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 FORN

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 .**

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

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

Baseline

Bank Income Statement

Item		Actual in $Millions as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
			Projected in $Millions									Sums in $Millions		
	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**													
	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&I Loans**													
54	**Credit Cards**													

Bank Income Statement

Item		Actual in $Millions as of date	Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
55	**Other Consumer**													
56	**All Other Loans and Leases**													
57	**Total Loans Held for Sale and Loans Accounted for under the Fair Value Option**													
	TRADING ACCOUNT													
58	**Trading Mark-to-market (MTM) Losses**													
59	**Trading Issuer Default Losses (Trading IDR)**													
60	**Counterparty Credit MTM Losses (CVA losses)**													
61	**Counterparty Default Losses**													
62	**Total Trading and Counterparty**													
	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													
104	CRE Loans													
105	Farmland													

Bank Income Statement

Item		Actual in $Millions as of date	Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions 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**													

Balance Sheet Worksheet: XYZ in Baseline

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

Balance Sheet Worksheet: XYZ in Baseline

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

Balance Sheet Worksheet: XYZ in Baseline

Item		Projected in $Millions								
		PQ 1	**PQ 2**	**PQ 3**	**PQ 4**	**PQ 5**	**PQ 6**	**PQ 7**	**PQ 8**	**PQ 9**
82	Auto Loans									
83	Student Loans									
84	Other loans backed by securities (non-purpose lending)									
85	Other									
86	**Other Loans and Leases**									
87	Loans to Foreign Governments									
88	Agricultural Loans									
89	Loans for purchasing or carrying securities (secured or unsecured)									
90	Loans to Depositories and Other Financial Institutions									
91	All Other Loans and Leases									
92	All Other Loans (exclude consumer loans)									
93	All Other Leases									
94	**Total Loans and Leases**									
	<u>Loans Held for Sale and Loans Accounted for under the Fair Value Option</u>									
95	**Real Estate Loans (in Domestic Offices)**									
96	First Lien Mortgages									
97	Second / Junior Lien Mortgages									
98	CRE Loans									
99	Loans Secured by Farmland									
100	**Real Estate Loans (Not in Domestic Offices)**									
101	Residential Mortgages									
102	CRE Loans									
103	Loans Secured by Farmland									
104	**C&I Loans**									
105	**Credit Cards**									
106	**Other Consumer**									
107	**Other Loans and Leases**									
108	**Total Loans Held for Sale and Loans Accounted for under the Fair Value Option**									
109	**Unearned Income on Loans**									
110	**Allowance for Loan and Lease Losses**									
111	**Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses**									
	<u>TRADING</u>									
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**									

Balance Sheet Worksheet: XYZ in Baseline

Item		Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	OTHER									
118	**Cash and cash equivalent**									
119	**Federal funds sold**									
120	**Securities purchased under agreements to resell**									
121	**Premises and Fixed Assets**									
122	**OREO**									
123	Commercial									
124	Residential									
125	Farmland									
126	**Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)**									
127	Autos									
128	Other									
129	**Other Assets**									
130	**Total Other**									
131	**TOTAL ASSETS**									

Liabilities

Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
132	**Deposits in domestic offices**									
133	**Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs**									
134	**Deposits**									
135	**Federal funds purchased and securities sold under agreements to repurchase**									
136	**Trading Liabilities**									
137	**Other Borrowed Money**									
138	**Subordinated Notes and Debentures**									
139	**Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities**									
140	**Other Liabilities**									
141	**Memo: Allowance for off-balance sheet credit exposures**									
142	**Total Liabilities**									

Equity Capital

Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
143	**Perpetual Preferred Stock and Related Surplus**									
144	**Common Stock (Par Value)**									
145	**Surplus (Exclude All Surplus Related to Preferred Stock)**									
146	**Retained Earnings**									
147	**Accumulated Other Comprehensive Income (AOCI)**									
148	**Other Equity Capital Components**									

Balance Sheet Worksheet: XYZ in Baseline

Item		Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
149	**Total Bank Equity Capital**									
150	**Noncontrolling (Minority) Interests in Consolidated Subsidiaries**									
151	**Total Equity Capital**									
	Other									
152	**Unused Commercial Lending Commitments and Letters of Credit**									

