DFAST-14A Summary Schedule Cover Sheet

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

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

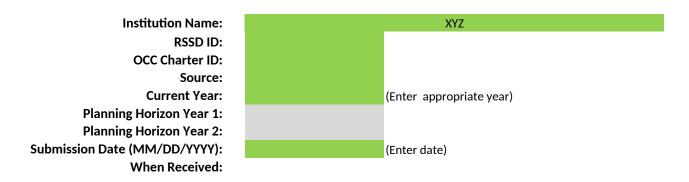
Covered institutions should complete all relevant cells in the corresponding worksheets, including this cover page. Covered institutions should not complete any shaded cells.

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

Please do not change the structure of this workbook.

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

Any questions should be directed to **DFA165i2.reporting@occ.treas.gov**.



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

Baseline

Item		Actual in \$Millions as of date	PQ 1	PQ 2	PQ 3	Projected in \$Milli PQ 4 PQ 5	ons PQ 6	PQ 7	PQ 8	PQ 9	Sums in \$Millions PQ 5 - PQ 8	9-Quarter
	LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST											
1	Real Estate Loans (in Domestic Offices)											
2	First Lien Mortgages											
3	First Lien Mortgages											
4	First Lien HELOAN											
5	Second / Junior Lien Mortgages											
6	Closed-End Junior Liens											
7	HELOCs											
8	CRE Loans											
9	Construction											
10	Multifamily											
11	Nonfarm, Non-residential											
12	Owner-Occupied											
13	Non-Owner-Occupied											
14	Loans Secured by Farmland											
15	Real Estate Loans (Not in Domestic Offices)											
16	First Lien Mortgages											
17	Second / Junior Lien Mortgages											
18	CRE Loans											
19	Construction											
20	Multifamily											
21	Nonfarm, Non-residential											
22	Owner-Occupied											
23	Non-Owner-Occupied											
24	Loans Secured by Farmland											
25	C&I Loans											
26	C&I Graded											
27	Small Business (Scored/Delinquency Managed)											
28	Business and Corporate Card											
29	Credit Cards											
30	Other Consumer											
31	Auto Loans											
32	Student Loans											
33	Other loans backed by securities (non-purpose lending)											
34	Other											
35	Other Loans											
36	Loans to Foreign Governments											
37	Agricultural Loans											
38	Loans for purchasing or carrying securities (secured or unsecured)											
39	Loans to Depositories and Other Financial Institutions											
40	All Other Loans and Leases											
41	All Other Loans (exclude consumer loans)											
42	All Other Leases											
43	Total Loans and Leases											
43	Total Loans and Leases											
	LOSSES ASSOCIATED WITH HELD EOD SALE LOANS AND LOANS ACCOUNTED FOR LINDER THE FAIR VALUE ORTION											
	LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION											
44	Real Estate Loans (in Domestic Offices)											
45	First Lien Mortgages											
46	Second / Junior Lien Mortgages											
47	CRE Loans											
48	Loans Secured by Farmland											
49	Real Estate Loans (Not in Domestic Offices)											
50	Residential Mortgages											
51	CRE Loans											
52	Loans Secured by Farmland											
53	C&l Loans											
54	Credit Cards											
34	Citati Caras											

Bank Income Statement

		Actual in \$Millions				Proie	ected in \$Millio	ons				s	ums 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 5 - PQ 8	9-Quarter
55	Other Consumer	40 0. 4410						. 4.5				1,12,1,1		7 Quarter
56	All Other Loans and Leases													
57	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option													
	·													
	TRADING ACCOUNT													
58	Trading Mark-to-market (MTM) Losses													
59	Trading Issuer Default Losses (Trading IDR)													
60	Counterparty Credit MTM Losses (CVA losses)													
61	Counterparty Default Losses													
62	Total Trading and Counterparty													
	OTHER LOSSES													
63	Goodwill impairment													
64	Valuation Adjustment for firm's own debt under fair value option (FVO)													
65	Other Losses (describe in supporting documentation)													
66	Total Other Losses													
67	Total Losses													
	ALLOWANCE FOR LOAN and LEASE LOSSES													
68	ALLL, prior quarter													
69	Real Estate Loans (in Domestic Offices)													
70	Residential Mortgages													
71	First Lien Mortgages													
72	Closed-End Junior Liens													
73	HELOCs													
74	CRE Loans													
75	Construction													
76	Multifamily													
77	Nonfarm, Non-residential													
78	Loans Secured by Farmland													
79	Real Estate Loans (Not in Domestic Offices)													
80	Residential Mortgages													
81	CRE Loans													
82	Farmland													
83	C&I Loans													
84	C&I Graded													
85	Small Business (Scored/Delinquency Managed)													
86	Business and Corporate Cards													
87	Credit Cards													
88	Other Consumer													
89	All Other Loans and Leases													
90	Unallocated													
91	Provisions during the quarter													
92	Real Estate Loans (in Domestic Offices)													
93	Residential Mortgages													
94	First Lien Mortgages													
95	Closed-End Junior Liens													
96	HELOCs													
97	CRE Loans													
98	Construction													
99	Multifamily													
100	Nonfarm, Non-residential													
101	Loans Secured by Farmland													
102	Real Estate Loans (Not in Domestic Offices)													
103	Residential Mortgages			<u> </u>										
104	CRE Loans													
105	Farmland													

