

DFAST-14A Summary Schedule Cover Sheet

**BANKS SHOULD SUBMIT THE SUMMARY XML FILE AND NOT THIS SUMMARY EXCEL FILE (SEE TECHNICAL INSTRUCTIONS). THIS FILE IS BEING PROVIDED AS A RESOURCE ONLY AND IS NOT INTENDED AS AN OFFICAL REPORTING FORM**

All covered institutions are expected to complete a version of the Summary template for each required scenario - Baseline, Adverse, Severely Adverse, Bank Baseline, and Bank Stress - and additional scenarios that are named accordingly.

Covered institutions should complete all relevant cells in the corresponding worksheets, including this cover page. Covered institutions should not complete any shaded cells.

Please ensure that the data submitted in this Summary Template match what was submitted in other data templates.

Please do not change the structure of this workbook.

Please note that unlike Call Report reporting, all actual and projected income statement figures should be reported on a quarterly basis, and not on a cumulative basis.

Any questions should be directed to **DFA165i2.reporting@occ.treas.gov** .

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

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

Baseline

### Bank Income Statement

[illegible]

### Bank Income Statement

[illegible]

### Bank Income Statement

[illegible]



## Balance Sheet Worksheet: XYZ in Baseline

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



## Balance Sheet Worksheet: XYZ in Baseline

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



## Balance Sheet Worksheet: XYZ in Baseline

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

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

## Balance Sheet

1 1 1 1 1 1 1 1 1

### Footnotes to the *Balance Sheet Worksheet*

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

[illegible]

[illegible]

[illegible]

[illegible]

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

[illegible]

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

Item	Actual in \$Millions	Projected in \$Millions									Sums in \$Millions			
	As of Date	Adjusted Starting Value (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
	***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

	Notes	Actual in \$Millions as of date	PQ 1	PQ 2	PQ 3	Projected in \$Millions					
						PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
<b>Standardized Approach (Revised regulatory capital rule, July 2013)</b>											
<b>Balance Sheet Asset Categories</b>											
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											
<b>Loans and leases on held for sale</b>											
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											
<b>Loans and leases, net of unearned income</b>											
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											
<b>On-balance sheet securitization exposures</b>											
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											
<b>10 RWA for Balance Sheet Asset Categories (sum of items 1 through 8d)</b>											



### 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 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)**

42 LESS: Excess allowance for loan and lease losses

**43 LESS: Allocated transfer risk reserve**

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

## Memoranda Items -- Derivatives

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

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

47a Interest rate

47b Foreign exchange rate and gold

47c Credit (investment grade reference asset)

47d Credit (non-investment grade reference asset)

47e Equity

47f Precious metals (except gold)

47g Other

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

49a Interest rate

49b Foreign exchange rate and gold

49c Credit (investment grade reference asset)

49d Credit (non-investment grade reference asset)

49e Equity

49f Precious metals (except gold)

49g Other

## Advanced RWA Worksheet: XYZ in Baseline

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

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

31	Balance Sheet Amount								
32	RWA								
33	Securitization Exposures (Revised regulatory capital rule, July 2013)								
	Subject to supervisory formula approach (SFA)								
34	Balance Sheet Amount								
35	RWA								
	Subject to simplified supervisory formula approach (SSFA)								
36	Balance Sheet Amount								
37	RWA								
	Subject to 1,250% risk-weight								
38	Balance Sheet Amount								
39	RWA								
40	Cleared Transactions (Revised regulatory capital rule, July 2013)								
	Derivative contracts and netting sets to derivatives								
41	Balance Sheet Amount								
42	RWA								
	Repo-style transactions								
43	Balance Sheet Amount								
44	RWA								
	Default fund contributions								
45	Balance Sheet Amount								
46	RWA								
47	Equity Exposures RWA								
	Other Assets								
48	Balance Sheet Amount								
49	RWA								
50	CVA Capital Charge (risk-weighted asset equivalent)(Revised regulatory capital rule, July 2013)								
51	Advanced CVA Approach								
52	Unstressed VaR with Multipliers								
53	Stressed VaR with Multipliers								
54	Simple CVA Approach								
55	Assets subject to the general risk-based capital requirements								
	<b>Operational RWA</b>								
56	Operational RWA								
57	Total risk-based capital requirement for operational risk without dependence assumptions								
	<b>Market Risk</b>								
	<b>Market RWA</b>								
58	VaR-based capital requirement								
59	Stressed VaR-based capital requirement								
60	Incremental risk capital requirement								
61	Comprehensive risk capital requirement (excluding non-modeled correlation)								
62	Non-modeled Securitization								
63	Net Long								
64	Net Short								
65	Specific risk add-on (excluding securitization and correlation)								
66	Sovereign debt positions								

