

## 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](mailto:DFA165i2.reporting@occ.treas.gov).

<b>Institution Name:</b>	XYZ
<b>RSSD ID:</b>	
<b>OCC Charter ID:</b>	
<b>Source:</b>	
<b>Current Year:</b>	(Enter appropriate year)
<b>Planning Horizon Year 1:</b>	
<b>Planning Horizon Year 2:</b>	
<b>Submission Date (MM/DD/YYYY):</b>	(Enter date)
<b>When Received:</b>	

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







**Balance Sheet Worksheet: XYZ in Baseline**

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

**Balance Sheet Worksheet: XYZ in Baseline**

Item	Projected in \$Millions									
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
37	Charge Card									
38	Bank Card									
39	<b>Other Consumer</b>									
40	Auto Loans									
41	Student Loans									
42	Other loans backed by securities (non-purpose lending)									
43	Other									
44	<b>Other Loans and Leases</b>									
45	Loans to Foreign Governments									
46	Agricultural Loans									
47	Loans for purchasing or carrying securities (secured or unsecured)									
48	Loans to Depositories and Other Financial Institutions									
49	All Other Loans and Leases									
50	All Other Loans (exclude consumer loans)									
51	All Other Leases									
52	<b>Total Loans and Leases</b>									
<b><u>LOANS HELD FOR INVESTMENT AT AMORTIZED COST</u></b>										
53	<b>Real Estate Loans (in Domestic Offices)</b>									
54	<b>First Lien Mortgages</b>									
55	First Lien Mortgages									
56	First Lien HELOAN									
57	<b>Second / Junior Lien Mortgages</b>									
58	Closed-End Junior Liens									
59	HELOCs									
60	<b>CRE Loans</b>									
61	Construction									
62	Multifamily									
63	Nonfarm, Non-residential									
64	Owner-Occupied									
65	Non-Owner-Occupied									
66	<b>Loans Secured by Farmland</b>									
67	<b>Real Estate Loans (Not in Domestic Offices)</b>									
68	First Lien Mortgages									
69	Second / Junior Lien Mortgages									
70	<b>CRE Loans</b>									
71	Construction									
72	Multifamily									
73	Nonfarm, Non-residential									
74	Owner-Occupied									
75	Non-Owner-Occupied									
76	Loans Secured by Farmland									
77	<b>C&amp;I Loans</b>									



Balance Sheet Worksheet: XYZ in Baseline

Item	Projected in \$Millions									
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
<b>INTANGIBLES</b>										
114	Goodwill									
115	Mortgage Servicing Rights									
116	Purchased Credit Card Relationships and Nonmortgage Servicing Rights									
117	All Other Identifiable Intangible Assets									
118	<b>Total Intangible Assets</b>									
<b>OTHER</b>										
119	Cash and cash equivalent									
120	Federal funds sold									
121	Securities purchased under agreements to resell									
122	Premises and Fixed Assets									
123	<b>OREO</b>									
124	Commercial									
125	Residential									
126	Farmland									
127	<b>Collateral Underlying Operating Leases for Which the Bank is the Lessor</b>									
128	Autos									
129	Other									
130	<b>Other Assets</b>									
131	<b>Total Other</b>									
132	<b>TOTAL ASSETS</b>									
<b>Liabilities</b>										
133	Deposits in domestic offices									
134	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs									
135	<b>Deposits</b>									
136	Federal funds purchased and securities sold under agreements to repurchase									
137	Trading Liabilities									
138	Other Borrowed Money									
139	Subordinated Notes and Debentures									
140	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities									
141	Other Liabilities									
142	Memo: Allowance for off-balance sheet credit exposures									
143	<b>Total Liabilities</b>									
<b>Equity Capital</b>										



**Balance Sheet Worksheet: XYZ in Baseline**

Item	Projected in \$Millions								
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
144	Perpetual Preferred Stock and Related Surplus								
145	Common Stock (Par Value)								
146	Surplus (Exclude All Surplus Related to Preferred Stock)								
147	Retained Earnings								
148	Accumulated Other Comprehensive Income (AOCI)								
149	Other Equity Capital Components								
150	Total Bank Equity Capital								
151	Noncontrolling (Minority) Interests in Consolidated Subsidiaries								
152	Total Equity Capital								
	Other								
153	Unused Commercial Lending Commitments and Letters of Credit								

The following cells provide checks of the internal consistency of the projected schedules. Please ensure that these cells are all "TRUE" before the worksheet is submitted.

