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.



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

Bank Income Statement

		Actual in \$Millions					jected in \$Milli						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	LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST Real Estate Loans (in Domestic Offices)													
-														
2	First Lien Mortgages													
3	First Lien Mortgages													
4	First Lien HELOAN													
5	Second / Junior Lien Mortgages													
6	Closed-End Junior Liens													
7	HELOCs													
8	CRE Loans													
9	Construction													
10	Multifamily													
11	Nonfarm, Non-residential													
12	Owner-Occupied													
13	Non-Owner-Occupied													
14	Loans Secured by Farmland													
15	Real Estate Loans (Not in Domestic Offices)													
16	First Lien Mortgages													
17	Second / Junior Lien Mortgages													
18	CRE Loans													
19	Construction													
20	Multifamily													
21	Nonfarm, Non-residential													
22	Owner-Occupied													
23	Non-Owner-Occupied													
24	Loans Secured by Farmland													
25	C&I Loans													
26	C&I Graded													
20	Small Business (Scored/Delinquency Managed)													
28	Business and Corporate Card													
20	Credit Cards													
30	Other Consumer													
30														
31	Auto Loans Student Loans													
33	Other loans backed by securities (non-purpose lending)													
34	Other													
35	Other Loans													
36	Loans to Foreign Governments													
37	Agricultural Loans													
38	Loans for purchasing or carrying securities (secured or unsecured)													
39	Loans to Depositories and Other Financial Institutions													
40	All Other Loans and Leases													
41	All Other Loans (exclude consumer loans)													
42	All Other Leases													
43	Total Loans and Leases													

LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION

l Estate Loans (in Domestic Offices)												
First Lien Mortgages												
Second / Junior Lien Mortgages												
CRE Loans												
Loans Secured by Farmland												
l Estate Loans (Not in Domestic Offices)												
Residential Mortgages												
CRE Loans												
Loans Secured by Farmland												
Loans												
dit Cards												
er Consumer												
Other Loans and Leases												
l d e	Second / Junior Lien Mortgages CRE Loans Loans Secured by Farmland Estate Loans (Not in Domestic Offices) Residential Mortgages CRE Loans Loans Secured by Farmland Loans t Cards er Consumer	Second / Junior Lien Mortgages	Second / Junior Lien Mortgages Image: CRE Loans Image	Second / Junior Lien MortgagesImage: Second	Second / Junior Lien MortgagesImage: Second	Second / Junior Lien MortgagesImage: Second	Second / Junior Lien MortgagesImage: Second	Second / Junior Lien MortgagesImage: Second	Second / Junior Lien MortgagesImage: Second	Second / Junior Lien MortgagesImage: Second	Second / Junior Lien MortgagesInclIn	Second / Junior Lien MortgagesSecond / Junior Lien MortgagesJunior Lien MortgagesJunior Lien MortgagesJunior Lien Mortgage

Bank Income Statement

Item		Actual in \$Millions as of date	PQ 1	PQ 2	PQ 3	Proj PQ 4	jected in \$Milli PQ 5	ons PQ 6	PQ 7	PQ 8	PQ 9	9 9Q 1 - PQ 4	ums in \$Millions PQ 5 - PQ 8	9-Quarter
57	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option													
50	TRADING ACCOUNT			1		1	1							
58 59	Trading Mark-to-market (MTM) Losses Trading Issuer Default Losses (Trading IDR)													
59 60	Counterparty Credit MTM Losses (CVA losses)													
61	Counterparty Default Losses													
62	Total Trading and Counterparty													
	OTHER LOSSES													
63	Goodwill impairment													
64 65	Valuation Adjustment for firm's own debt under fair value option (FVO) Other Losses (describe in supporting documentation)													
66	Total Other Losses													
00	I DIAI CURI ESES													
67	Total Losses													
	ALLOWANCE FOR LOAN and LEASE LOSSES (1)													
68	Total allowance for loan and lease losses, prior quarter													
68a	ALLL, prior quarter													
68b	Allowance for credit losses on held-to-maturity debt securities, prior quarter (2)													
68c	Allowance for credit losses on available-for-sale debt securities, prior quarter (2)													
69	Real Estate Loans (in Domestic Offices)													
70 71	Residential Mortgages First Lien Mortgages													
71	Closed-End Junior Liens													
72	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 82	CRE Loans Farmland													
82	C&I Loans													
84	C&I Graded													
85	Small Business (Scored/Delinquency Managed)													
86	Business and Corporate Cards													
87	Credit Cards													
88	Other Consumer													
89	All Other Loans and Leases													
90	Unallocated													
91 91a	Total provisions during the quarter													
91a 91b	Provisions for loan and lease losses during the quarter (3) Provisions for credit losses on held-to-maturity debt securities during the quarter (4)													
91D 91c	Provisions for credit losses on available-for-sale debt securities during the quarter (4)													
92	Real Estate Loans (in Domestic Offices)													
93	Residential Mortgages													
94	First Lien Mortgages													
95	Closed-End Junior Liens													
96	HELOCs													
97	CRE Loans													
98	Construction													
99	Multifamily													
100	Nonfarm, Non-residential													
101 102	Loans Secured by Farmland													
102	Real Estate Loans (Not in Domestic Offices) Residential Mortgages													
102														

Bank Income Statement

		Actual in \$Millions				Proi	ected in \$Milli	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
104	CRE Loans			• ~ 4		•			• • • •			14214	145140	
105	Farmland													
106	C&I Loans													
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	Total net charge-offs during the quarter													
114a	Net charge-offs during the quarter on loans and leases (5)													
114b	Net charge-offs during the quarter on held-to-maturity debt securities (6)													
114c	Net charge-offs during the quarter on available-for-sale debt securities (6)													
115 115a	Total Other ALLL Changes Other ALLL Changes (7)													
115a 115b	Other allowances for credit losses on held-to-maturity debt securities (8)													
115b	Other allowances for credit losses on available-for-sale debt securities (8)													
1150	Total allowances, current quarter													
116a	ALLL, current quarter (9)													
116b	Allowances for credit losses on held-to-maturity debt securities, current quarter (10)													
116c	Allowances for credit losses on available-for-sale debt securities, current quarter (10)													
	PRE-PROVISION NET REVENUE													
117	Net interest income													
118	Noninterest income													
119	Noninterest expense													
120	Pre-Provision Net Revenue													
	CONDENSED INCOME STATEMENT													
121	Pre-Provision Net Revenue													
122	Provisions during the quarter													
123	Total Trading and Counterparty Losses													
124 125	Total Other Losses Other Income Statements (I/S) Items													
125	Realized Gains (Losses) on available-for-sale securities, including OTTI (11)													
120	Realized Gains (Losses) on held-to-maturity securities, including OTTI (11)													
127	Income (loss) before taxes and discontinued operations													
120														
129	Applicable income taxes (foreign and domestic)													
130	Income (loss) before discontinued operations and other adjustments													
130	income (ioss) before discontinued operations and other adjustments													
131	Discontinued operations, net of income taxes													
132	Net income (loss) attributable to Bank and minority interests													
133	Net income (loss) attributable to minority interests													
134	Net income (loss) attributable to Bank													
135	Effective Tax Rate (%)													
	REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES													
136	Reserve, prior quarter													
137	Provisions during the quarter													
138	Net charges during the quarter													
139	Reserve, current quarter													

							ected in \$Milli				
Item			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
		Assets									
		A33013									
	SECURITIES	_									
1	Held to Maturity (HTM) (1)										
2	Available for Sale (AFS)										
3	Total Securities										
	Of which:	F			1			1			
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 17	Nonfarm, Non-residential Owner-Occupied										
17	Non-Owner-Occupied	-									
10	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										

						ected in \$Milli				
tem		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									
59	CRE Loans									
70	Construction									
71	Multifamily									
72	Nonfarm, Non-residential									
73	Owner-Occupied									
74	Non-Owner-Occupied									
75	Loans Secured by Farmland									1
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									