67	Government sponsored entity debt positions								
68	Depository institution, foreign bank, and credit union debt positions								
69	Public sector entity debt positions								
70	Corporate debt positions								
71	Equity								
72	Capital requirement for de minimis exposures								
73	Market risk equivalent assets								
74	<b>Other RWA</b>								
75	<b>Excess eligible credit reserves not included in tier 2 capital</b>								
76	<b>Total RWA</b>								

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

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

Auto Loans (Domestic)

87	Balances								
88	New originations								
89	Paydowns								
90	Asset Purchases								
91	Asset Sales								
92	Loan Losses								

Auto Loans (International)

93	Balances								
94	New originations								
95	Paydowns								
96	Asset Purchases								
97	Asset Sales								
98	Loan Losses								

Auto Leases (Domestic)

99	Balances								
100	New originations								
101	Paydowns								
102	Asset Purchases								
103	Asset Sales								
104	Loan Losses								

Auto Leases (International)

105	Balances								
106	New originations								
107	Paydowns								
108	Asset Purchases								
109	Asset Sales								
110	Loan Losses								

Student Loan

111	Balances								
112	New originations								
113	Paydowns								
114	Asset Purchases								
115	Asset Sales								
116	Loan Losses								

Small Business Loan - Scored (Domestic)

117	Balances								
118	New originations								
119	Paydowns								
120	Asset Purchases								
121	Asset Sales								
122	Loan Losses								

Small Business Loan - Scored (International)

123	Balances								
124	New originations								
125	Paydowns								
126	Asset Purchases								
127	Asset Sales								
128	Loan Losses								

Other Consumer Loans and Leases (Domestic)

129	Balances								
130	New originations								
131	Paydowns								
132	Asset Purchases								
133	Asset Sales								
134	Loan Losses								

Other Consumer Loans and Leases (International)

135	Balances								
136	New originations								
137	Paydowns								
138	Asset Purchases								
139	Asset Sales								
140	Loan Losses								

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

Projected OTTI for AFS Securities and HTM Securities

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

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



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

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

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

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

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

Projected OTTI for AFS and HTM Securities by Portfolio

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

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

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

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

			PQ 1			PQ 2			PQ 3			PQ 4			PQ 5			PQ 6			PQ 7			PQ 8			PQ 9		
			Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
1	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual MM/DD/YYYY Amortized Cost																										
2	Agency MBS																												
3	Auction Rate Securities																												
4	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)																												
11	Corporate Bond																												
12	Covered Bond																												
13	Domestic Non-Agency RMBS (incl HEL ABS)																												
14	Foreign RMBS																												
15	Municipal Bond																												
16	Mutual Fund																												
17	Preferred Stock (Equity)																												
18	Sovereign Bond																												
19	US Treasuries & Agencies																												
20	Other *																												
21	GRAND TOTAL																												

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

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

Projected OCI and Fair Value for AFS Securities

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

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

\* For Other AFS securities, please provide name of security in the comments section.

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

Actual AFS and HTM Fair Market Value Sources by Portfolio

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

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

---

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

## Trading Worksheet: XYZ in Baseline

P/L Results in \$Millions

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

5J	Other (Please describe in documentation)			
6	<b><u>Other Credit</u></b>			
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			
7I	Other/Unspecified			
8	Corporate Credit (Emerging Markets)			
8A	Bonds			
8B	Loans			
8C	Single-Name CDS			
8D	Loan CDS			
8E	Covered Bonds			
8F	Indices			
8G	Index Tranches			
8H	Index Options			
8I	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			
10	Munis			
11	ARS			
12	Base Correlation			
13	Higher order			
14	Other (Please describe in documentation)			
15	<b><u>Private Equity</u></b>			
15A	Funded			
15B	Unfunded			
15C	Other (Please describe in documentation)			
16	<b><u>Other Fair Value Assets</u></b>			
16A	Debt			
16B	Equity			
16C	Other (Please describe in documentation)			
17	<b><u>Cross Asset Terms</u></b>			
18	<b>Total</b>			

---

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

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

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

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

**(1H, 2C, 5I, 13)** Higher order risks are those inter-asset risks attributable to terms not represented in the FR-Y14Q. The highest order term represented in the 14Q will vary based on the specific asset class. For example, the commodity spot vol grids do not capture risks attributable to the co-movement of multiple underlying commodities.

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

---





## 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 <b>Total</b>			

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

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

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

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

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

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

## Counterparty Risk Worksheet: XYZ in Baseline

\$Millions

Losses should be reported as a positive value.

