basis points

Average Foreign Deposit Repricing Beta (5)

83A Foreign Deposits (for upward rate movements)
 83B Foreign Deposits (for downward rate movements)
 83C Foreign Deposits (Assumed Floor)
 84A Foreign Deposits-Time (for upward rate movements)
 84B Foreign Deposits-Time (for downward rate movements)
 84C Foreign Deposits-Time (Assumed Floor)

basis points
 basis points
 basis points
 basis points
 basis points
 basis points

New Domestic Business Pricing for Time Deposits (25)
 85A Curve (if multiple terms assumed) (26)
 85B Index rate (if single term assumed) (27)
 85C Spread relative to the Index Rate (27)

basis points

(b) Non Interest Expenses

(31) For WAL, exclude from the reported number Loans Held For Sale

(32) Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Marketing Expense Amortization)

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Do international revenues exceed 5% of total revenues?

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

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

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