## **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

#### **Bank Income Statement**

**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

#### **Bank Income Statement**

		Actual in \$Millions				Pro	jected in \$Milli	ions				•	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	as or date	141	142	143	144	143	140	147	140	147	141144	143 140	7 Quarter
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						1							
58	Trading Mark-to-market (MTM) Losses													
59	Trading Issuer Default Losses (Trading IDR)													
60	Counterparty Credit MTM Losses (CVA losses)													
61 62	Counterparty Default Losses Total Trading and Counterparty													
02	iotal fracing and counterparty													
	OTHER LOSSES													
63	Goodwill impairment													
64	Valuation Adjustment for firm's own debt under fair value option (FVO)													
65	Other Losses (describe in supporting documentation)													
66	Total Other Losses													
67	Total Losses													
	ALLOWANCE FOR LOAN and LEASE LOSSES_													
68	ALLI, prior quarter													
69	Real Estate Loans (in Domestic Offices)													
70	Residential Mortgages													
71	First Lien Mortgages													
72	Closed-End Junior Liens													
73	HELOCS													
74	CRE Loans													
75	Construction													
76	Multifamily													
77	Nonfarm, Non-residential													
78	Loans Secured by Farmland													
79	Real Estate Loans (Not in Domestic Offices)													
80	Residential Mortgages													
81	CRE Loans													
82 83	Farmland C&I Loans													
84	C&I Graded													
85	Small Business (Scored/Delinquency Managed)													
86	Business and Corporate Cards													
87	Credit Cards													
88	Other Consumer													
89	All Other Loans and Leases													
90	Unallocated													
91	Provisions during the quarter													
92	Real Estate Loans (in Domestic Offices)													
93	Residential Mortgages													
94	First Lien Mortgages													
95	Closed-End Junior Liens													
96	HELOCs													
97	CRE Loans													
98 99	Construction  Multifamily													
99	Mutualinity													

#### **Bank Income Statement**

		Actual in \$Millions				Pro	jected in \$Millio	nns					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
100	Nonfarm, Non-residential				1 7		1,7						1 1 1 1 1	
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	Net charge-offs during the quarter													
115	Other ALLL Changes													
116	ALLL, current quarter													
	PRE-PROVISION NET REVENUE													
117	Net interest income													
118	Noninterest income													
119	Noninterest expense													
120	Pre-Provision Net Revenue													
	CONDENSED INCOME STATEMENT													
121	Pre-Provision Net Revenue													
122	Provisions during the quarter													
123	Total Trading and Counterparty Losses													
124	Total Other Losses													
125	Other Income Statements (I/S) Items													
126	Realized Gains (Losses) on available-for-sale securities, including OTTI													
127 128	Realized Gains (Losses) on held-to-maturity securities, including OTTI  Unrealized holding gains (losses) on equity securities not held for trading													
129	Income (loss) before taxes and discontinued operations													
127	mesnie (1654) zerote takes und alzestiniaed operations													
130	Applicable income taxes (foreign and domestic)													
	Applicable media takes from the domestey													
131	Income (loss) before discontinued operations and other adjustments													
131	income (loss) before discontinued operations and other adjustments													
132	Discontinued operations, net of income taxes													
133	Net income (loss) attributable to Bank and minority interests													
100														
134	Net income (loss) attributable to minority interests													
135	Net income (loss) attributable to Bank													
136	Effective Tax Rate (%)													
	REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES													
137	Reserve, prior quarter													
138	Provisions during the quarter													
139	Net charges during the quarter													
140	Reserve, current quarter													

					Pro	jected in \$Mill	ions			
Item	1	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
		Assets								
	<u>SECURITIES</u>									
1	Held to Maturity (HTM)									
2	Available for Sale (AFS)									
3	Equity Securities with readily determinable fair values not held for trading									
4	Total Securities									
	Of which:									
5	Securitizations (investment grade)									
6	Securitizations (non-investment grade)									
	Total Loans and Leases									
7	Real Estate Loans (in Domestic Offices)									
8	First Lien Mortgages									
9	First Lien Mortgages									
10										
11										
12										
13										
14										
15	Construction									
16	Multifamily									
17	Nonfarm, Non-residential									
18										
19	Non-Owner-Occupied									
20	Loans Secured by Farmland									
21	Real Estate Loans (Not in Domestic Offices)									
22	First Lien Mortgages									
23	Second / Junior Lien Mortgages									
24	CRE Loans									
25										
26										
27	Nonfarm, Non-residential									
28										
29										
30										
31										
32										
33										
34	·									
35										
36	Credit Cards									

					Pro	jected in \$Mill	ions			
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
37	Charge Card									
38	Bank Card									
39	Other Consumer									
40	Auto Loans									
41	Student Loans									
42	Other loans backed by securities (non-purpose lending)									
43	Other									
44	Other Loans and Leases									
45	Loans to Foreign Governments									
46	Agricultural Loans									
47	Loans for purchasing or carrying securities (secured or unsecured)									
48	Loans to Depositories and Other Financial Institutions									
49	All Other Loans and Leases									
50	All Other Loans (exclude consumer loans)									
51	All Other Leases									
52	Total Loans and Leases									
	LOANS HELD FOR INVESTMENT AT AMORTIZED COST									
53	Real Estate Loans (in Domestic Offices)									

	LOANS HELD FOR INVESTMENT AT AMORTIZED COST					
53	Real Estate Loans (in Domestic Offices)					
54	First Lien Mortgages					
55	First Lien Mortgages					
56	First Lien HELOAN					
57	Second / Junior Lien Mortgages					
58	Closed-End Junior Liens					
59	HELOCs					
60	CRE Loans					
61	Construction					
62	Multifamily					
63	Nonfarm, Non-residential					
64	Owner-Occupied					
65	Non-Owner-Occupied					
66	Loans Secured by Farmland					
67	Real Estate Loans (Not in Domestic Offices)					
68	First Lien Mortgages					
69	Second / Junior Lien Mortgages					
70	CRE Loans					
71	Construction					
72	Multifamily					
73	Nonfarm, Non-residential					
74	Owner-Occupied					
75	Non-Owner-Occupied					
76	Loans Secured by Farmland					
77	C&I Loans					