Bank Income Statement

		Actual in \$Millions				Proje	ected in \$Milli	one					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
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	Net charge-offs during the quarter													
115	Other ALLL Changes													
116	ALLL, current quarter													
	PRE-PROVISION NET REVENUE													
117	Net interest income													
118	Noninterest income													
119	Noninterest expense													
120	Pre-Provision Net Revenue													
	CONDENSED INCOME STATEMENT													
121	Pre-Provision Net Revenue													
122	Provisions during the quarter													
123	Total Trading and Counterparty Losses													
124	Total Other Losses													
125	Other Income Statements (I/S) Items													
126	Realized Gains (Losses) on available-for-sale securities, including OTTI													
127	Realized Gains (Losses) on held-to-maturity securities, including OTTI													
128	Income (loss) before taxes and discontinued operations													
129	Applicable income taxes (foreign and domestic)													
130	Income (loss) 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													

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

1tem 39 Auto Loans		PQ 1				jected in \$Mill				
39 Auto Loans		rq ı	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
40 Student Loans										
41 Other loans bad	cked by securities (non-purpose lending)									
42 Other										
43 Other Loans and L	Leases									
44 Loans to Foreig	gn Governments									
45 Agricultural Loa	ans									
	nasing or carrying securities (secured or unsecured)									
47 Loans to Depos	sitories and Other Financial Institutions									
48 All Other Loans	s and Leases									
49 All Other	Loans (exclude consumer loans)									
50 All Other	Leases									
51 Total Loans and	d Leases									
	VESTMENT AT AMORTIZED COST									
	(in Domestic Offices)									
53 First Lien Mort										
54 First Lien Mo										
55 First Lien HE										
	r Lien Mortgages									
57 Closed-End	Junior Liens									
58 HELOCs										
59 CRE Loans										
60 Construction										
61 Multifamily										
,	on-residential									
63 Owner-O	·									
	ner-Occupied									
65 Loans Secured										
	(Not in Domestic Offices)									
67 First Lien Mort										
	r Lien Mortgages									
69 CRE Loans										
70 Construction										
71 Multifamily										
	on-residential									
73 Owner-O	·									
	ner-Occupied									
75 Loans Secured	by Farmland									
76 C&I Loans										
77 C&I Graded										
	(Scored/Delinquency Managed)									
79 Business and Co	orporate Card									
80 Credit Cards										
81 Other Consumer										

					Pro	ected in \$Milli	ions			
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	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									
c=	Loans Held for Sale and Loans Accounted for under the Fair Value Option									
95	Real Estate Loans (in Domestic Offices)									4
96	First Lien Mortgages									
97	Second / Junior Lien Mortgages									4
98	CRE Loans									4
99	Loans Secured by Farmland									4
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									1
100	Unearned Income on Loans									
109 110	Allowance for Loan and Lease Losses									
111	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and									A
111	Allowance for Loan and Lease Losses									
	TRADING									
112	Trading Assets									
	<u>INTANGIBLES</u>									
113	Goodwill									
114	Mortgage Servicing Rights									
115	Purchased Credit Card Relationships and Nonmortgage Servicing Rights									
116	All Other Identifiable Intangible Assets									_
117	Total Intangible Assets									
11/										

					Proj	ected in \$Milli	ons			
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	<u>OTHER</u>									
118	Cash and cash equivalent									
119	Federal funds sold									
120	Securities purchased under agreements to resell									
121	Premises and Fixed Assets									
122	OREO									
123	Commercial									
124	Residential									
125	Farmland									
126	Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)									<u> </u>
127	Autos									
128	Other									
129	Other Assets									
130	Total Other									
131	TOTAL ASSETS									
	Liabilities									
132	Deposits in domestic offices									
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs									
134	Deposits									
135	Federal funds purchased and securities sold under agreements to repurchase									
136	Trading Liabilities									
107	Other Borrowed Money									
137 138	Subordinated Notes and Debentures									
130										
139	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities									
140	Other Liabilities									+
141	Memo: Allowance for off-balance sheet credit exposures									
142	Total Liabilities									
172	Total Edwinted									
	Equity Capit	al								
	Equity supri									
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									+
				1	I.	I	I.			

					Pro	jected in \$Milli	ions			
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									
	The following cells provide checks of the internal consistency of the projected schedules. Please ensure that these cells are all "TRUE" be	fore the worksho	et is submitted							
	Balance Sheet	iore the workshe	et is submitted. 1	1	1	1	1	1	1	1

Footnotes to the Balance Sheet Worksheet

(1)

Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total should correspond to the amount provided in Call Report Schedule RC-F Line 6, item 14 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.

