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**.



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

Baseline

CRE Loans

Actual in \$Millions Projected in \$Millions Sums in \$Millions as of date PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ 6 PQ 7 PQ8 PQ 9 Item LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST Real Estate Loans (in Domestic Offices) 2 First Lien Mortgages First Lien Mortgages First Lien HELOAN Second / Junior Lien Mortgages Closed-End Junior Liens **HELOCs** CRE Loans 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) First Lien Mortgages 16 17 Second / Junior Lien Mortgages 18 **CRE Loans** 19 Construction Multifamily 20 21 Nonfarm, Non-residential 22 Owner-Occupied 23 Non-Owner-Occupied 24 Loans Secured by Farmland C&I Loans 25 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 Other loans backed by securities (non-purpose lending) 33 34 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 All Other Loans (exclude consumer loans) 41 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 48 Loans Secured by Farmland 49 Real Estate Loans (Not in Domestic Offices) 50 Residential Mortgages 51

		Actual in												
		\$Millions				Proje	ected in \$Milli	ons				!	Sums in \$Millions	;
Item		as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
52	Loans Secured by Farmland													
53	C&I Loans													
54	Credit Cards													
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 ACCOUNT 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 (1)													
68	Total allowance for loan and lease losses, prior quarter													
68a	ALLL, prior quarter													
68b	Allowance for credit losses on held-to-maturity debt securities, prior quarter (2)													
68c 69	Allowance for credit losses on available-for-sale debt securities, prior quarter (2)													
70	Real Estate Loans (in Domestic Offices) Residential Mortgages													
70 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 86	Small Business (Scored/Delinquency Managed) Business and Corporate Cards													
87	Credit Cards													
87 88	Creat Cards Other Consumer													
89	All Other Loans and Leases													
90	Unallocated													
91	Total provisions during the quarter													
91a	Provisions for loan and lease losses during the quarter (3)													
91b	Provisions for credit losses on held-to-maturity debt securities during the quarter (4)													
91c	Provisions for credit losses on available-for-sale debt securities during the quarter (4)													
92	Real Estate Loans (in Domestic Offices)													
93	Residential Mortgages													

		Actual in												
		\$Millions					jected in \$Mill						Sums in \$Millions	
Item		as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
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													
106	C&I Loans													
107	C&I Graded													
108	Small Business (Scored/Delinquency Managed)													
109	Corporate and Business Cards													
110	Credit Cards													
111	Other Consumer													
112	All Other Loans and Leases													
113	Unallocated													
114	Total net charge-offs during the quarter													
114a	Net charge-offs during the quarter on loans and leases (5)													
114b	Net charge-offs during the quarter on held-to-maturity debt securities (6)													
114c	Net charge-offs during the quarter on available-for-sale debt securities (6)													
115	Total Other ALLL Changes													
115a	Other ALLL Changes (7)													
115b	Other allowances for credit losses on held-to-maturity debt securities (8)													
115c	Other allowances for credit losses on available-for-sale debt securities (8)													
116	Total allowances, current quarter													
116a	ALLL, current quarter (9)													
116b	Allowances for credit losses on held-to-maturity debt securities, current quarter (10)													
116c	Allowances for credit losses on available-for-sale debt securities, current quarter (10)													
	PRE-PROVISION NET REVENUE									1				
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 (11)													
127	Realized Gains (Losses) on held-to-maturity securities, including OTTI (11)													
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													

		Actual in \$Millions				Proj		:	Sums in \$Millions	í				
Item		as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
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													

		Projected in \$Millions								
Item	1	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
		-		-						
	A	ssets								
	CECUDITIES									
1	SECURITIES Held to Maturity (HTM) (1)									
2	Available for Sale (AFS)									
3	Total Securities									
3	Of which:									
4	Securitizations (investment grade)									1
5	Securitizations (non-investment grade)									
J	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										
12										
13										
14										
15	Multifamily									
16										
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										
28										
29										
30	C&I Loans									
31										
32	Small Business (Scored/Delinquency Managed)									
33	·									
34										
35										
36	Charge Card									

					Pro	jected in \$Mill	ions			
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
37	Bank Card									
38	Other Consumer									
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									

	ECANS FIELD FOR HAVESTMENT 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					

		Projected in \$Millions										
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9		
78	Small Business (Scored/Delinquency Managed)											
79	Business and Corporate Card											
80	Credit Cards											
81	Other Consumer											
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											
96 97 98 99 100	First Lien Mortgages Second / Junior Lien Mortgages CRE Loans Loans Secured by Farmland 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 (2)											
111	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses (3)											
	TRADING											
112	Trading Assets											
	· ·			1			1	1				