					Proj	jected in \$Mill	ions			
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
78	C&I Graded									T
79	Small Business (Scored/Delinquency Managed)									
80	Business and Corporate Card									
81	Credit Cards									
82	Other Consumer									
83	Auto Loans									
84	Student Loans									
85	Other loans backed by securities (non-purpose lending)									
86	Other									
87	Other Loans and Leases									
88	Loans to Foreign Governments									
89	Agricultural Loans									
90	Loans for purchasing or carrying securities (secured or unsecured)									
91	Loans to Depositories and Other Financial Institutions									
92	All Other Loans and Leases									
93	All Other Loans (exclude consumer loans)									
94	All Other Leases									
95	Total Loans and Leases									
98 99 100 101 102 103 104 105	Second / Junior Lien Mortgages CRE Loans Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices) Residential Mortgages CRE Loans Loans Secured by Farmland C&I Loans									
106	Credit Cards									
107	Other Consumer									
108	Other Loans and Leases									
109	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option									
440	Haramad harama an Larra						1			
110	Unearned Income on Loans									
111 112	Allowance for Loan and Lease Losses  Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and									
112	Allowance for Loan and Lease Losses									
	TRADING									
113	Trading Assets									
	-		-			-				-

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

					Pro	jected in \$Mill	ions			
tem		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
144	Perpetual Preferred Stock and Related Surplus									
L45	Common Stock (Par Value)									
.46	Surplus (Exclude All Surplus Related to Preferred Stock)									
.47	Retained Earnings									
.48	Accumulated Other Comprehensive Income (AOCI)									
149	Other Equity Capital Components									
.50	Total Bank Equity Capital									
51	Noncontrolling (Minority) Interests in Consolidated Subsidiaries									
52	Total Equity Capital									
		Other								
53	Unused Commercial Lending Commitments and Letters of Credit									
				'	'	'				
				_						
	The following cells provide checks of the internal consistency of the projected schedules. Please ensure that	these cells are all "TRUE" before the worksh						_		
	Balance Sheet		1	1 1	. 1	1	1	. 1	1	L

#### Footnotes to the Balance Sheet Worksheet

<sup>(1)</sup> Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total should correspond to the amount provided in Call Report Schedule RC-F Line 6, item 14 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.

Item		Actual in \$Millions	Adjusted				Proj	ected in \$Millio	ns				9	Sums in \$Millions	
		As of Date	Starting Value (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
	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:				I										
7	Sale of common stock, gross														
8 9	Conversion or retirement of common stock														
9 10	Sale of treasury stock Purchase of treasury stock														
11	Changes incident to business combinations, net														
12	Cash dividends declared on preferred stock														
13	Cash dividends declared on common stock														
14	Other comprehensive income														
15	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank														
16	Other adjustments to equity capital (not included above)*														
17	Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)														
18	Regulatory Capital per Revised Regulatory Capital Rule (July 2013)  AOCI opt-out election? (enter "1" for Yes; enter "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 (ESOP) shares														
20	Retained earnings														
20	Accumulated other comprehensive income (AOCI)														
22	Common equity tier 1 minority interest includable in common equity tier 1 capital														
23	Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)														
	Common equity tier 1 capital: adjustments and deductions:where applicable, report all line items reflective of transition provisions														
24	Goodwill net of associated deferred tax liabilities (DTLs)														
25	Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs														
26	Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs														
27	If Item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments.  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										

lkana		Actual in \$Millions					Proj	ected in \$Millio	ns				S	iums in \$Millions	
Item		As of Date	Adjusted Starting Value (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
28	AOCI related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)	As of Date	value (1)	141	142	143	144	143	140	14,	140	147	141144	143 140	7 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.														
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 46	Non-qualifying capital instruments subject to phase out from additional tier 1 capital  Tier 1 minority interest not included in common equity tier 1 capital														
40	Additional tier 1 capital before deductions														
48	Additional tier 1 capital deductions														
49	Additional tier 1 capital														

Item		Actual in \$Millions					Proj	ected in \$Milli	ons				5	iums in \$Millions	
item		As of Date	Adjusted Starting Value (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
50	Tier 1 capital Tier 1 capital (sum of items 43 and 49)			,	Ì	,	,	·	·	`	·			•	
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														
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														
	ADV (ATV) Through ald Deductions Calculations														
	10%/15% Threshold Deductions Calculations Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs														
67	Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock														
68	Permitted offsetting short positions in relation to the specific gross holdings included above														
69	Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 67 minus 68 or zero)														
70	10 percent common equity tier 1 deduction threshold (10 percent of item 36)														
71	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 69 minus item 70 or zero)														
70	MSAs, net of associated DTLs														
72 73	Total mortgage servicing assets classified as intangible  Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or														
/3	derecognized under the relevant accounting standards														
74	Mortgage servicing assets net of related deferred tax liabilities (item 72 minus item 73)														
75	10 percent common equity tier 1 deduction threshold (10 percent of item 36)														

lh		Actual in \$Millions					Proj	ected in \$Milli	ons				9	Sums in \$Millions	
Item			Adjusted Starting												
		As of Date	Value (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
76	Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 74 minus item 75 or zero)														
	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs														
77	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs														
78 79	10 percent common equity tier 1 deduction threshold (10 percent of item 36)  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 87	Deductions from common equity tier 1 capital and additional tier 1 capital  Other deductions from (additions to) assets for leverage ratio purposes														
88	Total assets for the leverage ratio (item 85 minus items 86 and 87)														
	REGULATORY CAPITAL AND RATIOS														
89	Common equity tier 1 (item 43)														
90	Tier 1 capital per revised regulatory capital rule (item 50)														
91 92	Total capital per revised regulatory capital rule (item 62)  (Advanced approaches banks that exit parallel run only): Total capital per revised regulatory capital rule														
72	(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 97	Supplementary Leverage Ratio Exposure  Common equity tier 1 ratio (%)														
98	Common equity tier 1 ratio (%)(Advanced approaches banks that exit parallel run only)														
99	Tier 1 capital ratio (%)														
100	Tier 1 capital ratio (%)(Advanced approaches banks that exit parallel run only)														
101	Total capital ratio (%)														
102	Total capital ratio (%)(Advanced approaches banks that exit parallel run only)														
103	Tier 1 leverage ratio (%)														