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

	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Balance Sheet	1	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

Item		Actual in $Millions As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
			Projected in $Millions									Sums in $Millions		
	<u>Schedule RI-A—Changes in Bank Equity Capital</u>													
1	**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:													
7	Sale of common stock, gross													
8	Conversion or retirement of common stock													
9	**Sale of treasury stock**													
10	**Purchase of treasury stock**													
11	**Changes incident to business combinations, net**													
12	**Cash dividends declared on preferred stock**													
13	**Cash dividends declared on common stock**													
14	**Other comprehensive income**													
15	**Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank**													
16	**Other adjustments to equity capital (not included above)***													
17	**Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)**													

<u>Regulatory Capital per Revised Regulatory Capital Rule (July 2013)</u>

Item		As of Date
18	**AOCI opt-out election? (enter "1" for Yes; enter "0" for No)**	

Item	*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	**Accumulated other comprehensive income (AOCI)**										
22	**Common equity tier 1 minority interest includable in common equity tier 1 capital**										
23	**Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)**										
	Common equity tier 1 capital: adjustments and deductions:where applicable, report all line items reflective of transition provisions										
24	**Goodwill net of associated deferred tax liabilities (DTLs)**										
25	**Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs**										
26	**Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs**										
	If Item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments.										
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)**										

Capital Worksheet (DFAST): XYZ in Baseline

Item		Actual in $Millions As of Date	Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
30	AOCI related adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)													
31	AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)													
	If Item 18 is "0" for "No", complete item 32 only for AOCI related adjustments.													
32	AOCI related adjustments: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)													
33	Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)													
34	All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions													
35	Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments													
36	Subtotal (item 23 minus items 24 through 35)													
37	Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 71)													
38	MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 76)													
39	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 79)													
40	Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold (item 84)													
41	Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions													
42	Total adjustments and deductions for common equity tier 1 capital (sum of items 37 through 41)													
43	Common equity tier 1 capital													
	Additional tier 1 capital													
44	Additional tier 1 capital instruments plus related surplus													
45	Non-qualifying capital instruments subject to phase out from additional tier 1 capital													
46	Tier 1 minority interest not included in common equity tier 1 capital													
47	Additional tier 1 capital before deductions													
48	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													

Capital Worksheet (DFAST): XYZ in Baseline

Item		Actual in $Millions As of Date	Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
57	**Tier 2 capital before deductions**													
58	**(Advanced approaches banks that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures**													
59	**Tier 2 capital deductions**													
60	**Tier 2 capital**													
61	**(Advanced approaches banks that exit parallel run only): Tier 2 capital, reflective of transition procedures**													
	Total capital													
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**													
	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

Item		Actual in $Millions As of Date	Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
81	15 percent common equity tier 1 deduction threshold													
82	Sum of items 71, 76, and 79													
83	Item 80 minus item 82													
84	Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold, prior transition provision (greater of item 83 minus item 81 or zero)													
	Total Assets for the Leverage Ratio													
85	Average total consolidated assets													
86	Deductions from common equity tier 1 capital and additional tier 1 capital													
87	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	Total capital per revised regulatory capital rule (item 62)													
92	(Advanced approaches banks that exit parallel run only): Total capital per revised regulatory capital rule (item 63)													
93	Total risk-weighted assets using standardized approach													
94	(Advanced approaches banks that exit parallel run only): total risk-weighted assets using advanced approaches rules													
95	Total assets for the leverage ratio per revised regulatory capital rule(item 88)													
96	Supplementary Leverage Ratio Exposure													
97	Common equity tier 1 ratio (%)													
98	Common equity tier 1 ratio (%)(Advanced approaches banks that exit parallel run only)													
99	Tier 1 capital ratio (%)													
100	Tier 1 capital ratio (%)(Advanced approaches banks that exit parallel run only)													
101	Total capital ratio (%)													
102	Total capital ratio (%)(Advanced approaches banks that exit parallel run only)													
103	Tier 1 leverage ratio (%)													
104	Supplementary Leverage Ratio													
	Schedule RC-F—Other Assets													
105	Net deferred tax assets													
	Schedule RC-G—Other Liabilities													
106	Net deferred tax liabilities													
	Schedule HC-M—Memoranda													
109	Potential net opperating loss carrybacks													
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