					Pro	jected in \$Milli	ions			
Item		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									
400										1
109	Unearned Income on Loans									
<u>110</u> 111	Allowance for Loan and Lease Losses (2) Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and									
111	Allowance for Loan and Lease Losses (3)									
	TRADING									
112	Trading Assets									
112										
	INTANGIBLES									
113	Goodwill									
113	Mortgage Servicing Rights									
114	Purchased Credit Card Relationships and Nonmortgage Servicing Rights									
115	All Other Identifiable Intangible Assets									
110	Total Intangible Assets									
11/	ו טומו ווונמוקושיב אספרס									

					Pro	jected in \$Milli	ions			
tem		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ
	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									
	Liabiliti	es								
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				1					
142	Total Liabilities									
.=										
	Equity Ca	oital								
1/13	Pernetual Preferred Stock and Pelated Surnlus									

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				

					Pro	jected in \$Milli	ons			
Item		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									
152	Onused Commercial Lending Communents 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	fore the workshe	et is submitted.							
	Balance Sheet	1	. 1	1	1	1	1	1	1	1
	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.

ltem		Actual in \$Millions As of Date	PQ 1	PQ 2	PQ 3	Projec PQ 4	cted in \$Millio PQ 5	ns PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	Sums in \$Millions PQ 5 - PQ 8	9-Quarter
			141	142	140	147	143	140	· · · · /	140	· · · · ·	141-14	143-140	
1	<u>Schedule RI-A—Changes in Bank Equity Capital</u> 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 4	Balance end of previous QUARTER as restated (sum of items 1 and 2) Net income (loss) attributable to bank													
4														
	Sale of perpetual preferred stock (excluding treasury stock transactions):													
5	Sale of perpetual preferred stock, gross													
6	Conversion or retirement of perpetual preferred stock Sale of common stock:													
7	Sale of common stock, gross													
8	Conversion or retirement of common stock													
9 10	Sale of treasury stock Purchase of treasury stock													
11	Changes incident to business combinations, net													
12	Cash dividends declared on preferred stock													
13	Cash dividends declared on common stock													
14 15	Other comprehensive income Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed													
16	by the bank 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)													
18	<u>Regulatory Capital per Revised Regulatory Capital Rule (July 2013)</u> AOCI opt-out election? (enter "1" for Yes; enter "0" for No)								1	1	<u> </u>			
	Common equity tier 1	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9			
19	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares													
20 21	Retained earnings Accumulated other comprehensive income (AOCI)													
21	Common equity tier 1 minority interest includable in common equity tier 1 capital													
23	Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)													
	Common equity tier 1 capital: adjustments and deductions:where applicable, report all line items reflective of transition provisions													
24	Goodwill net of associated deferred tax liabilities (DTLs)													
25 26	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 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				Pro	ected in \$Milli	ons				9	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)													
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													
	Additional tier 1 capital				,									
44	Additional tier 1 capital instruments plus related surplus													
45	Non-qualifying capital instruments subject to phase out from additional tier 1 capital													
46	Tier 1 minority interest not included in common equity tier 1 capital													
47 48	Additional tier 1 capital before deductions Additional tier 1 capital deductions													
48 49	Additional tier 1 capital deductions													
	Tier 1 capital													
50	Tier 1 capital (sum of items 43 and 49)													
	Tier 2 capital													
51	•													
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 canital (1)													

Allowance for loan and lease losses includable in tier 2 capital (1)
 (Advanced approaches banks that exit parallel run only): eligible credit reserves includable in tier 2 capital

		Actual in \$Millions				Droie	ected in \$Milli	ons					Sums in \$Million	is.
em		As of Date	PQ1 P	Q2 F	PQ 3 I	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	-	9-Quar
56	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital													
57	Tier 2 capital before deductions													
58	(Advanced approaches banks that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures													
59	Tier 2 capital deductions													
60	Tier 2 capital													
61	(Advanced approaches banks that exit parallel run only): Tier 2 capital, reflective of transition procedures													
	Total capital				i									
62	Total capital (sum of items 50 and 60)													
63	(Advanced approaches banks that exit parallel run only): Total capital(sum of items 50 and 61)													
	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													
55	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													
6	Amount of non-significant investments that exceed the 10 percent deduction threshold for non- significant investments													
	10%/15% Threshold Deductions Calculations Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs													
57	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock													
68	Permitted offsetting short positions in relation to the specific gross holdings included above													
69	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 67 minus 68 or zero)													
70	10 percent common equity tier 1 deduction threshold (10 percent of item 36)													
71	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 69 minus item 70 or zero)													
	MSAs, net of associated DTLs													
2	Total mortgage servicing assets classified as intangible													
'3	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards													
4	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	î												
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)													

- 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)

		Actual in \$Millions				Pro	jected in \$Milli	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
	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											1		
81	15 percent common equity tier 1 deduction threshold											-		
82	Sum of items 71, 76, and 79											-		
83	Item 80 minus item 82													
84	Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold, prior transition provision (greater of item 83 minus item 81 or zero)													
	Total Assets for the Leverage Ratio											_		
85	Average total consolidated assets											_		
86	Deductions from common equity tier 1 capital and additional tier 1 capital													
87 88	Other deductions from (additions to) assets for leverage ratio purposes Total assets for the leverage ratio (item 85 minus items 86 and 87)													
89	REGULATORY CAPITAL AND RATIOS Common equity tier 1 (item 43)											1		
90	Tier 1 capital per revised regulatory capital rule (item 50)											-		
91	Total capital per revised regulatory capital rule (item 62)											-		
92	(Advanced approaches banks that exit parallel run only): Total capital per revised regulatory capital rule											-		
	(item 63)													
93	Total risk-weighted assets using standardized approach													
94	(Advanced approaches banks that exit parallel run only): total risk-weighted assets using advanced approaches rules													
95	Total assets for the leverage ratio per revised regulatory capital rule(item 88)											-		
96	Supplementary Leverage Ratio Exposure													
97	Common equity tier 1 ratio (%)													
98	Common equity tier 1 ratio (%)(Advanced approaches banks that exit parallel run only)													
99	Tier 1 capital ratio (%)											-		
100	Tier 1 capital ratio (%)(Advanced approaches banks that exit parallel run only)											-		
101	Total capital ratio (%)											-		
102	Total capital ratio (%)(Advanced approaches banks that exit parallel run only)											-		
103	Tier 1 leverage ratio (%)											-		
105														
104	Supplementary Leverage Ratio											-		
104	Supplementally Levelage Ratio											1		
	Schedule RC-F—Other Assets													
105	Net deferred tax assets]		
	Schedule RC-G-Other Liabilities													
106	Net deferred tax liabilities]		
	Schedule HC-M—Memoranda													
109	Potential net opperating loss carrybacks]		