Capital Worksheet (DFAST): XYZ in Baseline

		Actual in												
Item		\$Millions As of Date	PQ 1	PQ 2	PQ 3	Proje PQ 4	ected in \$Milli PQ 5	ons PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	Sums in \$Millions PQ 5 - PQ 8	9-Quarter
1	Schedule RI-A—Changes in Bank Equity Capital Total bank equity capital most recently reported for the end of previous QUARTER													
2	Effect of changes in accounting principles and corrections of material accounting errors													
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)													
4	Net income (loss) attributable to bank													
•	,													
	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:									l.				
7	Sale of common stock, gross													
8	Conversion or retirement of common stock													
9	Sale of treasury stock													
10	Purchase of treasury stock													
11 12	Changes incident to business combinations, net Cash dividends declared on preferred stock													
13	Cash dividends declared on common stock													
14	Other comprehensive income													
15	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed													
13	by the bank													
16	Other adjustments to equity capital (not included above)*													
17	Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less													
	items 10, 12, 13)													
	Regulatory Capital per Revised Regulatory Capital Rule (July 2013)													
18	AOCI opt-out election? (enter "1" for Yes; enter "0" for No)													
10	op. our electron femer 2 for ros, enter 0 for ros,													
	Common equity tier 1	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9			
19	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan													
	(ESOP) shares													
20	Retained earnings													
21 22	Accumulated other comprehensive income (AOCI) Common equity tier 1 minority interest includable in common equity tier 1 capital													
23	Common equity tier 1 minority interest includable in common equity tier 1 capital Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)													
25														
	Common equity tier 1 capital: adjustments and deductions:where applicable, report all line items													
	reflective of transition provisions													
	- 1 W - 1 C - 1 - 1 1 C - 1 - W 1 W 1 (1			I						
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 Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any													
20	related valuation allowances and net of DTLs													
	If Item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments.									I.				
27	AOCI related adjustments: Net unrealized gains (losses) on available-for-sale securities (if a gain, report													
	as a positive value; if a loss, report as a negative value)													
28	AOCI related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity													
	security under GAAP and available-for-sale equity exposures (report loss as a positive value)													
29	AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)													
	positio talao, il a loos, report da di liogistita fulda)													

		Actual in												
Item		\$Millions	DO 4	PO 0	DO 0		jected in \$Millio		DO 7	DO 0	DO 0		Sums in \$Millions	
30	AOCI related adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	As of Date	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
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													
49	Additional tier 1 capital													
	Tier 1 capital													
50	Tier 1 capital (sum of items 43 and 49)													
	Tier 2 capital													
51	Tier 2 capital instruments plus related surplus													
52	Non-qualifying capital instruments subject to phase out from tier 2 capital													
53	Total capital minority interest that is not included in tier 1 capital													
54	Allowance for loan and lease losses includable in tier 2 capital													
55	(Advanced approaches banks that exit parallel run only): eligible credit reserves includable in tier 2 capital													
56	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital													

9-Quarter

Item		Actual in \$Millions As of Date	PQ 1	PQ 2	PQ 3	Pro PO 4	jected in \$Millio PQ 5	ons PQ 6	PQ 7	DO 9	PQ 9	PQ 1 - PQ 4	Sums in \$Million PQ 5 - PQ 8	s
57	Tier 2 capital before deductions	As of Date	PQI	FQ 2	FQ 3	FQ4	FQ3	PQ0	FQ7	PQ 8	PQ 7	rq1-rq4	PQ3-PQ8	
58	(Advanced approaches banks that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures													
59	Tier 2 capital deductions													
60	Tier 2 capital													
61	(Advanced approaches banks that exit parallel run only): Tier 2 capital, reflective of transition procedures													
	Total capital													
62	Total capital (sum of items 50 and 60)													
63	(Advanced approaches banks that exit parallel run only): Total capital(sum of items 50 and 61)													
	Threshold Deductions Calculations Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs													
64	Aggregate non-significant investments in the capital of unconsolidated financial institutions, including in the form of common stock, additional tier 1, and tier 2 capital													
65	10 percent common equity tier 1 deduction threshold for non-significant investments in the capital of unconsolidated financial institutions in the form of common stock													
66	Amount of non-significant investments that exceed the 10 percent deduction threshold for non- significant investments													
	- Control of the Cont													
	10%/15% Threshold Deductions Calculations Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs													
67	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock													
68	Permitted offsetting short positions in relation to the specific gross holdings included above													
69	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 67 minus 68 or zero)													
70	10 percent common equity tier 1 deduction threshold (10 percent of item 36)													
71	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 69 minus item 70 or zero)													
	MSAs, net of associated DTLs													
72	Total mortgage servicing assets classified as intangible													
73	Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards													
74	Mortgage servicing assets net of related deferred tax liabilities (item 72 minus item 73)													
75	10 percent common equity tier 1 deduction threshold (10 percent of item 36)													
76	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 74 minus item 75 or zero)													
	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs													
77	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs													
78	10 percent common equity tier 1 deduction threshold (10 percent of item 36)													
79	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 77 minus item 78 or zero)													
	Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)													
80	Sum of items 69, 74, and 77													

Capital Worksheet (DFAST): XYZ in Baseline

		Actual in												
		\$Millions				_	cted in \$Milli						ums in \$Millions	
Item 81	15 percent common equity tier 1 deduction threshold	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
01	15 percent common equity tier 1 deduction timeshold													
82	Sum of items 71, 76, and 79													
83	Item 80 minus item 82													
84	Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold, prior transition provision (greater of item 83 minus item 81 or zero)													
	Total Assets for the Leverage Ratio													
85	Average total consolidated assets													
86	Deductions from common equity tier 1 capital and additional tier 1 capital													
87	Other deductions from (additions to) assets for leverage ratio purposes													
88	Total assets for the leverage ratio (item 85 minus items 86 and 87)													
	REGULATORY CAPITAL AND RATIOS													
89	Common equity tier 1 (item 43)													
90	Tier 1 capital per revised regulatory capital rule (item 50)													
91 92	Total capital per revised regulatory capital rule (item 62) (Advanced approaches banks that exit parallel run only): Total capital per revised regulatory capital rule													
,_	(item 63)													
93	Total risk-weighted assets using standardized approach													
94	(Advanced approaches banks that exit parallel run only): total risk-weighted assets using advanced approaches rules													
95	Total assets for the leverage ratio per revised regulatory capital rule(item 88)													
96	Supplementary Leverage Ratio Exposure													
97	Common equity tier 1 ratio (%)													
98	Common equity tier 1 ratio (%)(Advanced approaches banks that exit parallel run only)													
99	Tier 1 capital ratio (%)													
100	Tier 1 capital ratio (%)(Advanced approaches banks that exit parallel run only)													
101	Total capital ratio (%)													
102	Total capital ratio (%)(Advanced approaches banks that exit parallel run only)													
103	Tier 1 leverage ratio (%)													
104	Supplementary Leverage Ratio													
	Schedule RC-F—Other Assets											-		
105	Net deferred tax assets													
	Schedule RC-G—Other Liabilities													
106	Net deferred tax liabilities]		
								I		I		1		
	Schedule HC-M—Memoranda							I		I		7		
109	Potential net opperating loss carrybacks											-		
110	Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross of related valuation allowances													