Item		Actual in \$Millions Projected in \$Millions											Sums in \$Millions			
		As of Date	Adjusted Starting Value (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Qua	
104	Supplementary Leverage Ratio								_		-					
	Schedule RC-F—Other Assets															
105	Net deferred tax assets															
	Schedule RC-G—Other Liabilities															
106	Net deferred tax liabilities															
	Schedule HC-M—Memoranda															
109	Potential net opperating loss carrybacks Taxes previously paid that the bank could recover if the bank's temporary differences (both deductible and taxable) fully reverse at the report date															
09a	U.S. Federal Government															
09b	U.S. State Governments															
09c	All non-U.S. tax jurisdictions															
10	Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross of related valuation allowances															
11	Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit carryforwards															
1a	U.S. Federal Government															
1b	U.S. State Governments															
1c	All non-U.S. tax jurisdictions															
12	Deferred tax assets arising from temporary differences, net of DTLs															
2a	U.S. Federal Government															
l2b	U.S. State Governments															
2c	All non-U.S. tax jurisdictions															
13	Valuation allowances related to DTAs arising from temporary differences															
13a	U.S. Federal Government															
13b	U.S. State Governments															
13c	All non-U.S. tax jurisdictions															
	Supplemental Capital Action Information (report in \$Millions unless otherwise noted)*****															
14	Cash dividends declared on common stock															
15	Common shares outstanding (Millions)															
16	Common dividends per share (\$)															
17	Issuance of common stock for employee compensation															
18	Other issuance of common stock															
19	Total issuance of common stock															
l21	Other share repurchase															
22	Total share repurchases															
	Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital															
123	Outstanding trust preferred securities															
	Trust preferred securities included in Item 49															
	Memoranda *Please break out and explain below other adjustments to equity capital:															

#### Capital Worksheet (DFAST): XYZ in Baseline

Item		Actual in \$Millions	Adjusted		Projected in \$Millions								Sums in \$Millions			
		As of Date	Starting Value (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter	
	***Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus and minority interest in subsidiaries. Specifically, non-common elements must include the following items captured in the Call Report: Schedule RC, line item 23 net of Schedule RC-R, line item 5; and Schedule RC-R, line item 6.  ****The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 109 as follows:															
126	Taxes paid during the fiscal year ended two years ago, assuming that fiscal years align with calendar years															
127	Taxes paid during the fiscal year ended one year ago, assuming that fiscal years align with calendar years															
128	Taxes paid through the as-of date of the current fiscal year, assuming that fiscal years align with calendar years															
	*****Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the RI-A buckets):															
129																

### Standardized RWA Worksheet: XYZ in Baseline

		Actual in \$Millions Projected in \$Millions									
	Notes	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
andardized Approach (Revised regulatory capital rule, July 2013)											
alance Sheet Asset Categories											
1 Cash and balances due from depository institutions											
2a Securities (excluding securitizations): Held-to-maturity											
2b Available-for-sale debt securities and equity securities with readily determinable fair not held for trading values											
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											
·											1
On-balance sheet securitization exposures											
8a Held-to-maturity securities											
8b Available-for-sale securities											
8c Trading assets that receive standardized charges											
8d All other on-balance sheet securitization exposures											
9 Off-balance sheet securitization exposures											
10 RWA for Balance Sheet Asset Categories (sum of items 1 though 8d)											

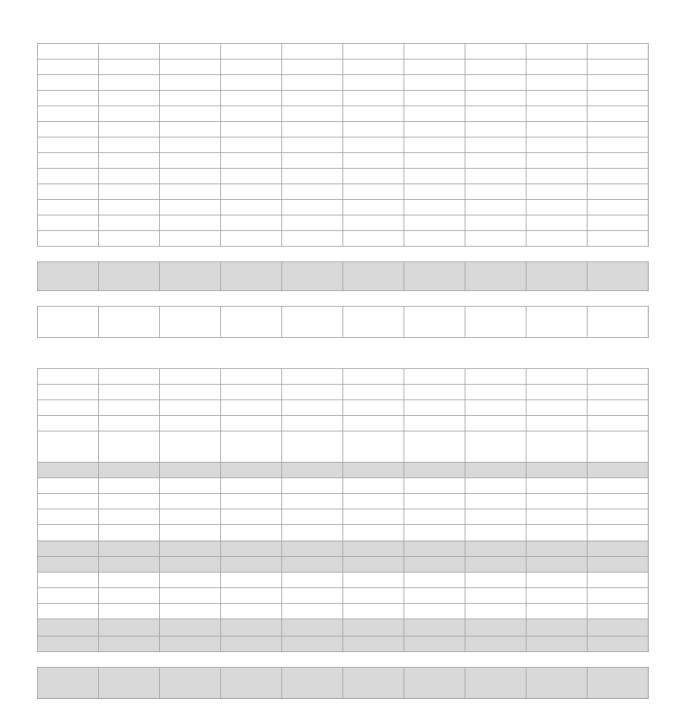
#### Derivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures)

- 11 Financial standby letters of credit
- 12 Performance standby letters of credit and transaction related contingent items
- 13 Commercial and similar letters of credit with an original maturity of one year or less
- 14 Retained recourse on small business obligations sold with recourse
- 15 Repo-style transactions
- 16 All other off-balance sheet liabilities
- 17a Unused commitments: Original maturity of one year or less, excluding ABCP conduits
- 17b Unused commitments: Original maturity of one year or less to ABCP
- 17c Unused commitments: Original maturity exceeding one year
- 18 Unconditionally cancelable commitments
- 19 Over-the-counter derivatives
- 20 Centrally cleared derivatives
- 21 Unsettled transactions (failed trades)
- 22 RWA for Assets, Derivatives and Off-Balance-Sheet Asset Categories (sum of items 9 through 21)
- 23 RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold

#### **Market Risk**

- 24 Value-at-risk(VaR)-based capital requirement
- 25 Stressed VaR-based capital requirement
- 26 Debt Positions
- 27 Equity Positions
- Capital requirements for securitization positions using the SSFA or applying a specific risk-weighting
- 28 factor of 1250 percent
- 29 Standardized measure of specific risk add-ons (sum of items 26, 27, and 28)
- 30 Incremental risk charge requirement
- 31 Modeled comprehensive risk measure
- 32 Standardized measure of specific risk add-ons for net long correlation trading positions
- 33 Standardized measure of specific risk add-ons for net short correlation trading positions
- 34 Standardized measure of specific risk add-ons (greater of item 32 or 33)
- 35 Surcharge for modeled correlation trading positions (Item 34 multiplied by 0.08)
- 36 Comprehensive risk capital measure requirement
- 37 Capital requirement for all de minimis exposures
- 38 Additional capital requirement
- 39 Sum of item 37 and 38
- 40 Standardized market risk-weighted assets

Risk-weighted assets before deductions for excess allowance of loan and lease losses and 41 allocated risk transfer risk reserve (sum of items 22 and 40)