		Projected in \$Millions								
tem		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
L13	Goodwill									
L 1 4	Mortgage Servicing Rights									
115	Purchased Credit Card Relationships and Nonmortgage Servicing Rights									
116	All Other Identifiable Intangible Assets									
117	Total Intangible Assets									
	<u>OTHER</u>									
118	Cash and cash equivalent									T
119	Federal funds sold									
120	Securities purchased under agreements to resell (4)									+
121	Premises and Fixed Assets									
122	OREO									
123	Commercial									
124	Residential									+
125	Farmland									+
126	Collateral Underlying Operating Leases for Which the Bank is the Lessor (5)									
127	Autos									
128	Other									
129	Other Assets (6)									
130	Total Other									
										_
131	TOTAL ASSETS									
	Liabilities									
	Liabilities									
132	Deposits in domestic offices									
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs									
134	Deposits									
135	Federal funds purchased and securities sold under agreements to repurchase									
136	Trading Liabilities									
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									+
	Memo: Allowance for off-balance sheet credit exposures									+
141	Mellio. Allowance for oil-palance sheet credit exposures									

Equity Capital

			Projected in \$Millions											
tem			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													
149	Total Bank Equity Capital													
- 17	Total Built Equity Supreal													
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	e cells are all "TRUE" be				4	4	4	4					
	Balance Sheet		1	. 1	. 1	1	1	. 1	. 1	1	L			

Footnotes to the Balance Sheet Worksheet

- (1) Institutions that have adopted ASU 2016-13 should report item 1 net of any applicable allowance for credit losses.
- (2) For institutions that adopted ASU 2016-13, this item will represent the allowance for credit losses on loans and leases.
- (3) For institutions that adopted ASU 2016-13, this item will be net of unearned income and allowance for credit losses on loans and leases.
- (4) Institutions that adopted ASU 2016-13 should report item 120 net of any applicable allowance for credit losses.
- (5) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total should correspond to the amount provided in Call Report Schedule RC-F Line 6, item 14 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type
- (6) Institutions that adopted ASU 2016-13, should report item 129 net of any applicable allowance for credit losses.

		Actual in				_								
Item		\$Millions	PO 4	BO 0	DO 0	-	ected in \$Milli		DO 7	DO 0	DO 0		Sums 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
	Schedule RI-A—Changes in Bank Equity Capital													
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 13	Cash dividends declared on preferred stock 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)													
	Developer Control and Developer Control Date (India 2040)													
18	Regulatory Capital per Revised Regulatory Capital Rule (July 2013) AOCI opt-out election? (enter "1" for Yes; enter "0" for No)													
10	Accrept-out election: (eliter 1 for res, eliter 0 for No)													
	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	7.5 0. 5410												
	(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													
					I									
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													
20	related valuation allowances and net of DTLs													
	If Item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments.													
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)													
				1	I	1		-	1	1				

		Actual in												
Item		\$Millions	DO 4	DO 0	DO 0	-	ected in \$Milli		DO 7	DO 0	PO 0		Sums in \$Millions	
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)	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
29	AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)													
30	AOCI related adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)													
31	AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)													
	If Item 18 is "0" for "No", complete item 32 only for AOCI related adjustments.											1		
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													

		Actual in \$Millions				Due	jected in \$Mill	·					Sums in \$Millions	
Item		As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
		As of Date	FQI	FQZ	FQ3	гүч	FQJ	rqu	ΓŲ7	FQU	FQ7	FQ1-FQ4	FQS-FQ0	7-Quarter
	Tier 1 capital													
50	Tier 1 capital (sum of items 43 and 49)													
	Tiny 2 camital													
51	Tier 2 capital 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 (1)													
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													
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													
٠,	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)													
	rem of minus rem 70 of zeroj													
	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													

		Actual in												
Item		\$Millions				-	jected in \$Milli						Sums in \$Millions	
Item 74	Mortgage servicing assets net of related deferred tax liabilities (item 72 minus item 73)	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
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													
70	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													
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)													

		Actual in \$Millions				Proj	ected in \$Millio	ons					Sums in \$Millions	
Item		As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
103	Tier 1 leverage ratio (%)													
	Construction Lawrence Bullion													
104	Supplementary Leverage Ratio													
	Schedule RC-F—Other Assets													
105	Net deferred tax assets													
	Schedule RC-G—Other Liabilities								1					
106	Net deferred tax liabilities													
	Schedule HC-M—Memoranda													
109	Potential net opperating loss carrybacks													
	Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross													
	of related valuation allowances													
111	Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit													
	carryforwards													
112	Deferred tax assets arising from temporary differences, net of DTLs Valuation allowances related to DTAs arising from temporary differences													
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													
101														
121 122	Other share repurchase Total share repurchases													
122	Total share repulcilases													
	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													
	Managerala													
	Memoranda *Please break out and explain below other adjustments to equity capital:													
125	riease break out and explain below other adjustinents to equity tapital:													
123														

^{***}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.