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

## Op Risk Scenario Input Worksheet: XYZ in Baseline

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

[illegible]

**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**

**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.

### Net Interest Income Designation Field - Populated Automatically

**Projected in \$Millions**

PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
------	------	------	------	------	------	------	------	------

[illegible]

\_\_\_\_\_

## Retail and Small Business

14A	Domestic								
14B	Credit and Charge Cards <b>(10)</b>								
14C	Credit and Charge Card Interchange Revenues - Gross								
14D	Other								
14E	Mortgages and Home Equity								
14F	Production								
14G	Gains/(Losses) on Sale <b>(18)</b>								
14H	Other								
14I	Servicing								
14J	Servicing & Ancillary Fees								
14K	MSR Amortization <b>(20)</b>								
	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance <b>(19)(21)</b>								
14L									
14M	Other								
14N	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) <b>(12)</b>								

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

28E	Cash Variable Pay							
29	Operational Risk Expense (8)							
30	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12)							
31	Professional and Outside Services Expenses (13)							
32	Expenses of Premises and Fixed Assets							
33	Amortization Expense and Impairment Losses for Other Intangible Assets							
34	Marketing Expense							
34A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)							
34B	Other							
35	Other Real Estate Owned Expense							
36	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 141 (RCFDB557) in Balance Sheet)							
37	Other Non-Interest Expense (4)							

38	Total Non-Interest Expense (3)							
----	--------------------------------	--	--	--	--	--	--	--

39	Projected PPNR (5)							
----	--------------------	--	--	--	--	--	--	--

40	Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27)							
41	Goodwill Impairment							
42	Loss resulting from trading shock exercise (if applicable) (24) (25)							

Footnotes to the PPNR Projections Worksheet

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

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

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

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

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

(9) List segments from which item was excluded:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(25) List segments from which item was excluded:

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

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

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

Net Interest Income agrees between worksheets

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A





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

33	Total Interest Income								
----	-----------------------	--	--	--	--	--	--	--	--

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

41	Total Average Liability Balances								
----	----------------------------------	--	--	--	--	--	--	--	--

Average Liability Rates (%) (9)

42	<b>Deposits-Domestic (6)</b>							
42A	Non-Interest-Bearing Demand (8)							
42B	Money Market Accounts							
42C	Savings							
	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other							
42D	Transaction Accounts							
42E	Time Deposits							
43	<b>Deposits-Foreign (6)</b>							
43A	Foreign Deposits							
43B	Foreign Deposits-Time							
44	<b>Fed Funds, Repos, &amp; Other Short Term Borrowing</b>							
44A	Fed Funds							
44B	Repos							
44C	Other Short Term Borrowing							
45	<b>Trading Liabilities</b>							
46	<b>Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities</b>							
47	<b>Other Interest-Bearing Liabilities (3)(11)</b>							

48	<b>Total Interest Expense</b>	
----	-------------------------------	--

49	<b>Total Net Interest Income (4)</b>	
----	--------------------------------------	--

Footnotes to the *Net Interest Income Worksheet*

(1)	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impaired loans.	
(2)	Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such that no more than 5% of total Average Asset Balances are reported without a further breakout.	
N2a		(see values in row below)
N2b		
N2c		(see values in row below)
N2d		
N2e		(see values in row below)
N2f		
N2g		(see values in row below)
N2h		
N2i		(see values in row below)
N2j		
(3)	Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balances such that no more than 5% of total Liability Balances are reported without a further breakout.	
N3a		(see values in row below)
N3b		
N3c		(see values in row below)
N3d		
N3e		(see values in row below)



## PPNR Metrics Worksheet: XYZ in Baseline

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

		Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
<b>A. Metrics by Business Segment/Line (9)</b>											
<b>Retail and Small Business Segment</b>											
Domestic (22)											
Credit and Charge Cards											
1	Total Open Accounts – End of Period	#									
2	Credit and Charge Card Purchase Volume	\$Millions									
3	Credit and Charge Card Rewards/Partner Sharing Expense (21) (32)	\$Millions									
Mortgages and Home Equity											
4	Average Third-Party Residential Mortgages Serviced (3)	\$Millions									
5	Residential Mortgage Originations Industry Market Size – Volume (23)	\$Millions									
6	Mortgages and Home Equity Sold during the quarter (24)	\$Millions									
7	Servicing Expenses (8)	\$Millions									
Retail and Small Business Deposits											
8	Total Open Checking and Money Market Accounts – End of Period (29)	#									
9	Debit Card Purchase Transactions	#									
International Retail and Small Business (12)											
10	Credit Card Revenues (1)	\$Millions									
<b>Investment Banking Segment</b> (only firms that report greater than \$100 million for an projected quarter in item 16 of the PPNR projections schedule should complete items 11 through 26 below)											
11	Number of Employees (15)	#									
12	Compensation - Total (8)	\$Millions									
13	Stock Based Compensation and Cash Variable Pay (8)	\$Millions									
Advisory											
14	Deal Volume	\$Millions									
15	Industry Market Size - Fees	\$Millions									
16	Industry Market Size - Completed Deal Volume	\$Millions									
17	Backlog (28)	\$Millions									
Equity Capital Markets											
18	Deal Volume	\$Millions									
19	Industry Market Size - Fees	\$Millions									
20	Industry Market Size - Volume	\$Millions									
Debt Capital Markets											
21	Deal Volume	\$Millions									
22	Industry Market Size - Fees	\$Millions									
23	Industry Market Size - Volume	\$Millions									
Syndicated Lending											
24	Deal Volume	\$Millions									
25	Industry Market Size - Fees	\$Millions									
26	Industry Market Size - Volume	\$Millions									
<b>Sales and Trading Segment</b>											
27	Number of Employees (15)	#									
28	Compensation - Total (8)	\$Millions									
29	Stock Based Compensation and Cash Variable Pay (8)	\$Millions									
Equities											
30	Average Asset Balance	\$Millions									
Fixed Income											
31	Average Asset Balance	\$Millions									
Commodities											
32	Average Asset Balance	\$Millions									
Prime Brokerage											
33	Average Client Balances (13)	\$Millions									
34	Transaction Volume	\$Millions									
<b>Investment Management Segment</b>											
Asset Management											

