

## 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
<b>Assets</b>									
<b>SECURITIES</b>									
1	<b>Held to Maturity (HTM)</b>								
2	<b>Available for Sale (AFS)</b>								
3	<b>Total Securities</b>								
Of which:									
4	<b>Securitizations (investment grade)</b>								
5	<b>Securitizations (non-investment grade)</b>								
<b>Total Loans and Leases</b>									
6	<b>Real Estate Loans (in Domestic Offices)</b>								
7	<b>First Lien Mortgages</b>								
8	First Lien Mortgages								
9	First Lien HELOAN								
10	<b>Second / Junior Lien Mortgages</b>								
11	Closed-End Junior Liens								
12	HELOCs								
13	<b>CRE Loans</b>								
14	Construction								
15	Multifamily								
16	Nonfarm, Non-residential								
17	Owner-Occupied								
18	Non-Owner-Occupied								
19	<b>Loans Secured by Farmland</b>								
20	<b>Real Estate Loans (Not in Domestic Offices)</b>								
21	First Lien Mortgages								
22	Second / Junior Lien Mortgages								
23	<b>CRE Loans</b>								
24	Construction								
25	Multifamily								
26	Nonfarm, Non-residential								
27	Owner-Occupied								
28	Non-Owner-Occupied								
29	Loans Secured by Farmland								
30	<b>C&amp;I Loans</b>								
31	C&I Graded								
32	Small Business (Scored/Delinquency Managed)								
33	Corporate Card								
34	Business Card								
35	<b>Credit Cards</b>								
36	Charge Card								
37	Bank Card								
38	<b>Other Consumer</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	
39	Auto Loans									
40	Student Loans									
41	Other loans backed by securities (non-purpose lending)									
42	Other									
43	<b>Other Loans and Leases</b>									
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	<b>Total Loans and Leases</b>									
<b>LOANS HELD FOR INVESTMENT AT AMORTIZED COST</b>										
52	<b>Real Estate Loans (in Domestic Offices)</b>									
53	<b>First Lien Mortgages</b>									
54	First Lien Mortgages									
55	First Lien HELOAN									
56	<b>Second / Junior Lien Mortgages</b>									
57	Closed-End Junior Liens									
58	HELOCs									
59	<b>CRE Loans</b>									
60	Construction									
61	Multifamily									
62	Nonfarm, Non-residential									
63	Owner-Occupied									
64	Non-Owner-Occupied									
65	<b>Loans Secured by Farmland</b>									
66	<b>Real Estate Loans (Not in Domestic Offices)</b>									
67	First Lien Mortgages									
68	Second / Junior Lien Mortgages									
69	<b>CRE Loans</b>									
70	Construction									
71	Multifamily									
72	Nonfarm, Non-residential									
73	Owner-Occupied									
74	Non-Owner-Occupied									
75	Loans Secured by Farmland									
76	<b>C&amp;I Loans</b>									
77	C&I Graded									
78	Small Business (Scored/Delinquency Managed)									
79	Business and Corporate Card									
80	<b>Credit Cards</b>									
81	<b>Other Consumer</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	
82	Auto Loans									
83	Student Loans									
84	Other loans backed by securities (non-purpose lending)									
85	Other									
86	<b>Other Loans and Leases</b>									
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	<b>Total Loans and Leases</b>									
<b>Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>										
95	<b>Real Estate Loans (in Domestic Offices)</b>									
96	First Lien Mortgages									
97	Second / Junior Lien Mortgages									
98	CRE Loans									
99	Loans Secured by Farmland									
100	<b>Real Estate Loans (Not in Domestic Offices)</b>									
101	Residential Mortgages									
102	CRE Loans									
103	Loans Secured by Farmland									
104	<b>C&amp;I Loans</b>									
105	<b>Credit Cards</b>									
106	<b>Other Consumer</b>									
107	<b>Other Loans and Leases</b>									
108	<b>Total Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>									
109	<b>Unearned Income on Loans</b>									
110	<b>Allowance for Loan and Lease Losses</b>									
111	<b>Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses</b>									
<b>TRADING</b>										
112	<b>Trading Assets</b>									
<b>INTANGIBLES</b>										
113	<b>Goodwill</b>									
114	<b>Mortgage Servicing Rights</b>									
115	<b>Purchased Credit Card Relationships and Nonmortgage Servicing Rights</b>									
116	<b>All Other Identifiable Intangible Assets</b>									
117	<b>Total Intangible Assets</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>OTHER</b>									
118	Cash and cash equivalent								
119	Federal funds sold								
120	Securities purchased under agreements to resell								
121	Premises and Fixed Assets								
122	<b>OREO</b>								
123	Commercial								
124	Residential								
125	Farmland								
126	<b>Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)</b>								
127	Autos								
128	Other								
129	<b>Other Assets</b>								
130	<b>Total Other</b>								
131	<b>TOTAL ASSETS</b>								
Liabilities									
132	Deposits in domestic offices								
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs								
134	<b>Deposits</b>								
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	<b>Total Liabilities</b>								
Equity Capital									
143	Perpetual Preferred Stock and Related Surplus								
144	Common Stock (Par Value)								
145	Surplus (Exclude All Surplus Related to Preferred Stock)								
146	Retained Earnings								
147	Accumulated Other Comprehensive Income (AOCI)								
148	Other Equity Capital Components								



**Balance Sheet Worksheet: XYZ in Baseline**

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

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

**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	Projected in \$Millions									Sums in \$Millions					
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter			
111	Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit carryforwards															
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	<b>Total issuance of common stock</b>															

121	Other share repurchase															
122	<b>Total share repurchases</b>															

**Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital**

123	Outstanding trust preferred securities															
124	Trust preferred securities included in Item 49															

**Memoranda**

\*Please break out and explain below other adjustments to equity capital:

125

\*\*\*Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus and minority interest in subsidiaries. Specifically, non-common elements must include the following items captured in the Call Report: Schedule RC, line item 23 net of Schedule RC-R, line item 5; and Schedule RC-R, line item 6.

\*\*\*\*The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 109 as follows:

126	Taxes paid during the fiscal year ended two years ago, assuming that fiscal years align with calendar years	
127	Taxes paid during the fiscal year ended one year ago, assuming that fiscal years align with calendar years	
128	Taxes paid through the as-of date of the current fiscal year, assuming that fiscal years align with calendar years	

\*\*\*\*Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the RI-A buckets):

129







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

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**Memoranda Items -- Derivatives**

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

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


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

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


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











**Projected OTTI for AFS Securities and HTM Securities: XYZ in Baseline**

**Projected OTTI for AFS Securities and HTM Securities**

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>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>
<b>AFS and HTM Securities</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*						

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





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

Projected OCI and Fair Value for AFS Securities

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

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

\* For Other AFS securities, please provide name of

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

**Actual AFS and HTM Fair Market Value Sources by Portfolio**

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

	<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*		

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

**Trading Worksheet: XYZ in Baseline**

Effective date:

	(A)	(B)	(C)
<b>P/L Results in \$Millions</b>	<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	









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)								
<b>38</b>	<b>Total Non-Interest Expense (3)</b>								
<b>39</b>	<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:





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>								
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*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)*

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











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

months  
months  
months  
months  
months


Average Domestic Deposit Repricing Beta (5)

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

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


Average Foreign Deposit Repricing Beta (5)

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

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


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

basis points





(b) Non Interest Expenses


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

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

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Do international revenues exceed 5% of total revenues?

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


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


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