		Actual in \$Millions				Proje	ected in \$Millio	ns					Sums in \$Millions	
Item		As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
	****The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 109 as follows:													
126	Taxes paid during the fiscal year ended two years ago, assuming that fiscal years align with calendar years													
127	Taxes paid during the fiscal year ended one year ago, assuming that fiscal years align with calendar years													
128	Taxes paid through the as-of date of the current fiscal year, assuming that fiscal years align with calendar years													
	*****Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the RI-A buckets):													
129														

Standardized RWA Worksheet: XYZ in Baseline

		Actual in \$Millions		Projected in \$Millions							
	Notes	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
tandardized Approach (Revised regulatory capital rule, July 2013)											
tanuaruizeu Approacii (Keviseu regulator) 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											
· ·						I					
On-balance sheet securitization exposures											
8a Held-to-maturity securities											
8b Available-for-sale securities											
8c Trading assets that receive standardized charges											
8d All other on-balance sheet securitization exposures											
9 Off-balance sheet securitization exposures											
10 RWA for Balance Sheet Asset Categories (sum of items 1 though 8d)											

Derivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures)

11 Financial standby letters of credit 12 Performance standby letters of credit and transaction related contingent items 13 Commercial and similar letters of credit with an original maturity of one year or less 14 Retained recourse on small business obligations sold with recourse 15 Repo-style transactions 16 All other off-balance sheet liabilities 17a Unused commitments: Original maturity of one year or less, excluding ABCP conduits 17b Unused commitments: Original maturity of one year or less to ABCP 17c Unused commitments: Original maturity exceeding one year 18 Unconditionally cancelable commitments 19 Over-the-counter derivatives 20 Centrally cleared derivatives 21 Unsettled transactions (failed trades) 22 RWA for Assets, Derivatives and Off-Balance-Sheet Asset Categories (sum of items 9 through 21) 23 RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold **Market Risk** 24 Value-at-risk(VaR)-based capital requirement 25 Stressed VaR-based capital requirement 26 Debt Positions 27 Equity Positions Capital requirements for securitization positions using the SSFA or applying a specific risk-weighting 28 factor of 1250 percent 29 Standardized measure of specific risk add-ons (sum of items 26, 27, and 28) 30 Incremental risk charge requirement 31 Modeled comprehensive risk measure 32 Standardized measure of specific risk add-ons for net long correlation trading positions 33 Standardized measure of specific risk add-ons for net short correlation trading positions 34 Standardized measure of specific risk add-ons (greater of item 32 or 33) 35 Surcharge for modeled correlation trading positions (Item 34 multiplied by 0.08) 36 Comprehensive risk capital measure requirement

Risk-weighted assets before deductions for excess allowance of loan and lease losses and

37 Capital requirement for all de minimis exposures

41 allocated risk transfer risk reserve (sum of items 22 and 40)

40 Standardized market risk-weighted assets

38 Additional capital requirement 39 Sum of item 37 and 38

4	2 LESS: Excess allowance for loan and lease losses
4	3 LESS: Allocated transfer risk reserve
4	4 Total risk-weighted assets (item 40 minus items 42 and 43)
	Memoranda Items Derivatives
4	5 Current credit exposure across all derivative contracts covered by the regulatory capital rule
4	Notional principal amounts of over-the-counter derivative contracts (sum of lines 47a through 6 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
4	Notional principal amounts of centrally cleared derivative contracts (sum of lines 49a through 8 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 2020, Banks are not required to complete the following worksheet

		Actual in \$Millions Projected in \$Millions									
		as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Advance	ed Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risk										
	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			1		·			1	!	
9	Balance Sheet Amount										
10	RWA										
	HVCRE			1	1		1		1		
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									1	
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
<i>-</i> (Operational RWA
56 57	Operational RWA
5/	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

7	Government sponsored entity debt positions
8	Depository institution, foreign bank, and credit union debt position
9	Public sector entity debt positions
0	Corporate debt positions
1	Equity
2	Capital requirement for de minimis exposures
3	Market risk equivalent assets
4	Other RWA
5	Excess eligible credit reserves not included in tier 2 capital