Capital Worksheet (DFAST): XYZ in Baseline

		Actual in \$Millions				Proie	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
111	Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit carryforwards			- 3-								- 1		
112	Deferred tax assets arising from temporary differences, net of DTLs													
113	Valuation allowances related to DTAs arising from temporary differences													
	Supplemental Capital Action Information (report in \$Millions unless otherwise noted)*****													
114	Cash dividends declared on common stock													
115	Common shares outstanding (Millions)													
116	Common dividends per share (\$)													
117	Issuance of common stock for employee compensation													
118	Other issuance of common stock													
119	Total issuance of common stock													
121	Other share repurchase													
122	Total share repurchases													
	Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital					'		,						
123	Outstanding trust preferred securities													
124	Trust preferred securities included in Item 49													
	Memoranda													
	*Please break out and explain below other adjustments to equity capital:													
125														
	Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus and minority interest in subsidiaries. Specifically, non-common elements must include the following items captured in the Call Report: Schedule RC, line item 23 net of Schedule RC-R, line item 5; and Schedule RC-R, line item 6. *The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date													
	period. Please provide disaggregated data for item 109 as follows:													
126	Taxes paid during the fiscal year ended two years ago, assuming that fiscal years align with calendar years													
127	Taxes paid during the fiscal year ended one year ago, assuming that fiscal years align with calendar years													
128	Taxes paid through the as-of date of the current fiscal year, assuming that fiscal years align with calendar years													
	*****Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the RI-A buckets):													
129														
]	

Standardized RWA Worksheet: XYZ in Baseline

Actual in \$Millions **Projected in \$Millions** as of date PQ 1 PQ3 PQ4 PQ 5 PQ6 PQ 7 PQ8 Notes PQ 2 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 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 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 9 Off-balance sheet securitization exposures 10 RWA for Balance Sheet Asset Categories (sum of items 1 though 8d) Derivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures) 11 Financial standby letters of credit 12 Performance standby letters of credit and transaction related contingent items

13 Commercial and similar letters of credit with an original maturity of one year or less 14 Retained recourse on small business obligations sold with recourse 15 Repo-style transactions 16 All other off-balance sheet liabilities 17a Unused commitments: Original maturity of one year or less, excluding ABCP conduits 17b Unused commitments: Original maturity of one year or less to ABCP 17c Unused commitments: Original maturity exceeding one year 18 Unconditionally cancelable commitments 19 Over-the-counter derivatives 20 Centrally cleared derivatives 21 Unsettled transactions (failed trades) 22 RWA for Assets, Derivatives and Off-Balance-Sheet Asset Categories (sum of items 9 through 21) 23 RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold **Market Risk** 24 Value-at-risk(VaR)-based capital requirement 25 Stressed VaR-based capital requirement 26 Debt Positions 27 Equity Positions Capital requirements for securitization positions using the SSFA or applying a specific risk-weighting 28 factor of 1250 percent 29 Standardized measure of specific risk add-ons (sum of items 26, 27, and 28) 30 Incremental risk charge requirement 31 Modeled comprehensive risk measure 32 Standardized measure of specific risk add-ons for net long correlation trading positions 33 Standardized measure of specific risk add-ons for net short correlation trading positions 34 Standardized measure of specific risk add-ons (greater of item 32 or 33) 35 Surcharge for modeled correlation trading positions (Item 34 multiplied by 0.08) 36 Comprehensive risk capital measure requirement 37 Capital requirement for all de minimis exposures 38 Additional capital requirement 39 Sum of item 37 and 38 40 Standardized market risk-weighted assets Risk-weighted assets before deductions for excess allowance of loan and lease losses and 41 allocated risk transfer risk reserve (sum of items 22 and 40) 42 LESS: Excess allowance for loan and lease losses 43 LESS: Allocated transfer risk reserve

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

Memoranda Items -- Derivatives

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

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

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

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

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

Advanced RWA Worksheet: XYZ in Baseline

Please note that for purposes of DFAST 2019, Banks are not required to complete the following worksheet