Itom		Actual in \$Millions	DO 4	20.0	50.0	-	jected in \$Milli		20.7	20.0	DO 0		Sums in \$Millions	
110	Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross	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	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													
117	Other issuance of common stock													
119	Total issuance of common stock													
101	Other share summeries													
	Other share repurchase Total share repurchases													
	Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital													
123	Outstanding trust preferred securities													
124	Trust preferred securities included in Item 49													
	Memoranda													
	*Please break out and explain below other adjustments to equity capital:													
125														
	***Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus and minority interest in subsidiaries. Specifically, non-common elements must													
	include the following items captured in the Call Report: Schedule RC, line item 23 net of Schedule RC-R, line item 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													
107	Taxas noted during the fight user and a new are any mine that fight users align with calendar users													
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													1	

Standardized RWA Worksheet: XYZ in Baseline

		Actual in \$Millions				Proj	ected in \$Mi	lions			
	Notes	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
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											
Leave and Leaves and of meaning discourse											
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											
Su Ali other exposures											
6 Trading assets (excluding securitizations that receive standardized charges)											
7a All other assets											
7b Separate account bank-owned life insurance											
7c Default fund contributions to central counterparties											
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											
ou 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)				1			1				
11 Financial standby letters of credit											L
12 Performance standby letters of credit and transaction related contingent items					1	1		1	1	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 3840 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					

49g Other

Advanced RWA Worksheet: XYZ in Baseline

Please note that for purposes of DFAST 2020, Banks are not required to complete the following worksheet

		Actual in \$Millions				Proj	ected in \$Mi	llions			
		as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
dvance	d Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risk										
1	Credit RWA										
2	Wholesale Exposures										
	Corporate			-	1	1			1	1	
3	Balance Sheet Amount										
4	RWA										
	Bank			:			1		1	1	
5	Balance Sheet Amount										
6	RWA										
	Sovereign										
7	Balance Sheet Amount										
8	RWA										
	IPRE										
9	Balance Sheet Amount										
10	RWA										
	HVCRE										
11	Balance Sheet Amount										
12	RWA										
13	Counterparty Credit Risk										
14	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—EAD adjustment method										
15	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—collateral reflected in LGD										
16	RWA of eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment method										
17	RWA of eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected in LGD										
18	RWA of OTC derivatives—no cross-product netting—EAD adjustment method										
19	RWA of OTC derivatives—no crossproduct netting—collateral reflected in LGD										
20	Retail Exposures										
	Residential mortgage— closed-end first lien exposures			:				-			
21	Balance Sheet Amount										
22	RWA										
	Residential mortgage— closed-end junior lien exposures	·				1		1			-
23	Balance Sheet Amount										
24	RWA										
	Residential mortgage—revolving exposures	·									
25	Balance Sheet Amount										
26	RWA										
	Qualifying revolving exposures	·				,					
27	Balance Sheet Amount										
28	RWA										
	Other retail exposures	l									
29	Balance Sheet Amount										
30	RWA										
	Securitization Exposures (72 Federal Register 69288, December 7, 2007)			1	1	1	1	1	1	1	
0.4	Balance Sheet Amount										
31											

Subject to supplied spectrice yorking approxit (SYA)								
9Balanc Short Anount00<	33	Securitization Exposures (Revised regulatory capital rule, July 2013)						
3 NM I	~ .							
bilance black note/ subject to a short of period approach (SSR) I <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>								
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9 WM I	20							
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1 Italiane sheat amount I	40							
4 RVA I	41							
4 Balance Sheet Amount I								
4 Balance Sheet Amount I		Repo-style transactions	1	1	1	1		ļļ
Jefault indicationation Jefault indicationationation Jefault indicationationation Jefault indicationationation Jefault indicationationation Jefault indicationationationation Jefault indicationationationationationationationation	43							
4Balance sheet AmountII	44	RWA						
4RVAIII <t< th=""><th></th><th>Default fund contributions</th><th></th><th></th><th></th><th></th><th></th><th></th></t<>		Default fund contributions						
4 Guily Equive RWA I	45	Balance Sheet Amount						
Other Assets Other Assets Other Assets Other Assets Other Assets 48 Balance Sheet Amount O	46	RWA						
48Balance Sheet AmountIII	47	Equity Exposures RWA						
9WAIII <th< th=""><th></th><th>Other Assets</th><th></th><th></th><th></th><th></th><th></th><th></th></th<>		Other Assets						
50CVA Capital Charge (risk-weighted asset equivalent) (Revised regulatory capital rule, July 2013)II <th>48</th> <th>Balance Sheet Amount</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	48	Balance Sheet Amount						
1Advanced CVA ApproachIII								
52Unstressed VaR with Multipliers <td< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></td<>								
3 Stressed VaR with Multipliers I <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>								
54Simple CVA Approach Assets subject to the general risk-based capital requirementsImage: Constraint of the general risk based capital requirementsImage: Constraint of the general risk based capital requirementsImage: Constraint of the general risk based capital requirement for operational risk without dependence assumptionsImage: Constraint of the general risk based capital requirement for operational risk without dependence assumptionsImage: Constraint of the general risk based capital requirement for operational risk without dependence assumptionsImage: Constraint of the general risk based capital requirement for operational risk without dependence assumptionsImage: Constraint of the general risk based capital requirement for operational risk without dependence assumptionsImage: Constraint of the general risk based capital requirement for operational risk without dependence assumptionsImage: Constraint of the general risk based capital requirementImage: Constraint of the general risk based capital requirementImage: Constraint of the general risk capital requirement (excluding non-modeled correlation)Image: Constraint of the general risk capital requirement (excluding non-modeled correlation)Image: Constraint of the general risk capital requirement (excluding non-modeled correlation)Image: Constraint of the general risk capital requirement (excluding non-modeled correlation)Image: Constraint of the general risk capital requirement (excluding non-modeled correlation)Image: Constraint of the general risk capital requirement (excluding non-modeled correlation)Image: Constrai		·						
55 Assets subject to the general risk-based capital requirements I <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>								
Specific right RWA Specific right requirement for operational risk without dependence assumptions I								
56Operational RWAII <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>								
57 Total risk-based capital requirement for operational risk without dependence assumptions I		•	1					
Market Risk Image: Second		•						
Warket RWAImage: Normal state of the state of	57	Total fisk-based capital requirement for operational fisk without dependence assumptions						
Warket RWAImage: Normal state of the state of	Market	Rick						
58VaR-based capital requirementImage: set VaR-based								
59Stressed Var-based capital requirementImage: Construction on the const								
60Incremental risk capital requirementIncremental risk capital requirement <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>								
61Comprehensive risk capital requirement (excluding non-modeled correlation)Image: Comprehensive risk capital requirement (excluding non-modeled correlation)Image: Comprehensite riteration requirement (e								
63Net LongNet ShortImage: Constant of the stant of th	61							
64Net ShortImage: Specific risk add-on (excluding securitization and correlation)Image: Specific risk add-o	62	Non-modeled Securitization						
65Specific risk add-on (excluding securitization and correlation)666768	63	Net Long						
66 Sovereign debt positions	64							
	65	Specific risk add-on (excluding securitization and correlation)						
47 Covernment encoursed antity debt necitions	66	Sovereign debt positions						
	67	Government sponsored entity debt positions						
68 Depository institution, foreign bank, and credit union debt positions	68	Depository institution, foreign bank, and credit union debt positions						
69 Public sector entity debt positions								
70 Corporate debt positions	70	Corporate debt positions						