Balance Sheet	1	1	1	1	1	1	1	1	1	1
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**Footnotes to the Balance Sheet Worksheet**

- (1) 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

Item	Actual in \$Millions		Projected in \$Millions									Sums in \$Millions		
	As of Date	Adjusted Starting Value (1)	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
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)													
30	AOCI related adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)													
31	AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)													
	<i>If Item 18 is "0" for "No", complete item 32 only for AOCI related adjustments.</i>													
32	AOCI related adjustments: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)													
33	Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)													
34	All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions													
35	Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments													
36	Subtotal (item 23 minus items 24 through 35)													
37	Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 71)													
38	MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 76)													
39	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 79)													
40	Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold (item 84)													
41	Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions													
42	Total adjustments and deductions for common equity tier 1 capital (sum of items 37 through 41)													
43	Common equity tier 1 capital													
	<i>Additional tier 1 capital</i>													
44	Additional tier 1 capital instruments plus related surplus													
45	Non-qualifying capital instruments subject to phase out from additional tier 1 capital													
46	Tier 1 minority interest not included in common equity tier 1 capital													
47	Additional tier 1 capital before deductions													
48	Additional tier 1 capital deductions													
49	Additional tier 1 capital													







Capital Worksheet (DFAST): XYZ in Baseline

Item	Actual in \$Millions		Projected in \$Millions									Sums in \$Millions		
	As of Date	Adjusted Starting Value (1)	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
<p>***Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus and minority interest in subsidiaries. Specifically, non-common elements must include the following items captured in the Call Report: Schedule RC, line item 23 net of Schedule RC-R, line item 5; and Schedule RC-R, line item 6.</p> <p>****The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 109 as follows:</p>														
126	Taxes paid during the fiscal year ended two years ago, assuming that fiscal years align with calendar years													
127	Taxes paid during the fiscal year ended one year ago, assuming that fiscal years align with calendar years													
128	Taxes paid through the as-of date of the current fiscal year, assuming that fiscal years align with calendar years													
<p>*****Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the RI-A buckets):</p>														
129														









Advanced RWA Worksheet: XYZ in Baseline

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

		Actual in \$Millions as of date	PQ 1	PQ 2	PQ 3	Projected in \$Millions					
						PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
<b>Advanced Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risk</b>											
1	<b>Credit RWA</b>										
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										
	Residential mortgage— closed-end junior lien exposures										
23	Balance Sheet Amount										
24	RWA										
	Residential mortgage—revolving exposures										
25	Balance Sheet Amount										
26	RWA										
	Qualifying revolving exposures										
27	Balance Sheet Amount										
28	RWA										
	Other retail exposures										
29	Balance Sheet Amount										
30	RWA										

Securitization Exposures (72 Federal Register 69288, December 7, 2007)









### 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
<b>GRAND TOTAL</b>				



**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.

	<b>AFS and HTM Securities</b>	<b>Threshold for Determining OTTI</b> <small>(please provide one of the following responses: price-based threshold, ratings-based threshold, cash flow model-based threshold, or other threshold)</small>	<b>Aggregate Cumulative Lifetime Loss on Underlying Collateral</b> <small>(% Original Balance)</small>	<b>Discount Rate Methodology</b> <small>(please state whether a market-based or accounting-based (e.g., book price/purchase price) discount rate is used)</small>	<b>Please provide the name(s) of any vendor(s) and any vendor model(s) that are used</b>	<b>Were all securities reviewed for potential OTTI (yes/no) for stress testing?</b>	<b>Macroeconomic/financial variables used in loss estimation</b>
1	Agency MBS						
2	Auction Rate Securities						
3	CDO						
4	CLO						
5	CMBS						
6	<del>Common Stock (Equity) Not Applicable</del>						
7	Auto ABS						
8	Credit Card ABS						
9	Student Loan ABS						
10	Other ABS (excl HEL ABS)						
11	Corporate Bond						
12	Covered Bond						
13	Domestic Non-Agency RMBS (incl HEL ABS)						
14	Foreign RMBS						
15	Municipal Bond						
16	Mutual Fund						
17	<del>Preferred Stock (Equity) Not Applicable</del>						
18	Sovereign Bond						
19	US Treasuries & Agencies						
20	Other*						