		Actual in \$Millions				Proi	ected in \$Mil	lions			
		as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Advanc	ed Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risk	us or dute		. 42	. 40		. 40	. 40		140	147
	Credit RWA										
2	Wholesale Exposures										
	Corporate										
3	. Balance Sheet Amount										
4	RWA										
	Bank										
5	Balance Sheet Amount										
6	RWA										
	Sovereign					,					
7	Balance Sheet Amount										
8	RWA										
	IPRE										
9	Balance Sheet Amount										
10	RWA										
	HVCRE										
11	Balance Sheet Amount										
12	RWA										
13	Counterparty Credit Risk										
14	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—EAD adjustment method										
15	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—collateral reflected in LGD										
16	RWA of eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment method										
17	RWA of eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected in LGD										
18	RWA of OTC derivatives—no cross-product netting—EAD adjustment method										
19	RWA of OTC derivatives—no crossproduct netting—collateral reflected in LGD										
20	Retail Exposures										
	Residential mortgage— closed-end first lien exposures										
21	Balance Sheet Amount										
22	RWA										
00	Residential mortgage— closed-end junior lien exposures					I		I			
23	Balance Sheet Amount										
24	RWA										
٥٢	Residential mortgage—revolving exposures										
25 26	Balance Sheet Amount RWA										
20	Qualifying revolving exposures										
27	Balance Sheet Amount										
27 28	RWA										
28	Other retail exposures										
29	Balance Sheet Amount										
30	RWA										
30											
21	Securitization Exposures (72 Federal Register 69288, December 7, 2007) Balance Sheet Amount										
31 32	RWA										
32	KVVA										

33	Securitization Exposures (Revised regulatory capital rule, July 2013)
	Subject to supervisory formula approach (SFA)
34	Balance Sheet Amount
35	RWA
	Subject to simplified supervisory formula approach (SSFA)
36	Balance Sheet Amount
37	RWA
	Subject to 1,250% risk-weight
38	Balance Sheet Amount
39	RWA
40	Cleared Transactions (Revised regulatory capital rule, July 2013)
	Derivative contracts and netting sets to derivatives
41	Balance Sheet Amount
42	RWA
	Repo-style transactions
43	Balance Sheet Amount
44	RWA
	Default fund contributions
45	Balance Sheet Amount
46	RWA
47	Equity Exposures RWA
	Other Assets
48	Balance Sheet Amount
49	RWA
50	CVA Capital Charge (risk-weighted asset equivalent)(Revised regulatory capital rule, July 2013)
51	Advanced CVA Approach
52	Unstressed VaR with Multipliers
53	Stressed VaR with Multipliers
54	Simple CVA Approach
55	Assets subject to the general risk-based capital requirements
	Operational RWA
56	Operational RWA
57	Total risk-based capital requirement for operational risk without dependence assumptions
N 4 l	LPC-L
Market	Market RWA
58	VaR-based capital requirement
59	Stressed VaR-based capital requirement
60	Incremental risk capital requirement
61	Comprehensive risk capital requirement (excluding non-modeled correlation)
62	Non-modeled Securitization
63	Not-modeled Securitization Net Long
64	Net Short
65	Specific risk add-on (excluding securitization and correlation)
66	Sovereign debt positions
67	Government sponsored entity debt positions
68	Depository institution, foreign bank, and credit union debt positions
69	
	Public sector entity debt positions
70	Corporate debt positions

				1	1

/1	Equity
72	Capital requirement for de minimis exposures
73	Market risk equivalent assets
74 75	Other RWA Excess eligible credit reserves not included in tier 2 capit
76	Total RWA

Retail Balance and Loss Projection Worksheet: XYZ in Baseline

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

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					
110	Small Business Loan - Scored (Domestic)					
117	Balances					
118	New originations					
119	Paydowns					
120	Asset Purchases					
121	Asset Sales					
122	Loan Losses					
122	Small Business Loan - Scored (International)					
123	Balances					
123	New originations					
125	Paydowns					
126	Asset Purchases					
127	Asset Sales					
127	Asset sales					
128	Loan Losses					
120	Other 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

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

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

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

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

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	Were all securities reviewed for potential OTTI (yes/no) for stress testing?	Macroeconomic/financial variables used in loss estimation
1 Agency MBS						
2 Auction Rate Securities						
3 CDO						
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						
I						
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: XYZ in Baseline

Projected OTTI for AFS and HTM Securities by Portfolio
Please provide the credit loss portion and non-credit loss portion of projected OTTI (for relevant portfolios) for the quarters detailed in the tables below. Responses should be provided in \$Millions. Values should be quarterly, not cumulative.

OTTI related to the security's credit loss is recognized in earnings, whereas the OTTI related to other factors (defined as the non-credit loss portion) is included as part of a separate component of other comprehensive income (OCI). For only those securities determined to be other-than-temporarily impaired, banks should provide both projected losses that would be recognized in earnings and any projected losses that would be captured in OCI.

Only securities projected to experience an other-than-temporary impairment loss in the P&L should be reported in this 'Credit Loss Portion' and 'Non-Credit Loss Portion' and 'Non-Credit

				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	Total O1
1 Agency MBS	,,	Amortized dost	1 01 000	LOSS I GIGGII	101010111	i ortion	2035 1 0111011	10101 0111	T Grada	E0351 Graion	101010111	1 01 11011	LOSS TOTALON	101	T Graidin	E0351 Ortion	Total OTTI	1 010011	E033 T OI LIOII	100010111		203510111011	101010111	10111011	2033 1 01 11011	101010111	rondon	E0331 OI CIOII	1010101
2 Auction Rate Securities																													
3 CDO				-																				 					
4				-																				 					
·																													
CLO																													
5 CMBS																													
6 Common Stock (Equity)						1									1														_
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						1																							
15 Municipal Bond						İ																							
16 Mutual Fund																													
17 Preferred Stock (Equity)						İ												i e			İ			İ					
18 Sovereign Bond																					İ								
19 US Treasuries & Agencies																								İ					
20 Other* 21 GRAND TOTAL																					İ			İ					
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

Basis double estimate and provide it in mutest values of 487 securities based on a re-princip of positions held on the reporting date. Response for Fai Montet Values of 187 miles (187 miles) and the estimated based on the reprincip of positions held at the beginning of extending business. The residence of the r

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

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

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

Actual AFS and HTM Fair Market Value Sources by Portfolio

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

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

^{*}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.