43	ELESS: Allocated transfer risk reserve
44	Total risk-weighted assets (item 40 minus items 42 and 43)
	Memoranda Items Derivatives
45	6 Current credit exposure across all derivative contracts covered by the regulatory capital rule
46	Notional principal amounts of over-the-counter derivative contracts (sum of lines 47a through 47g)
7a	Interest rate
7b	Foreign exchange rate and gold
7c	Credit (investment grade reference asset)
7d	Credit (non-investment grade reference asset)
7e	Equity
7f	Precious metals (except gold)
7g	Other
48	Notional principal amounts of centrally cleared derivative contracts (sum of lines 49a through 49g)
9a	Interest rate
9b	Foreign exchange rate and gold
9с	Credit (investment grade reference asset)
9d	Credit (non-investment grade reference asset)
9е	Equity
9f	Precious metals (except gold)
9g	Other

42 LESS: Excess allowance for loan and lease losses

 •				

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

31	Balance Sheet Amount
32	RWA
33	Securitization Exposures (Revised regulatory capital rule, July 2013)
	Subject to supervisory formula approach (SFA)
34	Balance Sheet Amount
35	RWA
	Subject to simplified supervisory formula approach (SSFA)
36	Balance Sheet Amount
37	RWA
	Subject to 1,250% risk-weight
38	Balance Sheet Amount
39	RWA
40	Cleared Transactions (Revised regulatory capital rule, July 2013)
	Derivative contracts and netting sets to derivatives
41	Balance Sheet Amount
42	RWA
	Repo-style transactions
43	Balance Sheet Amount
44	RWA
	Default fund contributions
45	Balance Sheet Amount
46	RWA
47	Equity Exposures RWA
	Other Assets
48	Balance Sheet Amount
49	RWA
50	CVA Capital Charge (risk-weighted asset equivalent)(Revised regulatory capital rule, July 2013)
51	Advanced CVA Approach
52	Unstressed VaR with Multipliers
53	Stressed VaR with Multipliers
54	Simple CVA Approach
55	Assets subject to the general risk-based capital requirements
- /	Operational RWA
56	Operational RWA
57	Total risk-based capital requirement for operational risk without dependence assumptions
∕larket	Diely
riai KC	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

57	Government sponsored entity debt positions
88	Depository institution, foreign bank, and credit union debt position
59	Public sector entity debt positions
70	Corporate debt positions
71	Equity
72	Capital requirement for de minimis exposures
73	Market risk equivalent assets
74	Other RWA
75	Excess eligible credit reserves not included in tier 2 capital

76 Total RWA

•	•	•	•	•	•	•	

## Retail Balance and Loss Projection Worksheet: XYZ in Baseline

		Actual in \$Millions	<b>s</b>			Pr	ojected in \$Millio	ons			
Item	First Lien Mortgages (in Domestic Offices)	Q4 Actual	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	Balances										
1a	Balances - PCD (1)										
2	New originations										
3	Paydowns Asset Purchases										
5	Asset Sales										
6	Loan Losses										
6a	Loan Losses - PCD (1)										
7 8	Cumulative interim loan losses - Non PCI Cumulative interim loan losses - PCI										
Ü	First Lien HELOANs (in Domestic Offices)										
9	Balances										
9a	Balances - PCD (1)										
10	New originations										
11	Paydowns										
12 13	Asset Purchases Asset Sales										
14	Loan Losses										
L4a	Loan Losses - PCD (1)										
15	Cumulative interim loan losses - Non PCI										
16	Cumulative interim loan losses - PCI										
	Closed-End Junior Liens (in Domestic Offices)										
17 17a	Balances  Balances - PCD (1)										
18	New originations										
19	Paydowns										
20	Asset Purchases										
21	Asset Sales										
22	Loan Losses										
22a 23	Loan Losses - PCD (1)  Cumulative interim loan losses - Non PCI										
24	Cumulative interim loan losses - PCI										
	HELOCs (in Domestic Offices)										
25	Balances										
26	Balance from vintages < PQ 1										
26a 27	Balances - PCD (1)  Balance from vintage PQ 1 - PQ 5										
2/ 27a	Balances - PCD (1)										
28	Balance from vintage PQ 6 - PQ 9										
28a	Balances - PCD (1)										
29	Paydowns										
30	Asset Purchases										
31 32	Asset Sales Loan Losses										
32a	Loan Losses - PCD (1)										
33	Cumulative interim loan losses - Non PCI										
34	Cumulative interim loan losses - PCI										
	First Lien Mortgages and HELOANs (International)				1	I	I		I	I	I
35	Balances										
35a 36	Balances - PCD (1) New originations										
37	Paydowns										
38	Asset Purchases										
39	Asset Sales										
40	Loan Losses										
40a	Loan Losses - PCD (1)										
41 42	Cumulative interim Ioan Iosses - Non PCI Cumulative interim Ioan Iosses - PCI										
	Closed-End Junior Liens and HELOCs (International)										
43	Balances										
43a	Balances - PCD (1)										
44	New originations										
45 46	Paydowns Asset Purchases										
47	Asset Sales										
48	Loan Losses										
48a	Loan Losses - PCD (1)										
49	Cumulative interim loan losses - Non PCI										
50	Cumulative interim Ioan Iosses - PCI Corporate Card (Domestic)										
51	Balances										
52	Paydowns										
53	Asset Purchases										
54	Asset Sales										
55	Loan Losses  Business Card (Domestic)										1
56	Balances										
57	Paydowns										
58	Asset Purchases										
59 60	Asset Sales										
60	Loan Losses Charge Card (Domestic)										
61	Balances										
62	Balance from vintages < PQ 1										
63	Balance from vintage PQ 1 - PQ 5										
64	Balance from vintage PQ 6 - PQ 9										
65	Paydowns										
66 67	Asset Purchases Asset Sales										
68	Loan Losses										
	Bank Card (Domestic)										
69	Balances										
70	Balance from vintages < PQ 1										
71 72	Balance from vintage PQ 1 - PQ 5										
72 73	Balance from vintage PQ 6 - PQ 9 Paydowns										
	Asset Purchases										
/4	Asset Sales										
	Loan Losses										
75	Business and Corporate Card (International)										
75 76											
75 76 77	Balances										
75 76 77 78	Paydowns						-				
75 76 77 78 79	Paydowns Asset Purchases										
75 76 77 78 79 80	Paydowns Asset Purchases Asset Sales										
75 76 77 78 79 80	Paydowns Asset Purchases										
75 76 77 78 79 80 81	Paydowns Asset Purchases Asset Sales Loan Losses										
75 76 77 78 79 80 81 82 83	Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances Paydowns										
74 75 76 77 78 79 80 81 82 83 84 85	Paydowns Asset Purchases Asset Sales Loan Losses Bank and Charge Card (International) Balances										