76 Total RWA

Retail Balance and Loss Projection Worksheet: XYZ in Baseline

Mary				rojection Works	ileet. A 12 iii bas				
Marchanness	Item		Actual in \$Millions Q4 Actual	PQ 2	PQ 3		PQ 7	PQ 8	PQ 9
Marie Mari	1								
	2	New originations							
Marie Mari									
Marie Control Contro	5	Asset Sales							
Mathematical Content									
Section	8	Cumulative interim loan losses PCI							
1	9								
1	10	New originations							
1									
Marie Mari	13	Asset Sales							
1		Cumulative interim loan losses - PCI							
1	17								
30									
1									
Company Comp									
Marie Mari									
15 Nove									
Marie Mari									
18 18 18 18 18 18 18 18									
10 Self Visible		Balance from vintage PQ 1 - PQ 5							
Mary									
100 100	30	Asset Purchases							
100 100									
Marian	33	Cumulative interim loan losses Non PCI							
18 Marco	34								
10 10 10 10 10 10 10 10		Balances							
100 100									
March Marc	38	Asset Purchases							
Commonwer intern look of account of the common terms of the comm									
Section Process Proc									
100 100	42								
Marchame	43								
March Numbers									
100 100									
Marchander Mar									
Semination Interflow Int									
15 Salamen									
22 Payloring									
15									
Same									
Purplement									
Septembroad		Business Card (Domestic)							
Most Purchases									
Marine M	58	Asset Purchases							
Balance from vintage = PQ 1 = PG 9									
Salance from wintage PQ 1 =									
Septemble Sept		Balance from vintage PQ 1 - PQ 5							
Asset Sailes									
Lant Losses	66	Asset Purchases							
Balance Salance Sala									
Balance Balance From wintages PQ 1	ou								
Balance from wintage PQ 1 - PQ 5 Balance from wintage PQ 6 - PQ 9 Common of the power of t									
Balance from vintage PQ 6 - PQ 9 PQ 9 PQ 9 PQ 9 PQ 9 PQ 9 PQ 9 PQ									
	72	Balance from vintage PQ 6 - PQ 9							
Bulances	75	Asset Sales							
	76								
79 Asset Sales <t< td=""><td>77</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	77								
Asset Sales Loan Losses Company Compan									
Balance									
Balances Balances		Loan Losses							
Asset Purchases	82								
Asset Sales	83	Paydowns							
Loan Losses									
87 Balances									
88 New originations	0-								
89 Paydowns									
91 Asset Sales 92 Loan Losses Auto Loans (International) 93 Balances 94 New originations 95 Paydowns 96 Asset Purchases 97 Asset Sales	89	Paydowns							
92 Loan Losses Image: Control of the Co									
93 Balances									
94 New originations	00					 			
95 Paydowns 96 Asset Purchases 97 Asset Sales									
97 Asset Sales	95	Paydowns							
	98								

	Auto Leases (Domestic)					
99	Balances					
100	New originations					
101	Paydowns					
102	Asset Purchases					
102	Asset Sales					
104	Loan Losses					
104	Auto Leases (International)					
105	Balances					
106	New originations					
106						
107	Paydowns 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					
400	11					
128	Loan Losses Other Consumer Loans and Leases (Domestic)					
129	Balances					
129	Balances					
130	New originations					
131	Paydowns					
132	Asset Purchases					
133	Asset Sales					
134	Loan Losses					
	Other Consumer Loans and Leases (International)					
135	Balances					
136	New originations					
137	Paydowns					
138	Asset Purchases					
139	Asset Sales					
140	Loan Losses					

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

Projected OTTI for AFS Securities and HTM Securities

This sub-schedule, Projected OTTI for AFS Securities and HTM Securities, would be eliminated.

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

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

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

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

Please complete the unshaded cells in the table provided.

Г	T	T	T	T	I	
	Threshold for Determining OTTI		Discount Rate Methodology			
AFS and HTM Securities	(please provide one of the following responses: price- based threshold, ratings-based threshold, cash flow model-based threshold, or other threshold)	Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)	(please state whether a market-based or accounting- based (e.g., book price/purchase price) discount rate is used)	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?	Macroeconomic/financial variables used in loss estimation
1 Agency MBS						
2 Auction Rate Securities						
3 CDO 4 CLO						
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

Projected Offinior Asia and in Mescurines by Portolion Institutions that have not adopted ASU 2016-13 should continue to report sub-schedules High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio. and Projected OTTI for AFS and HTM Securities by Portfolio. Institutions that have adopted ASU 2016-13 should report sub-schedules Expected Credit Loss and Provision for Credit Loss - HTM Securities and Expected Credit Loss and Provision for Credit Loss - AFS Securities.