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



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

Projected OCI and Fair Value for AFS Securities

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

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

	<b>AFS and HTM Securities</b>	<b>Principal Market Value Source</b> 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).	<b>In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)?</b>
1	Agency MBS		
2	Auction Rate Securities		
3	CDO		
4	CLO		
5	CMBS		
6	Common Stock (Equity)		
7	Auto ABS		
8	Credit Card ABS		
9	Student Loan ABS		
10	Other ABS (excl HEL ABS)		
11	Corporate Bond		
12	Covered Bond		
13	Domestic Non-Agency RMBS (incl HEL ABS)		
14	Foreign RMBS		
15	Municipal Bond		
16	Mutual Fund		
17	Preferred Stock (Equity)		
18	Sovereign Bond		
19	US Treasuries & Agencies		
20	Other*		

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\*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

P/L Results in \$Millions

		(A)	(B)	(C)
		Trading	CVA Hedges	Total
<b>1</b>	<b><u>Equity</u></b>			
1A	Delta/Gamma			
1B	Vega			
1C	Dividends			
1D	Correlation			
1E	Vanna (dVega / dSpot)			
1F	Volgamma (dVega / dVol)			
1G	Skew (moneyness)			
1H	Higher order			
1I	Other (Please describe in documentation)			
<b>2</b>	<b><u>FX</u></b>			
2A	Delta/Gamma			
2B	Vega			
2C	Higher order			
2D	Other (Please describe in documentation)			
<b>3</b>	<b><u>Rates</u></b>			
3A	Delta/Gamma			
3B	Vega			
3C	Swap Spreads			
3D	Basis Spreads			
3E	Cross Currency Basis			
3F	Inflation			
3G	High Order			
3H	Other (Please describe in documentation)			
<b>4</b>	<b><u>Commodities</u></b>			
4A	Oil Products			
4B	Natural Gas			
4C	Power			
4D	Emissions			
4E	Coal			
4F	Dry Freight			
4G	Structured Products			
4H	Precious Metals			
4I	Base Metals			
4J	Ags & Softs			
4K	Indices			
4L	High Order			
4M	Other (Please describe in documentation)			
<b>5</b>	<b><u>Securitized Products</u></b>			
5A	Non-Agency RMBS (exclude Whole Loans)			
5B	Residential Whole Loans			
5C	ABS			
5D	CMBS (exclude Whole Loans)			
5E	CRE Whole Loans			
5F	Corporate CDO/CLO			
5G	Warehouse			
5H	Agencies			
5I	Higher order			