	Auto Loone (Domestic)					
87	Auto Loans (Domestic) Balances					
88	New originations					
89	Paydowns					
90	Asset Purchases					
91	Asset Sales					
92	Loan Losses					
/-	Auto Loans (International)					
93	Balances					
94	New originations					
95	Paydowns					
96	Asset Purchases					
97	Asset Sales					
98	Loan Losses					
	Auto Leases (Domestic)					
99	Balances					
100	New originations					
101	Paydowns					
102	Asset Purchases					
103	Asset Sales					
104	Loan Losses					
	Auto Leases (International)					
105	Balances					
106	New originations					
107	Paydowns					
108	Asset Purchases					
109	Asset Sales					
110	Loan Losses					
	Student Loan			 		 
111	Balances					
112	New originations					
113	Paydowns					
114	Asset Purchases					
115	Asset Sales					
116	Loan Losses					
	Small Business Loan - Scored (Domestic)					
117	Balances					
118	New originations					
119 120	Paydowns Asset Purchases					
121	Asset Sales					
122	Loan Losses					
	Small Business Loan - Scored (International)					
123	Balances					
124	New originations					
125	Paydowns					
126	Asset Purchases					
127	Asset Sales					
128	Loan Losses					
	Other Consumer Loans and Leases (Domestic)					
129	Balances					
130	New originations					
131	Paydowns					
132	Asset Purchases					
133	Asset Sales					
134	Loan Losses					
	Other Consumer Loans and Leases (International)					
135	Balances					
136	New originations					
137	Paydowns					
138	Asset Purchases					
139	Asset Sales					
140	Loan Losses					

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

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

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

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

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

# High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio Please complete the unshaded cells in the table provided.

		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						
5 CMBS						
6 Common Stock (Equity) Not Applicable						
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) Not Applicable						
18 Sovereign Bond						
19 US Treasuries & Agencies						
20 Other*						

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

#### Projected OTTI for AFS and HTM Securities by Portfolio: XYZ in Baseline

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

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

Only securities projected to experience an other-than-temporary impairment loss in the P&L should be reported in this '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 I	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	t 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	<u> </u>																												
2 Auction Rate Securities																													
3 CDO																													
CLO																													
5 CMBS																													
6 Common Stock (Equity)																													
7 Auto ABS																													
8 Credit Card ABS																													
9 Student Loan ABS																													
10 Other ABS (excl HEL ABS)																													
1 Corporate Bond																													
12 Covered Bond																					i								
Domestic Non-Agency RMBS (incl HEL ABS)																					ĺ								
4 Foreign RMBS 5 Municipal Bond			İ															İ			İ								
15 Municipal Bond																					İ								
6 Mutual Fund																													
.6 Mutual Fund .7 Preferred Stock (Equity)																													
18 Sovereign Bond																					İ								
19 US Treasuries & Agencies																					İ								
Other*																					ĺ								
21 GRAND TOTAL																													

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

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

#### Projected OCI and Fair Value for AFS Securities

Banks should estimate and provide fair market values of AFS securities based on a re-pricing of positions field on the reporting date. Responses for Fair Market Values and Projected OCI should be provided in \$4Million. The "Fair Value Change Rate" should be estimated based on the re-pricing of positions held at the beginning of each quarter. The risk should be determined based upon the rate of fair value change at a portfolio level based upon a weighted average base of the change between beginning and ending fair value for each asset (The "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value. Responses found to provide as in America of the change between beginning and ending fair value for each asset (The "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value. Responses found to provide as in America should be ended as a fair value of the change between beginning and ending fair value for each asset (The "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value. Responses found to provide and the provided in America should be ended as a fair value of the change between beginning and ending fair value for each asset (The "Fair Value Change Rate" is not a ratio of projected OCI to Beginning Fair Value. Responses found to provide as in America should be edited as a fair value of the provided in America should be expected as a fair value of the provided as a fair value of the provided in America should be expected as a fair value of the provided in America should be expected as a fair value of the provided in America should be expected as a fair value of the provided in America should be expected as a fair value of the provided in America should be expected as a fair value of the provided in America should be expected as a fair value of the provided in America should be expected as a fair value of the provided in America should be expected as a fair value of the provided in America should be expected as a fair value of the provided in Ameri

						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																								
6 Common Stock (Equity)					i e																								
7 Auto ABS																													
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 e																		
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		1	i	i			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												

<sup>\*</sup> 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.	

## Trading Worksheet: XYZ in Baseline

P/L Results in \$Millions

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

5J	Other (Please describe in documentation		
6 Other 0	<u>Credit</u>		
7	Corporate Credit (Advanced)		
7A	Bonds		
7B	Loans		
7C	Single-Name CDS		
7D	Loan CDS		
7E	Covered Bonds		
7F	Indices		
7G	Index Tranches		
7H	Index Options		
71	Other/Unspecified		
8	Corporate Credit (Emerging Markets)		
8A	Bonds		
8B	Loans		
8C	Single <b>-</b> Name CDS		
8D	Loan CDS		
8E	Covered Bonds		
8F	Indices		
8G	Index Tranches		
8H	Index Options		
81	Other/Unspecified		
9	Sovereign Credit		
9A	Advanced Economies		
9B	Emerging Europe		
9C	LatAm & Caribbean		
9D	Asia ex Japan		
9E	Middle East/North Africa		
9F	Sub-Saharan Africa		
9G	Supranationals		
70	Supranationals		
10	Munis		
11	ARS		
12	Base Correlation		
13	Higher order		
14	Other (Please describe in documentation)		
15 Private	Equity		
15A	Funded		
15B	Unfunded		
15C	Other (Please describe in documentation)		
14 Othan !	Tair Value Accete		
	Fair Value Assets		
16A	Debt		
16B	Equity Other (Please describe in desumentation)		
16C	Other (Please describe in documentation)		
17 Cross A	sset Terms		
		 ·	
18 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.
- 17) 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.
- (1H, 2C, 5I, 13) Higher order risks are those inter-asset risks attributable to terms not represented in the FR-Y14Q. The highest order term represented in the 14Q will vary based on the specific asset class. For example, the commodity spot vol grids do not capture risks attributable to the co-movement of multiple underlying commodities.