Trading Worksheet: XYZ in Baseline

Effective date:

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

- 1-6) The categories above (Equities, FX, Rates, etc.) are NOT meant to denote lines of business or desks, but rather firmwide totals by risk stripe.
- 5) "Securitized Products" is defined as the contribution to P/L from exposures detailed on the Securitized Products and Agencies worksheets.
- 6) "Other Credit" is defined as the contribution from all credit products other than those specified on the "Securitized Products" or "Agencies" worksheets.
- 9) Cross-Asset Terms are those intra-asset risks attributable to the co-movement of 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	
За	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)		PY	′1			P\	72		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

Projected in \$Millions

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

\$Millions

	şivililions				-	·				
	Net Interest Income by Business Segment: (17)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	Retail and Small Business									
1A	Domestic (11)									
1B	Credit and Charge Cards (10)									
1C	Mortgages									
1D	Home Equity									
1E	Retail and Small Business Deposits									
1F	Other Retail and Small Business Lending									
1G	International Retail and Small Business (16)									
2	Commercial Lending									
3	Investment Banking									
4	Merchant Banking / Private Equity									
5	Sales and Trading									
5A	Prime Brokerage									
5B	Other									
6	Investment Management									
7 8	Investment Services Trace una Services									
9	Treasury Services Insurance Services									
10	Retirement / Corporate Benefits Products									
11	Corporate / Other									
12	Optional Immaterial Business Segments (7)									
	option in material submissions ()									
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 14G	Production Gains/(Losses) on Sale (18)									
14G 14H	Other									
141	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)									
14L 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									

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

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(9) List segments from which item was excluded:

- (10) Include domestic bank issued credit and charge cards including those that result from a partnership agreement.
- (11) Applies to line items 1A-1F; US and Puerto Rico only.
- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable.
- (13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.
- (16) Revenues from regions outside the US and Puerto Rico.
- (17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.
- (18) Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.
- (19) Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.
- (20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.
- (21) Include MSR changes under both FV and LOCOM accounting methods.
- (22) Among items included here are debit card contra-revenues and overdraft waivers, as applicable.
- (23) Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.
- (24) Banks should not report changes in value of the MSR asset or hedges within the trading book.
- (25) List segments from which item was excluded:
- (26) Exclude result of trading shock exercise (where applicable), as it is reported in item 42.
- (27) List Call Report RI Schedule items in which this item is normally reported although excluded from PPNrconb557

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

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									
					P	rojected in \$Millio	ons			
	Average Asset Balances (\$Millions) (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	First Lien Residential Mortgages (in Domestic Offices)									
2	Second / Junior Lien Residential Mortgages (in Domestic Offices)									
2A	Closed-End Junior Liens									
2B	Home Equity Lines Of Credit (HELOCs)									
3	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									
			'	'		'	'	'		
17	Total Average Asset Balances									
	Average Rates Earned (%) (9)									i .
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						
	·			I	1	I	
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)						
40	Other Elabilities \117						
41	Total Average Liability Balances						
	- ,						
	Average Liability Rates (%) (9)						
42	Deposits-Domestic (6)						
42A	Non-Interest-Bearing Demand (8)						
42B	Money Market Accounts						
	•	1	1	1	1	1	

42C	Savings							
	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other							
42D	Transaction Accounts							
42E	Time Deposits							
43	Deposits-Foreign (6)							
43A	Foreign Deposits							
43B	Foreign Deposits-Time							
44	Fed Funds, Repos, & Other Short Term Borrowing							
44A	Fed Funds							
44B	Repos							
44C	Other Short Term Borrowing							
45	Trading Liabilities							
46	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities							
47	Other Interest-Bearing Liabilities (3)(11)							
							1	
48	Total Interest Expense							
49	Total Net Interest Income (4)							
	As a battle Maddatus at the constitution of Madatas at							
(1) (2)	etes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit is Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets su	uch that no more than 5% o	_	Balances are repo	rted without a fur	ther breakout.		
(1)	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit		_	Balances are repo	rted without a fur	ther breakout.		
(1) (2)	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit	uch that no more than 5% o (see values in row belo	ow)	Balances are repo	rted without a fur	ther breakout.		
(1) (2) N2a	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit	uch that no more than 5% o	ow)	Balances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2d	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit	uch that no more than 5% o (see values in row belo (see values in row belo	ow)	Balances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit	uch that no more than 5% o (see values in row belo	ow)	Balances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2d	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit	(see values in row belows (see values in row belows) (see values in row belows) (see values in row belows)	ow)	Balances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2d N2e N2f N2f	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit	uch that no more than 5% o (see values in row belo (see values in row belo	ow)	Balances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit	(see values in row belows) (see values in row belows) (see values in row belows) (see values in row belows) (see values in row belows)	ow) ow) ow)	Balances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit	(see values in row belows (see values in row belows) (see values in row belows) (see values in row belows)	ow) ow) ow)	Balances are repo	rted without a fur	ther breakout.		
(1) (2) N2a N2b N2c N2d N2e N2f N2f N2s N2h N2i N2j	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit is Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such as the such	(see values in row belows) (see values in row belows) (see values in row belows) (see values in row belows) (see values in row belows) (see values in row belows)	ow) ow) ow) ow) ow)					
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2i N2j (3)	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit	(see values in row below (see values in row be	ow) ow) ow) ow) ow) ow) ow) 5% of total Liability Ba					
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2j (3)	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit is Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such as the such	(see values in row belows) (see values in row belows) (see values in row belows) (see values in row belows) (see values in row belows) (see values in row belows)	ow) ow) ow) ow) ow) ow) ow) 5% of total Liability Ba					
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit is Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such as the such	(see values in row below (see values in row be	ow) ow) ow) ow) ow) 5% of total Liability Ba					
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit is Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such as the such	(see values in row below (see values in row be	ow) ow) ow) ow) ow) 5% of total Liability Ba					
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2i N2j (3) N3a N3b N3c N3d	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit is Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such as the such	(see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below)	ow) ow) ow) ow) 5% of total Liability Barow) ow)					
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b N3c N3d N3e	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit is Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such as the such	(see values in row below (see values in row be	ow) ow) ow) ow) 5% of total Liability Barow) ow)					
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b N3c N3d N3e N3f	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit is Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such as the such	(see values in row below (see values in row be	ow) ow) ow) 5% of total Liability Ba ow) ow)					
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b N3c N3d N3e N3f N3g	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit is Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such as the such	(see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below (see values in row below)	ow) ow) ow) 5% of total Liability Ba ow) ow)					
(1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b N3c N3d N3e N3f	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit is Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such as the such	(see values in row below (see values in row be	ow) ow) ow) 5% of total Liability Ba ow) ow)					