Item		Actual in $Millions As of Date	Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Sums in $Millions 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**													
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:

Item		As of Date
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

	Notes	Actual in $Millions as of date	Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Standardized Approach (Revised regulatory capital rule, July 2013)											
Balance Sheet Asset Categories											
1 Cash and balances due from depository institutions											
2a Securities (excluding securitizations): Held-to-maturity											
2b Securities (excluding securitizations): Available-for-sale											
3 Federal funds sold											
Loans and leases on held for sale											
4a Residential Mortgage exposures											
4b High Volatility Commercial Real Estate (HVCRE) exposures											
4c Exposures past due 90 days or more on nonaccrual											
4d All other exposures											
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										
28 Capital requirements for securitization positions using the SSFA or applying a specific risk-weighting 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										
41 **Risk-weighted assets before deductions for excess allowance of loan and lease losses and 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										
46	**Notional principal amounts of over-the-counter derivative contracts (sum of lines 47a through 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										
48	**Notional principal amounts of centrally cleared derivative contracts (sum of lines 49a through 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 as of date	Projected in $Millions PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	Advanced Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risk										
1	**Credit RWA**										
2	Wholesale Exposures										
	Corporate										
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)										
31	Balance Sheet Amount										
32	RWA										

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

Market Risk

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 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

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

Retail Balance and Loss Projection Worksheet: XYZ in Baseline

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

101	Paydowns										
102	Asset Purchases										
103	Asset Sales										
104	Loan Losses										
	Auto Leases (International)										
105	Balances										
106	New originations										
107	Paydowns										
108	Asset Purchases										
109	Asset Sales										
110	Loan Losses										
	Student Loan										
111	Balances										
112	New originations										
113	Paydowns										
114	Asset Purchases										
115	Asset Sales										
116	Loan Losses										
	Small Business Loan - Scored (Domestic)										
117	Balances										
118	New originations										
119	Paydowns										
120	Asset Purchases										
121	Asset Sales										
122	Loan Losses										
	Small Business Loan - Scored (International)										
123	Balances										
124	New originations										
125	Paydowns										
126	Asset Purchases										
127	Asset Sales										
128	Loan Losses										
	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.

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

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

Projected 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.

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

Only securities projected to experience an other-than-temporary impairment loss in the P&L should be reported in the "Credit Loss Portion" and "Non-Credit Loss Portion" columns below. Securities not projected to be other-than-temporarily impaired (for example, any securities implicitly or explicitly guaranteed by the U.S. government or any other securities for which no OTTI is projected) should not be reported in this tab. OTTI values should be stated as positive values.

				PQ 1			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 OTTI**
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*																													
21	**GRAND TOTAL**																													

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

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

Projected OCI and Fair Value for AFS Securities

Banks should estimate and provide fair market values of AFS securities based on a 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.

			Projected OCI Based on Macro-Economic Scenario																													
	AFS Securities	**Total Actual Fair Market Value MM/DD/YYYY**	**Beginning Fair Market Value PQ 1**	**Fair Value Rate of Change PQ1**	**Projected OCI - PQ 1**	**Beginning Fair Market Value PQ 2**	**Fair Value Rate of Change PQ2**	**Projected OCI - PQ 2**	**Beginning Fair Market Value PQ 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**	**Estimated Total Fair Market Value after OCI Shock applied to all Quarters**
1	Agency MBS																														
2	Auction Rate Securities																														
3	CDO																														
4	CLO																														
5	CMBS																														
6	Common Stock (Equity)																														
7	Auto ABS																														
8	Credit Card ABS																														
9	Student Loan ABS																														
10	Other ABS (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*																														
21	**GRAND TOTAL**																														

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

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

Actual AFS and HTM Fair Market Value Sources by Portfolio

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

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

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

Trading Worksheet: XYZ in Baseline

Effective date:

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

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

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

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

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

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

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

Counterparty Risk Worksheet: XYZ in Baseline

$Millions
Losses should be reported as a positive value.

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

Op Risk Scenario Input Worksheet: XYZ in Baseline

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

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

Note: Please add more rows if needed.