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

#### **Trading Worksheet: XYZ in Baseline**

Effective date:

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

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

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

# Counterparty Risk Worksheet: XYZ in Baseline

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

#### Op Risk Scenario Input Worksheet: XYZ in Baseline

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

_	Contribution (\$millions)		PY	1			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.

se indicate if deposits are 25% or more of total liabilities

14M

14N

Other

Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12)

	Net Interest Income Designation Field - Populated Automatically										
	\$Millions						ected in \$Million				
	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 7	Investment Management										
8	Investment Services Treasury Services										
9	Insurance Services										
10	Retirement / Corporate Benefits Products										
11	Corporate / Other										
12	Optional Immaterial Business Segments (7)										
	optional immaterial successor cognition (//						I				
13	Total Net Interest Income (1)										
	Non Interest Income by Business Segment: (17)										
14	Retail and Small Business										
14A	Domestic										
14B	Credit and Charge Cards (10)										
14C	Credit and Charge Card Interchange Revenues - Gross										
14D	Other										
14E 14F	Mortgages and Home Equity Production										
14F 14G											
14G 14H											
14H	Servicing										
14J	Servicing & Ancillary Fees										
14K	MSR Amortization (20)										
	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21)										
14L											
	0.1										

140	Retail and Small Business Deposits				
14P	Non Sufficient Funds / Overdraft Fees - Gross				
14Q	Debit Interchange - Gross				
14R	Other <b>(22)</b>				
14S	Other Retail and Small Business Lending				
14T	International Retail and Small Business (16)				
15	Commercial Lending				
16	Investment Banking				
16A	Advisory				
16B	Equity Capital Markets				
16C	Debt Capital Markets				
16D	Syndicated / Corporate Lending				
17	Merchant Banking / Private Equity				
17A	Net Investment Mark-to-Market				
17B	Management Fees				
17C	Other				
18	Sales and Trading				
18A	Equities				
18B	Commission and Fees				
18C	Other (23)				
18D	Fixed Income				
18E	Rates				
18F	Credit				
18G	Other				
18H	Commodities				
181	Commission and Fees				
18J	Other				
18K	Prime Brokerage				
18L	Commission and Fees				
18M	Other				
19	Investment Management				
19A					
	Asset Management				
19B	Wealth Management / Private Banking				
20	Investment Services				
20A	Asset Servicing				
20B	Securities Lending				
20C	Other				
20D	Issuer Services				
20E	Other				
21	Treasury Services				
22	Insurance Services				
23	Retirement / Corporate Benefits Products				
24	Corporate / Other				
25	Optional Immaterial Business Segments (7)				
26	Total Non-Interest Income (2) (26)				
27	Tatal Danamas				
27	Total Revenues				
	Non Interest Expense:				
28	Compensation Expense				
28A	Salary (14)				
28B	Benefits (14)				
28C	Commissions (6)				
28D	Stock Based Compensation				

8E	Cash Variable Pay					
9	Operational Risk Expense (8)					
0	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties <b>(12)</b>					
1	Professional and Outside Services Expenses (13)					
2	Expenses of Premises and Fixed Assets					
3	Amortization Expense and Impairment Losses for Other Intangible Assets					
	Marketing Expense					
4A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)					
4B	Other					
5	Other Real Estate Owned Expense					
	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 141 (RCFDB557) in Balance Sheet)					
	Other Non-Interest Expense (4)					
8	Total Non-Interest Expense (3)					
9	Projected PPNR (5)					
<u> </u>	rejected i rector					
0	Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27)					
	Goodwill Impairment					
	Loss resulting from trading shock exercise (if applicable) (24) (25)					
_	Loss resulting from trading shock exercise (if applicable) (24) (25)					
(1)	res 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 ontion (EVO) in item 40					
(1) (2) (3) (4)	·	orted without				
(1) (2) (3) (4)	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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 (see values in ro	w below)			
(1) (2) (3) (4)	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro				
(1) (2) (3) (4) (4a (4b (4c)	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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					
(1) (2) (3) (4) (4a (4b) (4c) (4d)	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro	w below)			
(1) (2) (3) (4) 4a 4b 4c 4d 4d 4e	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro	w below)			
(1) (2) (3) (4) (4a (4b (4c) (4d) (4e) (4f)	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro	w below) w below)			
(1) (2) (3) (4) (4a (4b (4c) (4d) (4e) (4f) (4g)	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro	w below) w below)			
(1) (2) (3) (4) 4a 4b 4c 4d 4e 4f 4g 4h	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below)			
(1) (2) (3) (4) 44a 44b 44c 44d 44e 44f 44g 44h 44i	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro	w below) w below) w below)			
(1) (2) (3) (4) 4a 4b 4c 4d 4e 4f 4g 4h 4i 4i 4i	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below)			
(1) (2) (3) (4) 4a 4b 4c 4d 4d 4e 4f 4g 4h 4i 4j 4k	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below)			
(1) (2) (3) (4) 44a 44b 44c 44d 44e 44f 44g 44h 44i 44j 44k 44l	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below) w below)			
(1) (2) (3) (4) 4a 4b 4c 4d 4e 4f 4g 4h 4i 4j 4k 4l 4l 4m	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below) w below)			
(1) (2) (3) (4) 4a 4b 4c 4d 4d 4d 4d 4d 4d 4d 4d 4d 4d 4d 4d 4d	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below) w below) w below)			
(1) (2) (3) (4) 44a 44b 44c 44d 44d 44e 44f 44g 44h 44i 44h 44l 44h 44h 44h 44h 44h 44h 44h 44h	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below) w below) w below)			
(1) (2) (3) (4) 4a 4b 4c 4d 4d 4e 4f 4g 4h 4i 4j 4k 4l 4m 4n 4o 4o	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below) w below) w below)			
(1) (2) (3) (4) 4a 4b 4c 4d 4e 4f 4g 4h 4i 4j 4k 4l 4m 4n 4o 4p	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below) w below) w below) w below)			
(1) (2) (3) (4) 4a 4b 4c 4d 4e 4f 4g 4h 4i 4j 4k 4l 4m 4o 4o 4p 4q	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below) w below) w below) w below)			
(1) (2) (3) (4) 44 44 45 44 46 47 48 49 44 44 44 44 44 44 44 44 44 44 44 44	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below) w below) w below) w below) w below)			
(1) (2) (3) (4) 14a 14b 14c 14d 14d 14d 14d 14d 14d 14d 14d 14d 14d	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below) w below) w below) w below) w below)			
(1) (2) (3) (4)	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below) w below) w below) w below) w below) w below)			
(1) (2) (3) (4)  la la la la la la la la la la la la la l	Amount should equal item <b>49</b> of the PPNR NII Worksheet, if completed. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item <b>40</b> . Excludes Goodwill Impairment included in item <b>41</b> . 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	(see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro (see values in ro	w below) w below) w below) w below) w below) w below) w below) w below) w below)			