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 this 'Credit Loss Portion' and 'Non-Credit Loss Portion' and poster securities in the post of the unique 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 OT
1 Agency MBS	,				101010111			101010111			1011110111			101			101010111			101010111			101010111			Total OTTI			TOTAL OT I
2 Auction Rate Securities			1																										
3 CDO																													
4																													
																												1	
CLO																													
5 CMBS			-																										
6 Common Stock (Equity)			1																										
			1																										
7 Auto ABS 8 Credit Card ABS			-																										
9 Student Loan ABS																													_
10 Other ABS (excl HEL ABS)									-																				
		-	-																										
11 Corporate Bond		-	-																										
12 Covered Bond																													
13 Domestic Non-Agency RMBS (incl HEL ABS)																													
14 Foreign RMBS 15 Municipal Bond																													
15 Municipal Bond																													
16 Mutual Fund																													
17 Preferred Stock (Equity)																													
18 Sovereign Bond 19 US Treasuries & Agencies																													
19 US Treasuries & Agencies																													
20 Other* 21 GRAND TOTAL																													
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

						Projected OCI Based on	Macro-Economic Scenar	nio _																			_		
AFS Securities	Total Actual Fair Market Value MM/DD/YYYY	Beginning Fair Market Value PQ 1	Fair Value Rate o Change PQ1	Projected OCI - PQ 1	Beginning Fair Market Value PC	ir Fair Value Rate of Q 2 Change PQ2	Projected OCI - PQ 2	Beginning Fair Market Value PQ	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 Project Change PQ8	d OCI - Beginning Fair Mark 8 Value PQ 9	t 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					i			Ti Ti			i			i			İ												
3 CDO																													
4 CLO																													
5 CMBS					i i						1								1										
6 Common Stock (Equity)					i e																								
7 Auto ABS					1																								
8 Credit Card ABS																													
9 Student Loan ABS				1	i		1				i				i		i		i								1		
10 Other ABS (excl HEL ABS)					i e																								
11 Corporate Bond					i						i																		
12 Covered Bond		i	i		i			Ti Ti			i		i e	i			i e												
13 Domestic Non-Agency RMBS (incl HEL ABS)											i e																		
14 Foreign RMBS				1	i i						i e				i e				1			i e							
15 Municipal Bond					i i						1								1			1							
16 Mutual Fund					i i																								
17 Preferred Stock (Equity)					i e																								
17 Preferred Stock (Equity) 18 Sovereign Bond 19 US Treasuries & Agencies																													
19 US Treasuries & Agencies		i	i	i	i		İ			i	İ			i	İ		i	İ	i		İ			1			1	i	
20 Other*	i	i	i	i	i		i	i		i	i		i	i	i		i	İ	i		İ	İ		1		i	1	i	
21 GRAND TOTAL				i e	i												i												

^{*} 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.

1	AFS and HTM Securities Agency MBS	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.)?
	Auction Rate Securities		
	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*		

or 'Other' AFS and HTM securities, pl	lease provide name of security type	in row 20 above (currently la	beled "Other"). Please add ac	dditional rows if necessary.	

Expected Credit Loss and Provision for Credit Loss - HTM Securities

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

				PC	Q1	Po
	HTM Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost
1	Agency MBS					
2	Auction Rate Securities					
3	CDO					
4	CLO					
5	CMBS					
6	Auto ABS					
7	Credit Card ABS					
8	Student Loan ABS					
9	Other ABS (excl HEL ABS)					
10	Corporate Bond					
11	Covered Bond					
12	Domestric Non-Agency RMBS					
	Foreign RMBS					
	Municipal Bond					
	Mutual Fund					
	Sovereign Bond					
	US Treasuries & Agencies					
18	Other ¹					
19	Grand Total					

Note

(1) Please provide name of security type in row 18 above (currently labeled 'other'). Please add additional rows if necessary. If adding additional rows, please ensu

Expected Credit Loss and Provision for Credit Loss

Q2	PC	J 3	PC	Q4	PC	25	PC
Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost

are that grand totals sum appropriately.