71Equity72Capital requirement for de minimis exposures73Market risk equivalent assets					
 Other RWA Excess eligible credit reserves not included in tier 2 capital 					
76 Total RWA					

Retail Balance and Loss Projection Worksheet: XYZ in Baseline

		Actual in \$Millions					ojected in \$Millio				
	First Lien Mortgages (in Domestic Offices)	Q4 Actual	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	Balances										
2	New originations										
3	Paydowns										
4 5	Asset Purchases Asset Sales										
6	Loan Losses										
7	Cumulative interim loan losses Non PCI										
8	Cumulative interim loan losses – PCI										
9	First Lien HELOANs (in Domestic Offices) Balances										
9 10	New originations										
11	Paydowns										
12	Asset Purchases										
13	Asset Sales										
14	Loan Losses										
45 46	Cumulative interim loan losses - Non PCI Cumulative interim loan losses - PCI										
	Closed-End Junior Liens (in Domestic Offices)										
17	Balances										
18	New originations										
19	Paydowns										
20	Asset Purchases										
21 22	Asset Sales										
22 23	Loan Losses Cumulative interim Ioan Iosses – Non PCI										
24	Cumulative interim loan losses - PCI										
1	HELOCs (in Domestic Offices)										
25	Balances										
26	Balance from vintages < PQ 1										
27 28	Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9										
28 29	Balance from vintage PQ 6 - PQ 9 Paydowns										
27 30	Asset Purchases										
31	Asset Sales										
32	Loan Losses										
33	Cumulative interim loan losses - Non PCI										
34	Cumulative interim Ioan Iosses – PCI First Lien Mortgages and HELOANs (International)										
35	Balances										
36	New originations										
37	Paydowns										
38	Asset Purchases										
39 40	Asset Sales										
40 41	Loan Losses Cumulative interim Ioan Iosses - Non PCI										
42	Cumulative interim loan losses - PCI										
(Closed-End Junior Liens and HELOCs (International)										
43	Balances										
44	New originations										
45	Paydowns										
46 47	Asset Purchases Asset Sales										
48	Loan Losses										
49	Cumulative interim Ioan Iosses - Non PCI										
50	Cumulative interim Ioan Iosses PCI										
	Corporate Card (Domestic)		1	1	1					1	
51 52	Balances Paydowns										
53	Asset Purchases										
54	Asset Sales										
55	Loan Losses										
	Business Card (Domestic)										
56	Balances										
57 58	Paydowns Asset Purchases										
59	Asset Sales										
60	Loan Losses										
(Charge Card (Domestic)										
61	Balances										
62	Balance from vintages < PQ 1										
63 64	Balance from vintage PQ 1 - PQ 5 Balance from vintage PQ 6 - PQ 9										
65	Paydowns										
66	Asset Purchases										
67	Asset Sales										
68	Loan Losses										
	Bank Card (Domestic) Balances										
07	Balances Balance from vintages < PQ 1										
	Balance from vintage PQ 1 - PQ 5										
70											
70 71 72	Balance from vintage PQ 6 - PQ 9										
70 71 72 73	Balance from vintage PQ 6 - PQ 9 Paydowns										
70 71 72 73 74	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases										
70 71 72 73 74 75	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales										
70 71 72 73 74 75 76	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases										
70 71 72 73 74 75 76	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Loan Losses Business and Corporate Card (International) Balances										
70 71 72 73 74 75 76 77 77 78	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset sales Loan Losses Business and Corporate Card (International) Balances Paydowns										
70 71 72 73 74 75 76 77 78 79	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases										
70 71 72 73 74 75 76 77 78 79 80	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales										
70 71 72 73 74 75 76 77 78 79 80 81	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases										
70 71 72 73 74 75 76 77 78 79 80 81	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses										
70 71 72 73 74 75 76 87 77 80 81 81 82 82 83	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances Paydowns										
70 71 72 73 74 75 76 77 77 78 79 80 81 81 82 83 83 83 84	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Asset sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Loan Losses Bank and Charge Card (International) Balances Paydowns Asset Purchases										
70 71 72 73 74 75 76 77 77 78 80 81 82 83 84 84 88 84 88	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances Paydowns Asset Purchases Asset Sales										
70 71 72 73 74 75 76 77 78 80 81 82 83 83 84 83 84 85 88	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Sales Loan Losses Bark and Charge Card (International) Balances Paydowns Asset Sales Loan Losses Paydowns Paydow										
70 71 72 73 74 75 77 77 77 80 81 81 82 83 84 83 84 85 88 84 85	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Purchases Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances Paydowns Asset Purchases Asset Purchases Auto Loans (Domestic)										
70 71 72 73 74 75 76 80 81 82 83 84 83 84 85 88 84 85 88 84 87	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Sales Loan Losses Bark and Charge Card (International) Balances Paydowns Asset Sales Loan Losses Paydowns Paydow										
70 71 72 73 74 75 76 87 77 80 81 81 82 83 84 83 84 83 84 85 88 84 88 88 88 87 88	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bark and Charge Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Auto Loans (Domestic) Balances New originations Paydowns Paydowns										
70 71 72 73 74 75 76 80 81 82 83 84 83 84 85 88 84 85 88 84 88 88 88 88 88 89 90	Balance from vintage PQ 6 - PQ 9 Pq/dovms Asset Sales Loan Losses Balances Paydowns Asset Purchases Asset Purchases Asset Purchases Asset Purchases Bank and Charge Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Asset Sales Asset Purchases Asset Purchase Asse										
70 71 72 73 74 75 76 77 78 80 81 82 83 84 85 84 85 88 87 88 89 90 91	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Sales Loan Losses Balances Paydowns Asset Purchases Paydowns Asset Purchases Asset Purchases Asset Purchases Balances Balances Balances Balances Balances Balances Balances Paydowns Asset Purchases Asset Sales Loan Losses Balances New originations Paydowns Asset Purchases Balances Salances Balances Asset Purchases Asset Sales Componention Balances Paydowns Asset Purchases Asset Sales Asset Sales Paydowns Asset Purchases Asset Purchases Asset Sales Paydowns Asset Purchases Asset Sales Paydowns Asset Purchases Asset Sales										
70 71 72 73 74 75 76 80 81 82 83 84 85 88 84 85 88 87 88 89 90 91 92	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Busines Balances Asset Sales Loan Losses Asset Purchases Balances Balances Asset Purchases Asset Sales Loan Losses Asset Sales Asset S										
70 71 72 73 74 75 77 78 80 81 82 83 84 85 86 88 88 88 88 89 90 91 92 92	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bark and Charge Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Auto Loans (Domestic) Balances New originations Paydowns Asset Purchases Asset Sales Loan Losses Auto Loans (Domestic) Balances Device Sales Loan Losses Auto Loans (Domestic) Balances Asset Sales Asset										
70 71 72 73 74 75 76 77 78 80 81 82 83 84 85 88 84 85 88 87 90 91 92 93	Balance from vintage PQ 6 - PQ 9 Paydowns Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Busines Balances Asset Sales Loan Losses Asset Purchases Balances Balances Asset Purchases Asset Sales Loan Losses Asset Sales Asset S										
70 71 72 73 74 75 76 80 81 82 83 84 85 84 85 88 89 90 91 92 93 94	Balance from vintage PQ 6 - PQ 9 Pq/dovms Asset Purchases Asset sales Loan Losses Paydowns Asset Purchases Asset Purchases Asset Purchases Asset Purchases Asset Purchases Asset Purchases Banace Paydowns Asset Purchases Banace Banaces Banaces Banaces Banaces Banaces Banaces Banaces Banaces Asset Purchases Asset Sales Con Losses Banaces Asset Purchases Asset Purchases Asset Sales Ato Loan Comestic) Balances Asset Purchases Asset Sales Asset Sales Asset Sales Asset Sales Asset Sales Ato Loan Comestic) Asset Purchases Asset Sales Asset Asset Sales Asset Asset Sales Asset Asset Sales Asset Asset Sales Asset As										
70 71 72 73 74 75 77 77 77 77 80 81 82 83 84 85 88 87 88 89 91 92 93 95 96	Balance from vintage PQ 6 - PQ 9 Pqdyowns Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Bark and Charge Card (International) Balances Paydowns Balances Bark and Charge Card (International) Balances Paydowns Asset Purchases Asset Sales Loan Losses Auto Loans (Domestic) Balances New originations Paydowns Asset Purchases Asset Sales Loan Losses Auto Loans (Domestic) Balances Paydowns Asset Purchases Asset Sales Loan Losses Auto Loans (Domestic) Balances Paydowns Asset Purchases Asset Sales Loan Losses Auto Loans (Domestic) Balances Paydowns Asset Purchases Asset Sales Auto Loans (Domestic) Balances Paydowns Asset Purchases Asset Sales Auto Loans (Domestic) Balances Paydowns Asset Purchases Asset Sales Auto Loans (Domestic) Balances Paydowns Asset Purchases Auto Loans (Domestic) Balances Paydowns Asset Purchases Auto Loans (Domestic) Balances										
70 71 72 73 74 75 76 1 77 78 79 80 81 1 82 83 88 84 85 88 89 90 91 92 9 93 94 95 96 97	Balance from vintage PQ 6 - PQ 9 Pq/dyoms Asset Surchases Asset Sales Loan Losses Paydyoms Asset Purchases Asset Sales Loan Losses Balances Balances Balances Balances Asset Sales Composition Balances Balances Balances Balances Asset Sales Composition Balances Asset Sales Asset Sales Composition Balances Asset Sales Asset Sales Composition Balances Asset Sales Asset S										
70 71 72 73 74 75 76 1 82 83 84 85 86 7 77 78 80 99 91 92 93 94 95 99 99 99 99 99	Balance from vintage PQ 6 - PQ 9 Pqdvoms Asset Sales Loan Losses Business and Corporate Card (International) Balances Paydvoms Asset Purchases Asset Sales Loan Losses Bances Balances Asset Sales Loan Losses Balances Asset Purchases Asset Purchases Balances Balances Balances Balances Balances Balances Asset Sales Loan Losses Balances Balances Asset Sales Loan Losses Balances Bala										
77 78 79 80 81 82 83 84 85 88 84 85 88 87 88 88 90 91 92 93 94 95 95 96 97 98	Balance from vintage PQ 6 - PQ 9 Pq/dyoms Asset Surchases Asset Sales Loan Losses Paydyoms Asset Purchases Asset Sales Loan Losses Balances Balances Balances Balances Asset Sales Composition Balances Balances Balances Balances Asset Sales Composition Balances Asset Sales Asset Sales Composition Balances Asset Sales Asset Sales Composition Balances Asset Sales Asset S										