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

(7)	See instructions for guidance on related thresholds. List segments included in this line item.
(8)	All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.
(9)	List segments from which item was excluded:
(10)	Include domestic bank issued credit and charge cards including those that result from a partnership agreement.
	Applies to line items <b>1A-1F</b> ; US and Puerto Rico only.
	Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable.
(13)	Include routine legal expenses (i.e legal expenses not related to operational losses) here.
	Do not report stock based and cash variable pay compensation here.  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.
	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
(==7	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.
(20) (21)	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. Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods. Include MSR changes under both FV and LOCOM accounting methods. Among items included here are debit card contra-revenues and overdraft waivers, as applicable.
(23)	Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.
	Banks should not report changes in value of the MSR asset or hedges within the trading book.
(25)	List segments from which item was excluded:
(26)	Exclude result of trading shock exercise (where applicable), as it is reported in item 42.
	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/
	Net Interest Income agrees between worksheets  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/

## 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.

	Net Interest Income Designation Field - Populated Automatically	Projected in \$Millions								
	Average Asset Balances (\$Millions) (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	First Lien Residential Mortgages (in Domestic Offices)									
2	Second / Junior Lien Residential Mortgages (in Domestic Offices)									
2A	Closed-End Junior Liens									
2B	Home Equity Lines Of Credit (HELOCs)									
3	C&I Loans (7)									
4	CRE Loans (in Domestic Offices)									
5	Credit Cards									
6	Other Consumer									
6A	Auto Loans									
6B	Student Loans									
6C	Other, incl. loans backed by securities (non-purpose lending)									
7	Real Estate Loans (Not in Domestic Offices)									
7A	Residential Mortgages (First and Second Lien)									
7B	Other									
8	Other Loans & Leases (10)									
9	Nonaccrual Loans (5)									
10	Securities (AFS and HTM) - Treasuries and Agency Debentures									
11	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)									
12	Securities (AFS and HTM) - Other									
13	Trading Assets									
14	Deposits with Banks & Other									
15	Other Interest/Dividend Bearing Assets (2) Other Assets									
16	Other Assets									
17	Total Average Asset Balances									
	Average Rates Earned (%) (9)									
18	First Lien Residential Mortgages (in Domestic Offices)									
19	Second / Junior Lien Residential Mortgages (in Domestic Offices)									
19A	Closed-End Junior Liens									
19B	HELOCs									
20	C&I Loans (7)									

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

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	tes to the Net Interest Income Worksheet	sired loops						
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 Ral	poces are repor	ted without a furt	her breakout		
Footno (1) (2)	tes to the Net Interest Income Worksheet	that no more than 5% of total Av	verage Asset Bal	ances are repor	ted without a furt	her breakout.		
Footno (1) (2) N2a	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) 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 Av (see values in row below)	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 Av	verage Asset Bal	ances are repor	ted without a furt	her breakout.		
Footno (1) (2) N2a N2b N2c 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 Av (see values in row below) (see values in row below)	/erage 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 Av (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 Av (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	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 Av (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 N2e N2f 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 Av (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 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	(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)	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	(see values in row below)  (see values in row below)  (see values in row below)  (see values in row below)  (see values in row below)  (see values in row below)						
Footno (1) (2) N2a N2b N2c N2d N2e N2f N2g N2f N2g N2h N2i N2i	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 the such as the such	(see values in row below)  (see values in row below)  (see values in row below)  (see values in row below)  (see values in row below)  (see values in row below)						
Footno (1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2i N2i N2i N3a	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 the such as the such	(see values in row below)  (see values in row below)  (see values in row below)  (see values in row below)  (see values in row below)  (see values in row below)  such that no more than 5% of to						
Footno (1) (2) N2a N2b N2c N2d N2e N2f N2f N2g N2h N2i N2i N2j (3)	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 the such as the such	(see values in row below)  (see values in row below)  (see values in row below)  (see values in row below)  (see values in row below)  (see values in row below)  such that no more than 5% of to						
Footno (1) (2) N2a N2b N2c N2d N2e N2f N2g N2h N2i N2i N2j (3) N3a N3b	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 the such as the such	that no more than 5% of total Av (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.