76	PC	27	PC	28	PC	19
Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss

Expected Credit Loss and Provision for Credit Loss - AFS Securities

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

				PQ1		
AFS Securities	Actual Amortized Cost (MM/DD/YYYY)	Amortized Cost of securities intended to sell or will be required to sell before recovery of Amortized Cost (\$Bn)	Total Allowance for Credit Loss (MM/DD/YYYY)	Projected Amortized Cost	Expected Loss ¹	
1 Agency MBS						
2 Auction Rate Securities						
3 CDO						
4 CLO						
5 CMBS						
6 Auto ABS						
7 Credit Card ABS						
8 Student Loan ABS						
9 Other ABS (excl HEL ABS)						
10 Corporate Bond						
11 Covered Bond						
12 Domestric Non-Agency RMBS						
13 Foreign RMBS						
14 Municipal Bond						
15 Mutual Fund						
16 Sovereign Bond						
17 US Treasuries & Agencies						
18 Other ²						
19 Grand Total						

Note

(2) Please provide name of security type in row 18 above (currently labeled 'other'). Please add additional rows if necessary. If adding additional rows, please ensure that gran

⁽¹⁾ Please do not include Expected lifetime loss for securites intended to sell or will be required to sell before the recovery of Amortized Cost

Expected Credit Loss and Provision for Credit Loss - AFS

		PQ2		PQ3			PQ4	
Projected Amortized Cost	Expected Loss ¹	Provision for Credit Loss	Projected Amortized Cost	Expected Loss ¹	Provision for Credit Loss	Projected Amortized Cost	Expected Loss ¹	
_								
	Projected Amortized Cost	Projected Expected Loss ¹	Projected Loss¹ Provision for Credit Loss	Projected Loss¹ Provision for Credit Loss Amortized Cost	Projected Loss¹ Provision for Credit Loss Projected Amortized Cost Loss¹ Expected Loss¹	Projected mortized Cost Expected Loss Provision for Credit Loss Projected Amortized Cost Expected Loss Provision for Credit Loss	Projected Loss¹ Provision for Credit Loss Amortized Cost Loss¹ Projected Loss¹ Provision for Credit Loss Amortized Cost Loss¹ Projected Projected	

ıd totals

5 Securities: XYZ in Baseline

		PQ5			PQ6	PQ7				
Provision for Credit Loss	Projected Amortized Cost	Expected Loss ¹	Provision for Credit Loss	Projected Amortized Cost	Expected Loss ¹	Provision for Credit Loss	Projected Amortized Cost	Expected Loss ¹		

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

Trading Worksheet: XYZ in Baseline

Effective date:

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

- 1-6) The categories above (Equities, FX, Rates, etc.) are NOT meant to denote lines of business or desks, but rather firmwide totals by risk stripe.
- 5) "Securitized Products" is defined as the contribution to P/L from exposures detailed on the Securitized Products and Agencies worksheets.
- 6) "Other Credit" is defined as the contribution from all credit products other than those specified on the "Securitized Products" or "Agencies" worksheets.
- 9) Cross-Asset Terms are those intra-asset risks attributable to the co-movement of mulitple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk. The P/L due to this co-dependence would be entered into row 9.
- (B) Higher order risks are those inter-asset risks attributable to terms not represented in the FR-Y14Q. The highest order term represented in the 14Q will vary based on the specific asset class. For example, the commodity spot vol grids do not capture risks attributable to the co-movement of multiple underlying commodities.

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

Counterparty Risk Worksheet: XYZ in Baseline

	\$Millions Losses should be reported as a positive value.	
1	Issuer Default Losses (Trading Book)	
1a	Issuer Default losses from securitized products	
1b	Issuer Default losses from other credit sensitive instruments	
2	Counterparty Credit MTM Losses (CVA losses)	
2a	Counterparty CVA losses	
2b	Offline reserve CVA losses	
3	Counterparty Default Losses	
За	Impact of Counterparty Default hedges	
4	Other Counterparty Losses	

Op Risk Scenario Input Worksheet: XYZ in Baseline

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

,	Contribution (\$millions)		PY	11			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

	primions				,.					
	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)									

Total Net Interest Income (1)

Non Interest Income by Business Segment: (17)

	Treat interest meeting 27 Dustriess degineral (27)
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
141	Servicing
14J	Servicing & Ancillary Fees
14K	MSR Amortization (20)
	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net
14L	of Hedge Performance (19)(21)
14M	Other
14N	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12)
140	Retail and Small Business Deposits
14P	Non Sufficient Funds / Overdraft Fees - Gross