QUARTERLY AND OVERALL TOTALS SHOULD AGREE TO THE PROJECTED "OPERATIONAL RISK EXPENSE" AMOUNTS INCLUDED IN LINE 29 OF THE PPNR PROJECTIONS WORKSHEET

PPNR Projections Worksheet: XYZ in Baseline

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

Please indicate if deposits are 25% or more of total liabilities
Net Interest Income Designation Field - Populated Automatically

	$Millions									
		Projected in $Millions								
	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	Investment Services									
8	Treasury Services									
9	Insurance Services									
10	Retirement / Corporate Benefits Products									
11	Corporate / Other									
12	Optional Immaterial Business Segments **(7)**									
13	**Total Net Interest Income (1)**									
	Non Interest Income by Business Segment: (17)									
14	Retail and Small Business									
14A	Domestic									
14B	Credit and Charge Cards **(10)**									
14C	Credit and Charge Card Interchange Revenues - Gross									
14D	Other									
14E	Mortgages and Home Equity									
14F	Production									
14G	Gains/(Losses) on Sale **(18)**									
14H	Other									
14I	Servicing									
14J	Servicing & Ancillary Fees									
14K	MSR Amortization **(20)**									
14L	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance **(19)(21)**									
14M	Other									
14N	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) **(12)**									
14O	Retail and Small Business Deposits									
14P	Non Sufficient Funds / Overdraft Fees - Gross									

14Q	Debit Interchange - Gross									
14R	Other **(22)**									
14S	Other Retail and Small Business Lending									
14T	International Retail and Small Business **(16)**									
15	Commercial Lending									
16	Investment Banking									
16A	Advisory									
16B	Equity Capital Markets									
16C	Debt Capital Markets									
16D	Syndicated / Corporate Lending									
17	Merchant Banking / Private Equity									
17A	Net Investment Mark-to-Market									
17B	Management Fees									
17C	Other									
18	Sales and Trading									
18A	Equities									
18B	Commission and Fees									
18C	Other **(23)**									
18D	Fixed Income									
18E	Rates									
18F	Credit									
18G	Other									
18H	Commodities									
18I	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)**									

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	**Total Non-Interest Expense (3)**
39	**Projected PPNR (5)**
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 PPN rconb557

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

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

		Projected in $Millions								
	Average Asset Balances ($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)									
18	**First Lien Residential Mortgages (in Domestic Offices)**									
19	**Second / Junior Lien Residential Mortgages (in Domestic Offices)**									
19A	Closed-End Junior Liens									
19B	HELOCs									
20	**C&I Loans (7)**									
21	**CRE Loans (in Domestic Offices)**									
22	**Credit Cards**									

23	**Other Consumer**									
23A	Auto Loans									
23B	Student Loans									
23C	Other, incl. loans backed by securities (non-purpose lending)									
24	**Real Estate Loans (Not in Domestic Offices)**									
24A	Residential Mortgages (First and Second Lien)									
24B	Other									
25	**Other Loans & Leases**									
26	**Nonaccrual Loans (5)**									
27	**Securities (AFS and HTM) - Treasuries and Agency Debentures**									
28	**Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)**									
29	**Securities (AFS and HTM) - Other**									
30	**Trading Assets**									
31	**Deposits with Banks & Other**									
32	**Other Interest/Dividend Bearing Assets**									
33	**Total Interest Income**									
	Average Liability Balances ($Millions)									
34	**Deposits-Domestic (6)**									
34A	Non-Interest-Bearing Demand									
34B	Money Market Accounts									
34C	Savings									
34D	NOW, ATS, and other Transaction Accounts									
34E	Time Deposits									
35	**Deposits-Foreign (6)**									
35A	Foreign Deposits									
35B	Foreign Deposits-Time									
36	**Fed Funds, Repos, & Other Short Term Borrowing**									
36A	Fed Funds									
36B	Repos									
36C	Other Short Term Borrowing **(11)**									
37	**Trading Liabilities**									
38	**Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities**									
39	**Other Interest-Bearing Liabilities (3)(11)**									
40	**Other Liabilities (11)**									
41	**Total Average Liability Balances**									
	Average Liability Rates (%) (9)									
42	**Deposits-Domestic (6)**									
42A	Non-Interest-Bearing Demand **(8)**									
42B	Money Market Accounts									