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

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

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

Please complete the unshaded cells in the table provided.

	Threshold for Determining OTTI		Discount Rate Methodology		
AFS and HTM Securities	(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)	(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 for stress testing?	no) 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 OTTI for AFS and HTM Securities by Portfolio

Projected OTH for AF3 and HIM Securities by Portfolio Institutions that have not adopted ASU 2016-13 should continue to report sub-schedules Hish-level OTH Methodolesx and Assumptions for AF3 and HIM Securities by Portfolio. and Projected OTH for AF3 and HIM Securities by Portfolio. Institutions that have adopted ASU 2016-13 should report sub-schedules Expected Credit Loss and Provision for Credit Loss - HIM Securities and Expected Credit Loss and Provision for Credit Loss - Securities.

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 captured in 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 captured in OCI.

Amortized Cost should represent all Securities held, regardless of if they are impaired or not.

Only securities projected to experience an other-than-temporary impairment loss in the P&L should be reported in this is D. OTTI values should be stated as positive values.

				PQ 1			PQ 2			PQ 3			PQ 4			PQ 5			PQ 6			PQ 7			PQ 8			PQ 9	
AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	t n Total OTTI
1 Agency MBS																													
2 Auction Rate Securities																													
3 CDO																													1
4 CLO																													
5 CMBS																													
6 Common Stock (Equity)																													
7 Auto ABS						1																					1		
7 Auto ABS 8 Credit Card ABS						1															1						1		
9 Student Loan ABS															1														-
10 Other ABS (excl HEL ABS)						1															1						1		
11 Corporate Bond						1																					1		
12 Covered Bond						1															1						1		
13 Domestic Non-Agency RMBS (incl HELABS)																											1		1
14 Foreign RMBS						1																					i		
¹⁵ Municipal Bond						1																					i		
16 Mutual Fund						1																					i		
17 Preferred Stock (Equity)																											i		
18 Sovereign Bond																													
19 US Treasuries & Agencies 20 Other*																													
20 Other*																													
21 GRAND TOTAL																													

"For 'Other' AFS securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

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

Projected OCI and Fair Value for AFS Securities

Banks should estimate and provide fair market values of AFS securities based on a repricing of positions held and the reporting date. Responses for Fair Market Values and Projected OCI should be provided in Millions. The "Fair Value Change Bate" should be estimated based on the reporting of positions held at the baginning of activation for gate. Responses for Fair Market Values and Projected OCI should be provided in Millions. The "Fair Value Change Bate" should be estimated based on the reporting of positions held at the baginning and ending fair values for each saset (The "Fair Value Change Bate" is not a ratio of projected OCI to Biginning Pair Value. Responses for fair Market Values and Projected OCI to Biginning Pair Value. Responses for fair Market Values. Responses for fair Market Values and Projected OCI to Biginning Pair Value. Responses for fair Market Values. Responses for fair Market Values and Projected OCI to Biginning Pair Value. Responses for fair Market Values. Responses for fair Value Change Bate" should be estimated based on the responses for fair Market Values. Responses for fair Value Change Bate" should be estimated based on the responses for fair Market Values. Responses for fair Values. Responses for fair