N3j					
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- (4) Amount should equal item 13 of the PPNR Projections Worksheet.
- (5) Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.
- (6) A sum of average domestic and foreign deposits should be equal to a sum of average RCON6631, RCON6636, RCFD6631, and RCFD6636.
- (7) Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card
- (8) Rates are equal to zero by definition.
- (9) All rates are annualized.
- (10) Include loans secured by farmland here (RCFD1420) and other loans not accounted for in the other categories.
- (11) A Sum of line items 36C and 39 equals a sum of RCFD3190, RCFD3200, and interest-bearing liabilities reported in RCFD2930; line item 40 captures non-interest bearing liabilities in RCFD2930

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

PPNR Metrics Worksheet: XYZ in Baseline

Projected

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	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)	π									
10		45 4:II:									
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 11										
	through 26 below)										
11	Number of Employees (15)	#									
12	Compensation - Total (8)	\$Millions									
13	Stock Based Compensation and Cash Variable Pay (8)	\$Millions									
	Advisory										
14	Deal Volume	\$Millions									
15	Industry Market Size - Fees	\$Millions									
16	Industry Market Size - Completed Deal Volume	\$Millions									
17		\$Millions									
1/	Backlog (28)	\$IVIIIIOI15									
	Equity Capital Markets										
18	Deal Volume	\$Millions									
19	Industry Market Size - Fees	\$Millions									
20	Industry Market Size - Volume	\$Millions									
	Debt Capital Markets										
21	Deal Volume	\$Millions									
22	Industry Market Size - Fees	\$Millions									
23	Industry Market Size - Volume	\$Millions									
	Syndicated Lending	** *********									
24	Deal Volume	\$Millions									
25	Industry Market Size - Fees	\$Millions									
26	Industry Market Size - Volume	\$Millions									
	Sales and Trading Segment										
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					I.					
31	Average Asset Balance	\$Millions									
31	Commodities	φi√iiiiO113									
					1	l	1				
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									
SSM	non-Equitos	φινιιιιΟΠδ	1		I	I	I	1			