42C	Savings									
42D	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts									
42E	Time Deposits									
43	**Deposits-Foreign (6)**									
43A	Foreign Deposits									
43B	Foreign Deposits-Time									
44	**Fed Funds, Repos, & Other Short Term Borrowing**									
44A	Fed Funds									
44B	Repos									
44C	Other Short Term Borrowing									
45	**Trading Liabilities**									
46	**Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities**									
47	**Other Interest-Bearing Liabilities (3)(11)**									

48	**Total Interest Expense**	
49	**Total Net Interest Income (4)**	

Footnotes to the *Net Interest Income Worksheet*

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

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

N2a		(see values in row below)								
N2b										
N2c		(see values in row below)								
N2d										
N2e		(see values in row below)								
N2f										
N2g		(see values in row below)								
N2h										
N2i		(see values in row below)								
N2j										

(3) Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balances such that no more than 5% of total Liability Balances are reported without a further breakout.

N3a		(see values in row below)								
N3b										
N3c		(see values in row below)								
N3d										
N3e		(see values in row below)								
N3f										
N3g		(see values in row below)								
N3h										
N3i		(see values in row below)								

N3j										

(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

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)**										
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	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									
	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										
31	Average Asset Balance	$Millions									
	Commodities										
32	Average Asset Balance	$Millions									
	Prime Brokerage										
33	Average Client Balances **(13)**	$Millions									
34	Transaction Volume	$Millions									
	Investment Management Segment										
	Asset Management										
35	AUM - Total **(10)**	$Millions									
35A	AUM - Equities	$Millions									

35B	AUM - Fixed Income	$Millions										
35C	AUM - Other	$Millions										
36	Net Inflows/Outflows	$Millions										
	Wealth Management/Private Banking											
37	Fee Earning Client Assets - Total **(10)**	$Millions										
37A	Fee Earning Client Assets - Equities	$Millions										
37B	Fee Earning Client Assets - Fixed Income	$Millions										
37C	Fee Earning Client Assets - Other	$Millions										
38	Net Inflows/Outflows	$Millions										
39	Number of Financial Advisors **(11)**	#										
	Investment Services Segment											
	Asset Servicing											
40	Assets under Custody and Administration	$Millions										
	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	Farmland	$Millions										
47	Non-Recurring PPNR Items **(30)**	$Millions										
48	Trading Revenue	$Millions										
49	Net Gains/(Losses) on Sales of Other Real Estate Owned **(19)**	$Millions										
	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet)											
50	Carrying Value of Purchased Credit Impaired (PCI) Loans	$Millions										
51	Net Accretion of discount on PCI Loans included in interest Revenues	$Millions										
52	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)	$Millions										
53	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices	%										
	Quarter End Weighted Average Life of Assets **(4) (6)**											
54	First Lien Residential Mortgages (in Domestic Offices) **(31)**	months										
55	Closed-End Junior Residential Liens (in Domestic Offices)	months										
56	Home Equity Lines Of Credit (HELOCs)	months										
57	C&I Loans	months										
58	CRE Loans (in Domestic Offices)	months										
59	Credit Cards	months										
60	Auto Loans	months										
61	Student Loans	months										
62	Other, incl. loans backed by securities (non-purpose lending) **(7)**	months										
63	Residential Mortgages (First and Second Lien, Not in Domestic Offices)	months										
64	Other Real Estate Loans (Not in Domestic Offices)	months										
65	Other Loans & Leases	months										
66	Securities (AFS and HTM) - Treasuries and Agency Debentures	months										
67	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	months										
68	Securities (AFS and HTM) - Other	months										
69	Trading Assets	months										
70	All Other Earning Assets	months										
	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 Liabitilies	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 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 defintions 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)

	$ Milllion									
	$ Milllion									

	$ Milllion									
	$ Milllion									
	$ Milllion									
	$ Milllion									
	$ Milllion									

(b) Non Interest Expenses

	$ Milllion									
	$ Milllion									
	$ Milllion									
	$ Milllion									
	$ Milllion									
	$ Milllion									
	$ Milllion									

(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?	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A