		I	I		I	
14Q	Debit Interchange - Gross					
14R	Other (22)					
145	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 17 I'					
18	Sales and Trading					
18A	Equities					
18B	Commission and Fees					
18C	Other (23)					
18D	Fixed Income					
18E	Rates					
18F	Credit					
18G	Other					
18H	Commodities					
181	Commission and Fees					
18J	Other					
18K	Prime Brokerage					
18L	Commission and Fees					
18M	Other					
19	Investment Management					
19A	Asset Management					
19B	Wealth Management / Private Banking					
20	Investment Services					
20A	Asset Servicing					
20B	Securities Lending					
20C	Other					
20D	Issuer Services					
20E	Other					
21	Treasury Services					
22	Insurance Services					
23	Retirement / Corporate Benefits Products					
24	Corporate / Other					
25	Optional Immaterial Business Segments (7)					
	7.11.11.11.11.11.11.11.11.11.11.11.11.11					
26	Total Non-Interest Income (2) (26)					
07	TALD					
27	Total Revenues					
	Non Interest Expense:					
20	·					
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					
	Marketing Expense					
34A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)					
84B 85	Other 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)					
10	Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27)					
11	Goodwill Impairment					
	Loss resulting from trading shock exercise (if applicable) (24) (25)					
	tes to the PPNR Projections Worksheet					
	Amount should equal item 49 of the PPNR NII Worksheet, if completed.					
	Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 40.					
(3) (4)	Excludes Goodwill Impairment included in item 41 . 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 repr	orted without				
(-)	further breakout:	ortea Without				
N4a		(see values in rov	w below)			
N4b						
N4c		(see values in rov	w below)			
۷4d						
14e		(see values in rov	w below)	I		
√4f		,				
14g		(see values in rov	w below)			
√4h √4i		(see values in row	w below)			
۱ ۱ ۱ ۱4j		(See values III Tov	W BCIOW)			
۱4k		(see values in rov	w below)	1		
N4 I						
N4m		(see values in rov	w below)			
N4n						
N40		(see values in rov	w below)	I		
√4p						
√4q √4r		(see values in rov	w below)			
ν 4 ι √4s		(see values in rov	w helow)			
۱ 4 5 ۱4t		(SCC VAIGES III TOV	, DCIOVI			
14u		(see values in rov	w below)	1		
14v						
				!		
	By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 4	40-41.				
	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)	(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)	(9) List segments from which item was excluded:								
(10)	(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.								
	1(22) 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)	(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)	(16) Revenues from regions outside the US and Puerto Rico.								
	See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. 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)	(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)	(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)	(24) Banks should not report changes in value of the MSR asset or hedges within the trading book.								
(25)	(25) List segments from which item was excluded:								
(26)	(26) Exclude result of trading shock exercise (where applicable), as it is reported in item 42.								
	(27) List Call Report RI Schedule items in which this item is normally reported although excluded from PPNrconb557								
,,									
	The following cells provide checks of the internal consistency of the PPNR Template schedules. Please ensure that these cells are all "TRUE," or "N/A" before the worksheet is submitted.								
	Net Interest Income agrees between worksheets N/A N/A N/A N/A N/A N/A N/A N/	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				Di	ojected in \$Millio	nc			
	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)	. 4.2	<u> </u>	ì	<u> </u>	<u> </u>	·	<u> </u>	·	· ·
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)				I	
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 38	Trading Liabilities					
30	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					

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)							
Footno	Total Net Interest Income (4) tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such		verage Asset Bal	ances are repor	ted without a furt	her breakout.		
Footno	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa		verage Asset Bal	ances are repor	ted without a furt	her breakout.		
Footno (1) (2)	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa	that no more than 5% of total A	verage Asset Bal	ances are repor	ted without a furt	her breakout.		
Footno (1) (2) N2a N2b	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa	that no more than 5% of total A	verage Asset Bal	ances are repor	ted without a furt	her breakout.		
Footno (1) (2) N2a N2b N2c	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa	that no more than 5% of total A (see values in row below)	verage Asset Bal	ances are repor	ted without a furt	her breakout.		
Footno (1) (2) N2a N2b N2c N2c N2d N2e	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa	that no more than 5% of total A (see values in row below)	verage Asset Bal	ances are repor	ted without a furt	her breakout.		
Footno (1) (2) N2a N2b N2c N2c N2d N2e N2f	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa	that no more than 5% of total At (see values in row below) (see values in row below) (see values in row below)	verage Asset Bal	ances are repor	ted without a furt	her breakout.		
Footno (1) (2) N2a N2b N2c N2c N2d N2c N2d N2e N2f N2e	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa	that no more than 5% of total At (see values in row below) (see values in row below)	verage Asset Bal	ances are repor	ted without a furt	her breakout.		
Footno (1) (2) N2a N2b N2c N2c N2d N2e N2f N2g N2f	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa	that no more than 5% of total At (see values in row below) (see values in row below) (see values in row below) (see values in row below)	verage Asset Bal	ances are repor	ted without a furt	her breakout.		
Footno (1) (2) N2a N2b N2c N2d N2e N2f N2g N2f N2g N2h N2i	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa	that no more than 5% of total At (see values in row below) (see values in row below) (see values in row below)	verage Asset Bal	ances are repor	ted without a furt	her breakout.		
Footno (1) (2) N2a N2b N2c N2d N2e N2f N2g N2f N2g N2h N2i N2i	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such	that no more than 5% of total At (see values in row below) (see values in row below) (see values in row below) (see values in row below) (see values in row below)						
Footno (1) (2) N2a N2b N2c N2d N2e N2f N2f N2g N2h N2i N2i N2j (3)	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa	that no more than 5% of total At (see values in row below) (see values in row below) (see values in row below) (see values in row below) (see values in row below) such that no more than 5% of total At (see values)						
Footno (1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2i N2i N2j (3)	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such	that no more than 5% of total At (see values in row below) (see values in row below) (see values in row below) (see values in row below) (see values in row below)						
Footno (1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2i N2j (3) N3a N3b	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such	that no more than 5% of total At (see values in row below) (see values in row below) (see values in row below) (see values in row below) (see values in row below) such that no more than 5% of to (see values in row below)						
Footno (1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b N3c	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such	that no more than 5% of total At (see values in row below) (see values in row below) (see values in row below) (see values in row below) (see values in row below) such that no more than 5% of total At (see values)						
Footno (1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2i N2i N3a N3b	tes to the Net Interest Income Worksheet Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impa Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such	that no more than 5% of total At (see values in row below) (see values in row below) (see values in row below) (see values in row below) (see values in row below) such that no more than 5% of to (see values in row below)						