5J	Other (Please describe in documentation)			
<b>6</b>	<b><u>Other Credit</u></b>			
7	Corporate Credit (Advanced)			
7A	<i>Bonds</i>			
7B	<i>Loans</i>			
7C	<i>Single-Name CDS</i>			
7D	<i>Loan CDS</i>			
7E	<i>Covered Bonds</i>			
7F	<i>Indices</i>			
7G	<i>Index Tranches</i>			
7H	<i>Index Options</i>			
7I	<i>Other/Unspecified</i>			
8	Corporate Credit (Emerging Markets)			
8A	<i>Bonds</i>			
8B	<i>Loans</i>			
8C	<i>Single-Name CDS</i>			
8D	<i>Loan CDS</i>			
8E	<i>Covered Bonds</i>			
8F	<i>Indices</i>			
8G	<i>Index Tranches</i>			
8H	<i>Index Options</i>			
8I	<i>Other/Unspecified</i>			
9	Sovereign Credit			
9A	<i>Advanced Economies</i>			
9B	<i>Emerging Europe</i>			
9C	<i>LatAm &amp; Caribbean</i>			
9D	<i>Asia ex Japan</i>			
9E	<i>Middle East/North Africa</i>			
9F	<i>Sub-Saharan Africa</i>			
9G	<i>Supranationals</i>			
10	Munis			
11	ARS			
12	Base Correlation			
13	Higher order			
14	Other (Please describe in documentation)			
<b>15</b>	<b><u>Private Equity</u></b>			
15A	Funded			
15B	Unfunded			
15C	Other (Please describe in documentation)			
<b>16</b>	<b><u>Other Fair Value Assets</u></b>			
16A	Debt			
16B	Equity			
16C	Other (Please describe in documentation)			
<b>17</b>	<b><u>Cross Asset Terms</u></b>			
<b>18</b>	<b>Total</b>			

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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.

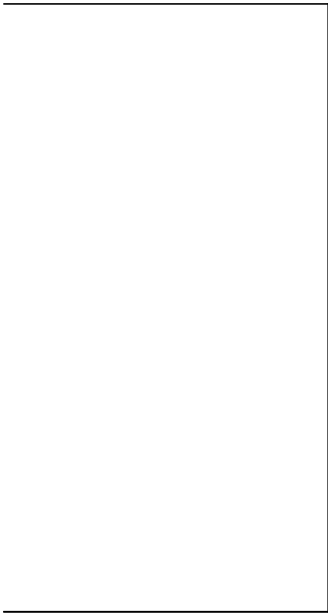
17) Cross-Asset Terms are those intra-asset risks attributable to the co-movement of multiple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk. The P/L due to this co-dependence would be entered into row 9.

(1H, 2C, 5I, 13) 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.

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**Trading Worksheet: XYZ in Baseline**

Effective date:

	(A)	(B)	(C)
P/L Results in \$Millions	<b>Firmwide Trading Total</b>	<b>Contributions from Higher-Order Risks</b>	<b>Firmwide CVA Hedges Total</b>
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			
<b>10 Total</b>			

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

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

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

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

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

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

## Counterparty Risk Worksheet: XYZ in Baseline

\$Millions

Losses should be reported as a positive value.

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

Op Risk Scenario Input Worksheet: XYZ in Baseline

For the inputs into each scenario, provide the risk segment and the contribution of those events to the operational loss projection. Provide any supporting information including statistical results, data, summary tables, and additional descriptions in a separate document and cross-reference the document to the respective question/item. Rows should be added if necessary.

Risk Segment	Contribution (\$millions)	PY 1				PY 2				Total (\$millions)
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	
<b>Total (\$millions)</b>										

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





28E	Cash Variable Pay								
29	Operational Risk Expense (8)								
30	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12)								
31	Professional and Outside Services Expenses (13)								
32	Expenses of Premises and Fixed Assets								
33	Amortization Expense and Impairment Losses for Other Intangible Assets								
34	Marketing Expense								
34A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)								
34B	Other								
35	Other Real Estate Owned Expense								
36	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 141 (RCFDB557) in Balance Sheet)								
37	Other Non-Interest Expense (4)								
38	<b>Total Non-Interest Expense (3)</b>								
39	<b>Projected PPNR (5)</b>								
40	Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27)								
41	Goodwill Impairment								
42	Loss resulting from trading shock exercise (if applicable) (24) (25)								

**Footnotes to the PPNR Projections Worksheet**

- (1) Amount should equal item 49 of the PPNR NII Worksheet, if completed.
- (2) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 40.
- (3) Excludes Goodwill Impairment included in item 41.
- (4) Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are reported without further breakout:

N4a		(see values in row below)
N4b		
N4c		(see values in row below)
N4d		
N4e		(see values in row below)
N4f		
N4g		(see values in row below)
N4h		
N4i		(see values in row below)
N4j		
N4k		(see values in row below)
N4l		
N4m		(see values in row below)
N4n		
N4o		(see values in row below)
N4p		
N4q		(see values in row below)
N4r		
N4s		(see values in row below)
N4t		
N4u		(see values in row below)
N4v		

- (5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 40-41.
- (6) Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.