A control properties   Part								Projecteu				
Part   Part			Units	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Part   Part												
Property   Property												
Cest section Clarge Cross   Section Clarge												
1												
Contain and Large for shorter (Septem (1911) [1911]   Contain and Large (Septem (1911) [1911]   Contain and Larg												
1												
Maring Plane of Maring Plane (Plane)   Maring Plane (Plane)   Maring Plane (Plane)   Maring Plane (Plane)   Maring Plane (Plane)   Maring Plane (Plane)   Maring Plane (Plane)   Maring Plane (Plane)   Maring Plane)   Maring Plane (Plane)   Maring Plane)   Maring Plane (Plane)   Maring Plane)   Maring Plane (Plane)   Maring Plane)   Maring Plane (Plane)   Maring P	2											
A Arrage Tailor Arrage (an all and arrage (an all and arrage) arrange (24)   A Arrage (an all and arrage) arrange (24)   A Arrage (an all an all and arrage) arrange (24)   A Arrage (an all an all	3	Credit and Charge Card Rewards/Partner Sharing Expense (21) (32)	\$Millions									
Redictroit Notagon of Private		Mortgages and Home Equity										
Motogram and Income Cash ig solid and in the quanter (64)   Section of personal (14)   Section of pe	4											
Sections specials (B)   Sect	5	Residential Mortgage Originations Industry Market Size – Volume (23)	\$Millions									
# Activation of Small and Markey Marked Accounts - Circl of Period 1291  ***Total Open Circles and Markey Marked Accounts - Circl of Period 1291  ***Total Open Circles and Markey Marked Accounts - Circl of Period 1291  ***Total Open Circles and Markey Marked Accounts - Circl of Period 1291  ***Total Open Circles and Markey Marked Accounts - Circl of Period 1291  ***Total Open Circles and Markey Marked Accounts - Circle of Period 1291  ***Total Open Circles and Markey Marked Accounts - Circle of Period 1291  ***Post Total Accounts - Circles and Marked Accounts - Circles	6	Mortgages and Home Equity Sold during the quarter (24)	\$Millions									
Total Cont Chacering and Monotony Market Accounts— End of Profess (29)	7	Servicing Expenses (8)	\$Millions									
Politicate Plancing Transactions   Politicate Plancing Transactions   Politicate Plancing P		Retail and Small Business Deposits										
Intentificate Relation and Small Qualmen (12)   Smilling   Segment (Jonny Horse that report greater than \$100 million for an projected quanter in item 16 of the PPNN projections schedule should complete items 11   Smilling   Smil	8	Total Open Checking and Money Market Accounts – End of Period (29)	#									
Continue to Indian Segment (10 or 10 or	9	Debit Card Purchase Transactions	#									
Interlinent Braining-Segment, (orly film that seport grainer than \$100 million for an projected quarter is item \$2 of the PPRR projections schedule should complete item \$1 of the PPRR projections schedule schedule should complete item \$1 of the PPRR projections schedule		International Retail and Small Business (12)										
Interlinent Braining-Segment, (orly film that seport grainer than \$100 million for an projected quarter is item \$2 of the PPRR projections schedule should complete item \$1 of the PPRR projections schedule schedule should complete item \$1 of the PPRR projections schedule	10	Credit Card Revenues (1)	\$Millions									
The process of blooks of semipores (15)								-				
1			11									
1												
Stock Read Compensation and Carb Variable Pay (8)												
Advisory												
	13		\$Millions									
Solitory Market Sine - Pees   Solitors   S												
1												
Section   Sect	15											
Equity Copitor Markets   Equity Copitor Markets   Equity Copitor Market   Equity Copitor Markets   Equity Copitor Marke		Industry Market Size - Completed Deal Volume										
18   19 cal Volume   19 cal	17	Backlog (28)	\$Millions									
1   Industry Market Size - Fees   SMillions   Industry Market Size - Volume   SMillions   Industry Market Size - Volume   In		Equity Capital Markets										
Deal Volume	18	Deal Volume	\$Millions									
Debt Capital Markets   Smillions   Smill	19	Industry Market Size - Fees	\$Millions									
Part   Part	20	Industry Market Size - Volume	\$Millions									
		Debt Capital Markets										
Industry Market Size - Volume   Smillions   Smillion	21	Deal Volume	\$Millions									
Syndicated Lending	22	Industry Market Size - Fees	\$Millions									
	23	Industry Market Size - Volume	\$Millions									
Signatury Market Size - Fees   Industry Market Size - Volume   Shillions   S		Syndicated Lending										
	24	Deal Volume	\$Millions									
Smillions   Smil		Industry Market Size - Fees										
Sales and Trading Segment           27         Number of Employees (15)         #			\$Millions									
Number of Employees (15)												
28 Compensation - Total (8) 29 Stock Based Compensation and Cash Variable Pay (8) Equities  Fixed Income  31 Average Asset Balance Commodities  32 Average Asset Balance Prime Brokerage  Prime Brokerage  33 Average Client Balances (13)  Average Client Balances (13)	27		#									
Stock Based Compensation and Cash Variable Pay (8)  Equities  Average Asset Balance Fixed Income  Average Asset Balance Commodities  Average Asset Balance Prime Brokerage  Average Asset Balances (13)  Average Client Balances (13)			\$Millions									
Equities  Average Asset Balance Fixed Income  Average Asset Balance Commodities  Average Asset Balance Prime Brokerage  Average Client Balances (13)												
Average Asset Balance Fixed Income  31 Average Asset Balance Commodities  32 Average Asset Balance Prime Brokerage  33 Average Client Balances (13)			**									
Fixed Income	30		\$Millions									
\$ Average Asset Balance Commodities  32 Average Asset Balance Prime Brokerage  33 Average Client Balances (13)	00		φι·ιιιιοπ3									
Commodities	31		\$Millions									
32 Average Asset Balance Prime Brokerage  33 Average Client Balances (13) \$Millions	31		ZITOIIIIVIĘ									
Prime Brokerage  33 Average Client Balances (13) \$Millions	22		¢Millions									
33 Average Client Balances (13) \$Millions	32		φινιιιισιδ									
	22	<del>.</del>	¢Millions									
34 transaction volume \$Millions												
	34	transaction volume	\$MIIIONS									

Investment Management Segment

Asset Management

35	AUM - Total <b>(10)</b>	\$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 - Trixed income	\$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 <b>(19)</b>	\$Millions					
	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet)						
50	Carrying Value of Purchased Credit Impaired (PCI) Loans	\$Millions					
51	Net Accretion of discount on PCI Loans included in interest Revenues	\$Millions					
52	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)	\$Millions					
53	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices	%					
	Quarter End Weighted Average Life of Assets (4) (6)						
54	First Lien Residential Mortgages (in Domestic Offices) (31)	months					
55	Closed-End Junior Residential Liens (in Domestic Offices)	months					
56	Home Equity Lines Of Credit (HELOCs)	months					
57	C&I Loans	months					
58	CRE Loans (in Domestic Offices)	months					
59	Credit Cards	months					
60	Auto Loans	months					
61	Student Loans	months					
62	Other, incl. loans backed by securities (non-purpose lending) (7)	months					
63	Residential Mortgages (First and Second Lien, Not in Domestic Offices)	months					
64	Other Real Estate Loans (Not in Domestic Offices)	months					
65	Other Loans & Leases	months					
66	Securities (AFS and HTM) - Treasuries and Agency Debentures	months					
67	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	months					
68	Securities (AFS and HTM) - Other	months					
69	Trading Assets	months					
70	All Other Earning Assets	months					

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)

months					
months					
months					
months					
months					
months					
months					
months					
	1				
basis points					
basis points					
basis points					
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basis points					

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

basis points

## Footnotes to the PPNR Metrics Worksheet

- (1) Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.
- (2) Provide regional breakouts for all quarters but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule.
- (3) Average oustanding principal balance fo residential mortgage loans the bank services for others.
- (4) The Weighted Average Life should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments, and defaults.
- (5) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.
- (6) Reference PPNR Net Interest Income worksheet for product definitions.
- (7) Corresponds to line item 7C on the Net Interest Income worksheet.
- (8) Include both direct and allocated expenses.
- 9) "Metrics by Business Segment/Line" correspond to Business Segments/Lines on PPNR Submission worksheet, unless explicitly stated otherwise. See Instructions for 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.

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- (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)

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

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