N3f							
N3g		(see values in r	ow below)				
N3h							
N3i		(see values in r	ow 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

Projected

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

							Projecteu				
		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									
	Commodifies	** ******			-						
32	Average Asset Balance	\$Millions									
	Prime Brokerage	** ******			-						
33	Average Client Balances (13)	\$Millions									
34	Transaction Volume	\$Millions									
0-1	randolor. Same	ψι·ιιιιοτισ					1				

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)	#					
	<u>Investment Services Segment</u>						
	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					
45A 45B	Other	\$Millions					
	OREO Balance	\$Millions					
46							
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 (33)	\$Millions					
51	Net Accretion of discount on PCI Loans included in interest Revenues (34)	\$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					
	Auto Loans						
60		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					
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71	Domestic Deposits - Time
72	Foreign Deposits-Time
73	Fed Funds
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 Liabitilies
	Average Domestic Deposit Repricing Beta (5)
79A	Money Market Accounts (for upward rate movements)
79B	Money Market Accounts (for downward rate movements)
79C	Money Market Accounts (Assumed Floor)
80A	Savings (for upward rate movements)
80B	Savings (for downward rate movements)
80C	Savings (Assumed Floor)
81A	NOW, ATS, and other Transaction Accounts (for upward rate movements)
81B	NOW, ATS, and other Transaction Accounts (for downward rate movements)
81C	NOW, ATS, and other Transaction Accounts (Assumed Floor)
82A	Time Deposits (for upward rate movements)
82B	Time Deposits (for downward rate movements)
82C	Time Deposits (Assumed Floor)
	Average Foreign Deposit Repricing Beta (5)
83A	Foreign Deposits (for upward rate movements)
83B	Foreign Deposits (for downward rate movements)
83C	Foreign Deposits (Assumed Floor)
84A	Foreign Deposits-Time (for upward rate movements)
84B	Foreign Deposits-Time (for downward rate movements)
84C	Foreign Deposits-Time (Assumed Floor)
	New Domestic Business Pricing for Time Deposits (25)
85A	Curve (if multiple terms assumed) (26)
85B	Index rate (if single term assumed) (27)
85C	Spread relative to the Index Rate (27)

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

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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 definitions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. Only line items with "Industry Market Size" in the name are industry/market-wide items; all other items are bank-specific.
- (10) Assets under Management
- (11) Provide a relevant headcount number (e.g., financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.
- (12) Regions outside the US and Puerto Rico.
- (13) Report the grossed up "interest" balances that result from prime brokerage activities.
- (14) List items on PPNR Projections worksheet that include this item if any:
- (15) Full-time equivalent employees at end of current period (RIAD4150) for a given segment only.
- (16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)
- (17) Europe, Middle East, and Africa
- (18) Latin America, including Mexico
- (19) List Business Segments reported on PPNR Projections Worksheet that include this item if any
- (20) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line item 49 should correspond to the amount provided in Call Report Schedule RC-F Line 6, item 14 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type
- (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.

Applicate line items 4.0. US and Doubt Pinnagh

- (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)

(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. Mar	keting Expense Amortizatio
	Do intermediated accounts of 50° of table accounts 2	
	Do international revenues exceed 5% of total revenues?	

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