			Projekta Q2 Bard on Mars-Extensive Zenardo																												
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	Fair Value	Rate of Projected OC	1 - Beginni Market V	ing Fair Fair Val alue PQ 3 Char	ue Rate of Proj ge PQ3	ojected OCI - PQ 3	Beginning Fair Market Value PQ 4	Fair Value Rate of Change PQ4	Projected OCI - PQ 4	Beginning Fair Marke Value PQ 5	t 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	Estimated Total Fair Market Value after OCI Shock applied t Quarters
1 Agency MBS																															
2 Auction Rate Securities																															
3 CDO				1															1						1						
100				1	1	1		1			1				1					1				1	1	1					
CMBS					1	1																		1	1	1			1		
Common Stock (Equity)					1										1										1				1		
Auto ABS																															
Auto ABS Credit Card ABS					1	1		1																	1	1					
Student Loan ARS					1	1		1																	1	1			1		
0 Other ABS (excl HEL ABS) 1 Corporate Bond					1																					1					
Corporate Bond					1	-																			1	1			1		
Covered Bond					1																				1	1					
3 Domestic Non-Agency RMBS (Incl HEL ABS)					1																				1	1					
Foreign RMBS					1																					1					
Municipal Bond					1	-																			1	1			1		
Mutual Fund					1	-																			1	1			1		
Preferred Stock (Equity)																										1					
Portigina Real Fording RMS Municipal Bond Mutual Fund Mutual Fund Vedered Stack (Equity) Sovereign Bond US Treasurie & Agencies				1	1									1	1	1	1	1	1		1		1	1	1	1			1		
US Treasuries & Agencies					1	-																			1	-			1		
Other"				1	1	-									1	1	1	1	1		1		1	1	1	1	1		1		
GRAND TOTAL																															
* For 'Other' AFS securities, please provide name of				1																											

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.)?
	Agency MBS		
	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*		
L		l Irity type in row 20 above (currently labeled "Other") Please add additional ro	

*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.

				PC	21	Р
	HTM Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost
1	Agency MBS					
2	Auction Rate Securities					
3	CDO					
4	CLO					
5	CMBS					
	Auto ABS					
7	Credit Card ABS					
8	Student Loan ABS					
9	Other ABS (excl HEL ABS)					
10	Corporate Bond					
11	Covered Bond					
	Domestric Non-Agency RMBS					
	Foreign RMBS					
	Municipal Bond					
15	Mutual Fund					
	Sovereign Bond					
	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

22	PC	23	PC	24	PC	25	PC
Provision for Credit Loss	Projected Amortized Cost						

Ire that grand totals sum appropriately.

26	26 PQ7			28	PQ9			
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		

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.

						PQ1
	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)	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	Domestric 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 securites 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

		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			

ıd totals

5 Securities: XYZ in Baseline

		PQ5			PQ6		PQ7				
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			

-		PQ8		PQ9						
Provision for Credit Loss	Projected Amortized Cost	Expected Loss ¹	Provision for Credit Loss	Projected Amortized Cost	Expected Loss ¹	Provision for Credit Loss				

Trading Worksheet: XYZ in Baseline

		(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 mulitple 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 <u>separate document</u> and cross-reference the document to the respective question/item. Rows should be added if necessary.

	Contribution (\$millions)		P	/ 1			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

PPNR Projections Worksheet: XYZ in Baseline

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

Aillions	Projected in \$Millions								
ncome by Business Segment: (17)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
osits									
Small Business Lending									
ss (16)									

13 Total Net Interest Income (1)

Non Interest Income by Business Segment: (17)

14	Retail and Small Business					
14A	Domestic					
14B	Credit and Charge Cards (10)					
14C	Credit and Charge Card Interchange Revenues - Gross					
14D	Other					
14E	Mortgages and Home Equity					
14F	Production					
14G	Gains/(Losses) on Sale (18)					
14H	Other					
14I	Servicing					
14J	Servicing & Ancillary Fees					
14K	MSR Amortization (20)					
14L	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21)					
14M	Other					
14N	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12)					
140	Retail and Small Business Deposits					
14P	Non Sufficient Funds / Overdraft Fees - Gross					
14Q	Debit Interchange - Gross					
14R	Other (22)					

14S	Other Retail and Small Business Lending					1
14T	International Retail and Small Business (16)	 	 			
15	Commercial Lending		 			
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					
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 Treasury Services					
21	Insurance Services					
22 23	Insurance Services Retirement / Corporate Benefits Products					
	Corporate / Other					
24 25	Corporate / Other Optional Immaterial Business Segments (7)					
25						

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)					
32	Expenses of Premises and Fixed Assets					
33	Amortization Expense and Impairment Losses for Other Intangible Assets					

36	Marketing Expense Domestic Credit and Charge Card Marketing Expense (10)(15)(17) Other Other Real Estate Owned Expense Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 141 (RCFDB557) in Balance Sheet) Other Non-Interest Expense (4)					
38	Total Non-Interest Expense (3)					
39	Projected PPNR (5)					
	•					

Footnotes to the PPNR Projections Worksheet

(1) Amount should equal item 49 of the PPNR NII Worksheet, if completed.

(2) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 40.

(3) Excludes Goodwill Impairment included in item 41.

(4) Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are reported without further breakout:

N4a	(see values in row below)
N4b	
N4c	(see values in row below)
N4d	
N4e	(see values in row below)
N4f	
N4g	(see values in row below)
N4h	
N4i	(see values in row below)
N4j	
N4k	(see values in row below)
N4I	
N4m	(see values in row below)
N4n	
N4o	(see values in row below)
N4p	
N4q	(see values in row below)
N4r	
N4s	(see values in row below)
N4t	
N4u	(see values in row below)
N4v	

(5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 40-41.

(6) Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.

(7) See instructions for guidance on related thresholds. List segments included in this line item.

(8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.

(9) List segments from which item was excluded:

(10) Include domestic bank issued credit and charge cards including those that result from a partnership agreement.

- (11) Applies to line items 1A-1F; US and Puerto Rico only.
- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable.
- (13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.
- (16) Revenues from regions outside the US and Puerto Rico.
- (17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.
- (18) Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.
- (19) Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.
- (20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.
- (21) Include MSR changes under both FV and LOCOM accounting methods.
- (22) Among items included here are debit card contra-revenues and overdraft waivers, as applicable.
- (23) Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.
- (24) Banks should not report changes in value of the MSR asset or hedges within the trading book.
- (25) List segments from which item was excluded:

(26) Exclude result of trading shock exercise (where applicable), as it is reported in item 42.

(27) List Call Report RI Schedule items in which this item is normally reported although excluded from PPNrconb557

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

Net Interest Income agrees between worksheets	N/A								
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PPNR Net Interest Income Worksheet: XYZ in Baseline

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

	Please indicate if deposits are 25% or more of total liabilities									
	Net Interest Income Designation Field - Populated Automatically									
					Pr	ojected in \$Millic	ns			
	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)			1						
2	Second / Junior Lien Residential Mortgages (in Domestic Offices)									
2A	Closed-End Junior Liens									
2B	Home Equity Lines Of Credit (HELOCs)									
3	C&I Loans (7)									
4	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									
47	The Later of the L	Í	İ.	1	1	1	1		Í	
17	Total Average Asset Balances									
	Average Rates Earned (%) (9)									
18	First Lien Residential Mortgages (in Domestic Offices)									
19	Second / Junior Lien Residential Mortgages (in Domestic Offices)									
19A	Closed-End Junior Liens									
19B	HELOCs									
20	C&I Loans (7)									
21	CRE Loans (in Domestic Offices)									
22	Credit Cards									

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

33 Total Interest Income

Average Liability Balances (\$Millions)

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

41 Total Average Liability Balances

Average Liability Rates (%) (9)

42 Deposits-Domestic (6)

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

42C	Savings					
42D	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other 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)					

48 Total Interest Expense

49	Total	Net	Interest	Income	(4)	
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Footnotes to the Net Interest Income Worksheet

(1) Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impaired loans.