35B	AUM - Fixed Income	\$Millions				1	
35C	AUM - Other	\$Millions				1	
36	Net Inflows/Outflows	\$Millions				1	
	Wealth Management/Private Banking	ų. iiiiotis				 	
37		\$Millions					
	Fee Earning Client Assets - Total (10)						
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		d b 4:11:					
40	Assets under Custody and Administration	\$Millions				 	
	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					
45	Collateral Underlying Operating Leases for Which the Bank is the Lessor (20)	\$Millions					
45A	Auto	\$Millions					
45B	Other	\$Millions					
46	OREO Balance	\$Millions					
46A	Commercial	\$Millions					
46B	Residential	\$Millions					
46C	Nestucinal Farmland	\$Millions				$\overline{}$	
47	Non-Recurring PPNR Items (30)	\$Millions					
48	Trading Revenue	\$Millions					
48 49	Trading Revenue Net Gains/(Losses) on Sales of Other Real Estate Owned (19)	\$Millions \$Millions					
	· ·						
	· ·						
49	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet)	\$Millions					
49 50	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans	\$Millions \$Millions					
50 51	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues	\$Millions \$Millions \$Millions					
50 51 52	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)	\$Millions \$Millions \$Millions \$Millions					
50 51	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues	\$Millions \$Millions \$Millions					
50 51 52	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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 \$Millions \$Millions \$Millions					
50 51 52 53	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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 \$Millions \$Millions \$Millions %					
50 51 52 53	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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)	\$Millions \$Millions \$Millions \$Millions % months					
50 51 52 53 54 55	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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)	\$Millions \$Millions \$Millions \$Millions % months months					
50 51 52 53 54 55 56	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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)	\$Millions \$Millions \$Millions \$Millions % months					
50 51 52 53 54 55	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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)	\$Millions \$Millions \$Millions \$Millions % months months					
50 51 52 53 54 55 56	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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 \$Millions \$Millions \$Millions % months months months					
50 51 52 53 54 55 56 57 58	Net Galins/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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 \$Millions \$Millions \$Millions \$Millions % months months months months months					
50 51 52 53 54 55 56 57 58 59	Net Galins/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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 \$Millions \$Millions \$Millions \$Millions % months months months months months months months					
50 51 52 53 54 55 56 57 58 59 60	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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 \$Millions \$Millions \$Millions \$Millions % months months months months months months months months months					
50 51 52 53 54 55 56 57 58 59 60 61	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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 \$Millions \$Millions \$Millions % months months months months months months months months months months months					
50 51 52 53 54 55 56 57 58 59 60 61 62	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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)	\$Millions \$Millions \$Millions \$Millions \$ months months months months months months months months months months months months months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63	Net Galins/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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)	\$Millions \$Millions \$Millions \$Millions \$Millions % months months months months months months months months months months months months months months months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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)	\$Millions \$Millions \$Millions \$Millions \$ months months months months months months months months months months months months months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63	Net Galins/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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)	\$Millions \$Millions \$Millions \$Millions \$Millions % months months months months months months months months months months months months months months months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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)	\$Millions \$Millions \$Millions \$Millions \$Millions % months months months months months months months months months months months months months months months months months months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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	\$Millions \$Millions \$Millions \$Millions \$Millions % months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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) Securities (AFS and HTM) - Treasuries and Agency Debentures Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	\$Millions \$Millions \$Millions \$Millions \$Millions % months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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) 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 Real Estate Loans (Not in Domestic Offices) 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 \$Millions \$Millions \$Millions \$Millions \$Millions % months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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 Real Estate Loans (Not in Domestic Offices) Securities (AFS and HTM) - Treasuries and Agency Debentures Securities (AFS and HTM) - Other Trading Assets	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$ months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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) 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 Real Estate Loans (Not in Domestic Offices) 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 \$Millions \$Millions \$Millions \$Millions \$Millions % months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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) Cible Loans (in Domestic Offices) Cible 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 Real Estate Loans (Not in Domestic Offices) Securities (AFS and HTM) - Treasuries and Agency Debentures Securities (AFS and HTM) - Type RMBS (both CMOs and pass-throughs) Securities (AFS and HTM) - Other Trading Assets All Other Earning Assets	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$ months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	Net Gains/(Losses) on Sales of Other Real Estate Owned (19) C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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 Real Estate Loans (Not in Domestic Offices) Other Real Estate Loans (Not in Domestic Offices) 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 Quarter End Weighted Average Life of Liabilities (4) (6)	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions % months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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 Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions % months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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) Closed-End Junior Residential Liens (in Domestic Offices) Home Equity Liens 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 Real Estate Loans (Not in Domestic Offices) 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 All Other Earning Assets Fine Foreign Deposits - Time Foreign Deposits - Time Foreign Deposits - Time Foreign Deposits - Time Foreign Deposits - Time	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$ months					
50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet) Carrying Value of Purchased Credit Impaired (PCI) Loans Net Accretion of discount on PCI Loans included in interest Revenues 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 Trading Assets Quarter End Weighted Average Life of Liabilities (4) (6) Domestic Deposits - Time	\$Millions \$Millions \$Millions \$Millions \$Millions \$Millions % months					

74	Repos
75	Other Short Term Borrowing
76	Trading Liabilities
70	· ·
77	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities
78	All Other Interest Bearing Liabitilies
,0	All other interest bearing clastines
	Average Domestic Deposit Repricing Beta (5)
79A	Money Market Accounts (for upward rate movements)
79B	Money Market Accounts (for downward rate movements)
79C	Money Market Accounts (Assumed Floor)
80A	Savings (for upward rate movements)
80B	Savings (for downward rate movements)
80C	Savings (Assumed Floor)
81A	NOW, ATS, and other Transaction Accounts (for upward rate movements)
81B	NOW, ATS, and other Transaction Accounts (for downward rate movements)
81C	NOW, ATS, and other Transaction Accounts (Assumed Floor)
82A	Time Deposits (for upward rate movements)
82B	Time Deposits (for downward rate movements)
82C	Time Deposits (Assumed Floor)
	Average Foreign Deposit Repricing Beta (5)
83A	Foreign Deposits (for upward rate movements)
83B	Foreign Deposits (for downward rate movements)
83C	Foreign Deposits (Assumed Floor)
84A	Foreign Deposits-Time (for upward rate movements)
84B	Foreign Deposits-Time (for downward rate movements)
84C	Foreign Deposits-Time (Assumed Floor)
	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)

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Footnotes to	the DDND	Matrice	Workshoot

- (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, and defaults.
- (5) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.
- (6) Reference PPNR Net Interest Income worksheet for product definitions.
- (7) Corresponds to line item 7C on the Net Interest Income worksheet.
- (8) Include both direct and allocated expenses.
- (9) "Metrics by Business Segment/Line" correspond to Business Segments/Lines on PPNR Submission worksheet, unless explicitly stated otherwise. See Instructions for 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.

221	Applies to line items 1-9: LIS and Duerto Pico only

- (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)

\$ Milllion					
\$ Milllion					

(b)	Non Interest Expenses	
(31)	For WAL, exclude from the reported number Loans Held For Sale	
(32)	Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Man	keting Expense Amortization)
	Do international revenues exceed 5% of total revenues?	

\$ Milllion					
\$ Milllion					
\$ Milllion					
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