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

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

(9) List segments from which item was excluded:

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

(11) Applies to line items 1A-1F; US and Puerto Rico only.

(12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable.

(13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.

(14) Do not report stock based and cash variable pay compensation here.

(15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.

(16) Revenues from regions outside the US and Puerto Rico.

(17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.

(18) Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.

(19) Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.

(20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.

(21) Include MSR changes under both FV and LOCOM accounting methods.

(22) Among items included here are debit card contra-revenues and overdraft waivers, as applicable.

(23) Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.

(24) Banks should not report changes in value of the MSR asset or hedges within the trading book.

(25) List segments from which item was excluded:

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

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

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

Net Interest Income agrees between worksheets

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A





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

33	<b>Total Interest Income</b>								
----	------------------------------	--	--	--	--	--	--	--	--

*Average Liability Balances (\$Millions)*

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

41	<b>Total Average Liability Balances</b>								
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*Average Liability Rates (%) (9)*





**PPNR Metrics Worksheet: XYZ in Baseline**

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

		Units	Projected								
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
<b>A. Metrics by Business Segment/Line (9)</b>											
<u>Retail and Small Business Segment</u>											
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	#									
10	International Retail and Small Business (12)										
	Credit Card Revenues (1)	\$Millions									
<u>Investment Banking Segment</u> (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	Backlog (28)	\$Millions									
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									
<u>Sales and Trading Segment</u>											
27	Number of Employees (15)	#									
28	Compensation - Total (8)	\$Millions									
29	Stock Based Compensation and Cash Variable Pay (8)	\$Millions									
Equities											
30	Average Asset Balance	\$Millions									
Fixed Income											
31	Average Asset Balance	\$Millions									
Commodities											
32	Average Asset Balance	\$Millions									
Prime Brokerage											
33	Average Client Balances (13)	\$Millions									
34	Transaction Volume	\$Millions									
<u>Investment Management Segment</u>											
Asset Management											



Quarter End Weighted Average Life of Liabilities (4) (6)

71	Domestic Deposits - Time	months																		
72	Foreign Deposits-Time	months																		
73	Fed Funds	months																		
74	Repos	months																		
75	Other Short Term Borrowing	months																		
76	Trading Liabilities	months																		
77	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities	months																		
78	All Other Interest Bearing Liabilities	months																		

Average Domestic Deposit Repricing Beta (5)

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

Average Foreign Deposit Repricing Beta (5)

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

New Domestic Business Pricing for Time Deposits (25)

85A	Curve (if multiple terms assumed) (26)	
85B	Index rate (if single term assumed) (27)	
85C	Spread relative to the Index Rate (27)	basis points

**Footnotes to the PPNR Metrics Worksheet**

- (1) Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.
- (2) Provide regional breakdowns 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 outstanding principal balance for 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.
- (22) Applies to line items 1-9; US and Puerto Rico only.
- (23) Total domestic mortgages originated during the quarter.
- (24) Call Report name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.
- (25) New business pricing for time deposits refers to the anticipated average rate on newly issued domestic time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business.
- (26) The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits. If the institution only assumes a single maturity term for new issuances, complete line 85B and 85C only, otherwise complete line 85A only.
- (27) If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.
- (28) A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the Bank's latest backlog estimate.
- (29) Provide description of the accounts included in this line item (e.g. Negotiable Order of Withdrawal, Interest Bearing Checking, Non Interest Bearing Demand Deposit Account, Money Market Savings, etc.)
- (30) Please break out and explain nature of non-recurring items included in PPNR. Also indicate which items on PPNR Projections worksheet include the items broken out in footnote 32:  

(a) Revenues (Net Interest Income + Non Interest Income)	\$ Million	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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(b) Non Interest Expenses


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

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

--

Do international revenues exceed 5% of total revenues?

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


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


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