(2) Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such that no more than 5% of total Average Asset Balances are reported without a further breakout.

				-							
N2a		(see values in	row below)								
N2b											
N2c		(see values in	row below)				1				
N2d											
N2e		(see values in	row below)			:	1				
N2f											
N2g		(see values in	row below)			:		-			
N2h											
N2i		(see values in row below)									
N2j											
(3)	Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balanc	es such that no m	ore than 5% of to	tal Liability Bala	inces are report	ed without a furt	ner breakout.				
N3a		(see values in	row below)								
N3b											
N3c		(see values in	row below)								
N3d											
N3e		(see values in	row below)								
N3f											
N3g		(see values in	row below)								
N3h											
N3i		(see values in	row below)								

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

N3j

PPNR Metrics Worksheet: XYZ in Baseline

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

							Projected				
		Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	A. Metrics by Business Segment/Line (9)										
	Retail and Small Business Segment Domestic (22)										
	Credit and Charge Cards										
1	Total Open Accounts – End of Period	#									
2	Credit and Charge Card Purchase Volume	* \$Millions									
3	Credit and Charge Card Rewards/Partner Sharing Expense (21) (32)	\$Millions									
-	Mortgages and Home Equity										
4	Average Third-Party Residential Mortgages Serviced (3)	\$Millions									
5	Residential Mortgage Originations Industry Market Size - Volume (23)	\$Millions									
6	Mortgages and Home Equity Sold during the quarter (24)	\$Millions									
7	Servicing Expenses (8)	\$Millions									
	Retail and Small Business Deposits										
8	Total Open Checking and Money Market Accounts – End of Period (29)	#									
9	Debit Card Purchase Transactions	#									
	International Retail and Small Business (12)										
10	Credit Card Revenues (1)	\$Millions									
	Investment Banking Segment (only firms that report greater than \$100 million for an projected quarter in item 16 of the PPNR projections schedule should complete items 1	1									
	through 26 below)	#				1					
11	Number of Employees (15)	# \$Millions									
12 13	Compensation - Total (8) Stock Based Compensation and Cash Variable Pay (8)	\$Millions									
13	Stock Based Compensation and Cash variable Pay (o) Advisory	\$Millions									
14	Deal Volume	\$Millions									
14	Industry Market Size - Fees	\$Millions									
16	Industry Market Size - Completed Deal Volume	\$Millions									
10	Backlog (28)	\$Millions									
1/	Equity Capital Markets	\$IVIIIIOI15									
18	Deal Volume	\$Millions									
19	Industry Market Size - Fees	\$Millions									
20	Industry Market Size - Volume	\$Millions									
20	Debt Capital Markets	\$10 millions									
21	Deal Volume	\$Millions									
22	Industry Market Size - Fees	\$Millions									
23	Industry Market Size - Volume	\$Millions									
20	Syndicated Lending										
24	Deal Volume	\$Millions									
25	Industry Market Size - Fees	\$Millions									
26	Industry Market Size - Volume	\$Millions									
	Sales and Trading Segment				1						
27	Number of Employees (15)	#									
28	Compensation - Total (8)	\$Millions									
29	Stock Based Compensation and Cash Variable Pay (8)	\$Millions									
	Equities										
30	Average Asset Balance	\$Millions									
	Fixed Income										
31	Average Asset Balance	\$Millions									
	Commodities										
32	Average Asset Balance	\$Millions									
	Prime Brokerage						-		-		
33	Average Client Balances (13)	\$Millions									
34	Transaction Volume	\$Millions									
	Investment Management Segment										
	Asset Management										
35	AUM - Total (10)	\$Millions									
35A	AUM - Equities	\$Millions									

35B 35C 36						
35C	AUM - Fixed Income	\$Millions				
	AUM - Other	\$Millions				
	Net Inflows/Outflows	\$Millions				
	Wealth Management/Private Banking				1	
37	Fee Earning Client Assets - Total (10)	\$Millions				
37A	Fee Earning Client Assets - Equities	\$Millions				
37B	Fee Earning Client Assets - Fixed Income	\$Millions				
37C	Fee Earning Client Assets - Other	\$Millions				
38	Net Inflows/Outflows	\$Millions				
39	Number of Financial Advisors (11)	#				
	Investment Services Segment					
-	Asset Servicing					
40	Assets under Custody and Administration	\$Millions				
10		<i>v</i> i interes				
,	B. Firm Wide Metrics: PPNR Projections Worksheet					
41	Number of Employees	#				
42	Revenues - International	" \$Millions				
42A	Revenues - APAC (2) (16)	\$Millions				
42B	Revenues - EMEA (2) (17)	\$Millions				
42C	Revenues - LatAm (2) (18)	\$Millions				
42D	Revenues - Canada (2)	\$Millions				
43	Revenues - Domestic	\$Millions				
44	Severance Costs (14)	\$Millions				
44	Collateral Underlying Operating Leases for Which the Bank is the Lessor (20)	\$Millions				
45A	Auto	\$Millions	 	 		
45A 45B	Other	\$Millions	 	 		
46	OREO Balance	\$Millions	 	 		
40 46A	Commercial	\$Millions	 	 		
46A 46B	Residential	\$Millions	 	 		
46C	Farmland	\$Millions	 	 		
400	Non-Recurring PPNR Items (30)	\$Millions	 			
4/	NOT-RECUTING PERK ILETIS (30)	\$MINONS				
48	Trading Revenue	\$Millions				
40 49	Net Gains/(Losses) on Sales of Other Real Estate Owned (19)	\$Millions		 		
47	Net Galls/(Losses) of Sales of Other Real Estate Owned (17)	\$MIIIONS				
	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Work	(choot)				
50	Carrying Value of Purchased Credit Impaired (PCI) Loans (33)	\$Millions				
51	Net Accretion of discount on PCI Loans included in interest Revenues (34)	\$1VIIIIO113				
		¢Millions		 		
		\$Millions				
52	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)	\$Millions				
52 53	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices	\$Millions				
52 53	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6)	\$Millions %				
52 53 54	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices <u>Quarter End Weighted Average Life of Assets (4) (6)</u> First Lien Residential Mortgages (in Domestic Offices) (31)	\$Millions % months				
52 53 54 55	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices <u>Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices)</u>	\$Millions % months months				
52 53 54 55 56	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs)	\$Millions % months months months				
52 53 54 55 56 57	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans	\$Millions % months months months months				
52 53 54 55 56 57 58	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices)	\$Millions % months months months months months				
52 53 54 55 56 57 58 59	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices) Credit Cards	\$Millions % months months months months months months				
52 53 54 55 56 57 58 59 60	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans	\$Millions % months months months months months months months				
52 53 54 55 56 57 58 59 60 61	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans Student Loans	\$Millions % months months months months months months months months				
52 53 54 55 56 57 58 59 60 61 62	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans Student Loans Other, incl. Ioans backed by securities (non-purpose lending) (7)	\$Millions % months months months months months months months months months months				
52 53 54 55 56 57 58 59 60 61 62 63	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans Student Loans Other, incl. Ioans backed by securities (non-purpose lending) (7) Residential Mortgages (First and Second Lien, Not in Domestic Offices)	\$Millions % months months months months months months months months months months months				
52 53 54 55 56 57 58 59 60 61 62 63 64	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans Student Loans Other, incl. Ioans backed by securities (non-purpose lending) (7) Residential Mortgages (First and Second Lien, Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices)	\$Millions % months months months months months months months months months months months months months months months				
52 53 54 55 56 57 58 59 60 61 62 63 64 65	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans Student Loans Other, incl. Ioans backed by securities (non-purpose lending) (7) Residential Mortgages (First and Second Lien, Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases	\$Millions % months				
52 53 54 55 56 57 58 59 60 61 62 63 64 65 66	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans Student Loans Other, incl. Ioans backed by securities (non-purpose lending) (7) Residential Mortgages (First and Second Lien, Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Securities (AFS and HTM) - Treasuries and Agency Debentures	\$Millions % months				
52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 66 67	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCS) C&I Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans Student Loans Other, Incl. Ioans backed by securities (non-purpose lending) (7) Residential Mortgages (First and Second Lien, Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Securities (AFS and HTM) - Treasuries and Agency Debentures Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	\$Millions % months mont				
52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 66 67 68	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans Student Loans Other, incl. loans backed by securities (non-purpose lending) (7) Residential Mortgages (First and Second Lien, Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Securities (AFS and HTM) - Treasuries and Agency Debentures Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) Securities (AFS and HTM) - Other	\$Millions % months mont				
52 53 54 55 56 57 58 59 60 61 62 63 64 63 64 65 66 67 68 69	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans Student Loans Student Loans Other, incl. Ioans backed by securities (non-purpose lending) (7) Residential Mortgages (First and Second Lien, Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Securities (AFS and HTM) - Treasuries and Agency Debentures Securities (AFS and HTM) - Other Trading Assets	\$Millions % months mont				
52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 65 66 67 68	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans Student Loans Other, incl. loans backed by securities (non-purpose lending) (7) Residential Mortgages (First and Second Lien, Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Securities (AFS and HTM) - Treasuries and Agency Debentures Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) Securities (AFS and HTM) - Other	\$Millions % months mont				
52 53 54 55 56 57 58 59 60 61 62 63 64 65 64 65 66 67 68 69 70	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) CAI Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans Student Loans Other, incl. Ioans backed by securities (non-purpose lending) (7) Residential Mortgages (First and Second Lien, Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices) Other Loans & Leases Securities (AFS and HTM) - Treasuries and Agency Debentures Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) Securities (AFS and HTM) - Other Trading Assets All Other Earning Assets	\$Millions % months mont				
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52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices Quarter End Weighted Average Life of Assets (4) (6) First Lien Residential Mortgages (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) (31) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Lines Of Credit (HELOCs) C&I Loans CRE Loans (in Domestic Offices) Credit Cards Auto Loans Student Loans Other, incl. Ioans backed by securities (non-purpose lending) (7) Residential Mortgages (First and Second Lien, Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices) Other Real Estate Loans (ArS and HTM) - Treasuries and Agency Debentures Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) Securities (AFS and HTM) - Other Trading Assets All Other Earning Assets Quarter End Weighted Average Life of Liabilities (4) (6)	\$Millions % months mont				

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

basis points

	Average Domestic Deposit Repricing Beta (5)	
79A	Money Market Accounts (for upward rate movements)	basis points
79B	Money Market Accounts (for downward rate movements)	basis points
79C	Money Market Accounts (Assumed Floor)	basis points
80A	Savings (for upward rate movements)	basis points
80B	Savings (for downward rate movements)	basis points
80C	Savings (Assumed Floor)	basis points
81A	NOW, ATS, and other Transaction Accounts (for upward rate movements)	basis points
81B	NOW, ATS, and other Transaction Accounts (for downward rate movements)	basis points
81C	NOW, ATS, and other Transaction Accounts (Assumed Floor)	basis points
82A	Time Deposits (for upward rate movements)	basis points
82B	Time Deposits (for downward rate movements)	basis points
82C	Time Deposits (Assumed Floor)	basis points
	Average Foreign Deposit Repricing Beta (5)	
83A	Foreign Deposits (for upward rate movements)	basis points
83B	Foreign Deposits (for downward rate movements)	basis points
83C	Foreign Deposits (Assumed Floor)	basis points
84A	Foreign Deposits-Time (for upward rate movements)	basis points
84B	Foreign Deposits-Time (for downward rate movements)	basis points
84C	Foreign Deposits-Time (Assumed Floor)	basis points
	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)

Footnotes to the PPNR Metrics Worksheet

(1)	Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the
	last four actual quarters requested in the PPNR schedule.

- (2) Provide regional breakouts for all quarters but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule.
- (3) Average oustanding principal balance fo residential mortgage loans the bank services for others.
- (4) The Weighted Average Life should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments.
- (5) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.
- (6) Reference PPNR Net Interest Income worksheet for product definitions.
- (7) Corresponds to line item 7C on the Net Interest Income worksheet.
- (8) Include both direct and allocated expenses.
- (9) "Metrics by Business Segment/Line" correspond to Business Segments/Lines on PPNR Submission worksheet, unless explicitly stated otherwise. See Instructions for definitions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. Only line items with "Industry Market Size" in the name are industry/market-wide items; all other items are bank-specific.
- (10) Assets under Management
- (11) Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.
- (12) Regions outside the US and Puerto Rico.
- (13) Report the grossed up "interest" balances that result from prime brokerage activities.
- (14) List items on PPNR Projections worksheet that include this item if any:
- (15) Full-time equivalent employees at end of current period (RIAD4150) for a given segment only.
- (16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)
- (17) Europe, Middle East, and Africa
- (18) Latin America, including Mexico
- (19) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
- (20) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line item 49 should correspond to the amount provided in Call Report Schedule RC-F Line 6, item 14 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.
- (21) Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing contra-revenues and/or expenses.
- (22) Applies to line items 1-9; US and Puerto Rico only.

(23) Total domestic mortgages originated during the quarter.

- (24) Call Report name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.
- (25) New business pricing for time deposits refers to the anticipated average rate on newly issued domestic time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business.
- (26) The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits. If the institution only assumes a single maturity term for new issuances, complete line 85B and 85C only, otherwise complete line 85A only.
- (27) If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.
- (28) A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the Bank's latest backlog estimate.
- (29) Provide description of the accounts included in this line item (e.g. Negotiable Order of Withdrawal, Interest Bearing Checking, Non Interest Bearing Demand Deposit Account, Money Market Savings, etc.)

(30) Please break out and explain nature of non-recurring items included in PPNR. Also indicate which items on PPNR Projections worksheet include the items broken out in footnote 32:

(a) Revenues (Net Interest Income + Non Interest Income)

		\$ Million							
		\$ Million							
		\$ Million							
		\$ Million							-
		\$ Million							
Non Interest Exp									_
		\$ Million							
		\$ Million							-
		\$ Million							
		\$ Million							
		\$ Million							
		\$ Million							
		\$ Million							
) For WAL, exclude	e 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)

Do international revenues exceed 5% of total revenues?

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