35	AUM - Total (10)	\$Millions						
35A	AUM - Equities	\$Millions						
35B	AUM - Fixed Income	\$Millions						
35C	AUM - Other	\$Millions						
36	Net Inflows/Outflows	\$Millions						
	Wealth Management/Private Banking							
37	Fee Earning Client Assets - Total (10)	\$Millions						
37A	Fee Earning Client Assets - Equities	\$Millions						
37B	Fee Earning Client Assets - Fixed Income	\$Millions						
37C	Fee Earning Client Assets - Other	\$Millions						
38	Net Inflows/Outflows	\$Millions						
39	Number of Financial Advisors (11)	#						
	Investment Services Segment							
	Asset Servicing							
40	Assets under Custody and Administration	\$Millions						
	B. Firm Wide Metrics: PPNR Projections Worksheet							
41	Number of Employees	#						
42	Revenues - International	\$Millions						
42A	Revenues - APAC (2) (16)	\$Millions						
42B	Revenues - EMEA (2) (17)	\$Millions						
42C	Revenues - LatAm (2) (18)	\$Millions						
42D	Revenues - Canada (2)	\$Millions						
43	Revenues - Domestic	\$Millions						
44	Severance Costs (14)	\$Millions						
45	Collateral Underlying Operating Leases for Which the Bank is the Lessor (20)	\$Millions						
45A	Auto	\$Millions						
45B	Other	\$Millions						
46	OREO Balance	\$Millions						
46A	Commercial	\$Millions						
46B	Residential	\$Millions						
46C	Farmland	\$Millions						
47	Non-Recurring PPNR Items (30)	\$Millions						
48	Trading Revenue	\$Millions						
49	Net Gains/(Losses) on Sales of Other Real Estate Owned (19)	\$Millions						
	C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for Banks that were required to complete the Net Interest Income Worksheet)							
50	Carrying Value of Purchased Credit Impaired (PCI) Loans	\$Millions						
51	Net Accretion of discount on PCI Loans included in interest Revenues	\$Millions						
52	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)	\$Millions						
53	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices	%						
	Quarter End Weighted Average Life of Assets (4) (6)							
54	First Lien Residential Mortgages (in Domestic Offices) (31)	months						
55	Closed-End Junior Residential Liens (in Domestic Offices)	months						
56	Home Equity Lines Of Credit (HELOCs)	months						
57	C&I Loans	months						
58	CRE Loans (in Domestic Offices)	months						
59	Credit Cards	months						
60	Auto Loans	months						
61	Student Loans	months						
62	Other, incl. loans backed by securities (non-purpose lending) (7)	months						
63	Residential Mortgages (First and Second Lien, Not in Domestic Offices)	months						
64	Other Real Estate Loans (Not in Domestic Offices)	months						
65	Other Loans & Leases	months						
66	Securities (AFS and HTM) - Treasuries and Agency Debentures	months						
67	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	months						
68	Securities (AFS and HTM) - Other	months						
69	Trading Assets	months						
70	All Other Earning Assets	months						

<u>Quarter End Weighted Average Life of Liabilities (4) (6)</u>										
71	Domestic Deposits - Time	months								
72	Foreign Deposits-Time	months								
73	Fed Funds	months								
74	Repos	months								
75	Other Short Term Borrowing	months								
76	Trading Liabilities	months								
77	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities	months								
78	All Other Interest Bearing Liabilities	months								
<u>Average Domestic Deposit Repricing Beta (5)</u>										
79A	Money Market Accounts (for upward rate movements)	basis points								
79B	Money Market Accounts (for downward rate movements)	basis points								
79C	Money Market Accounts (Assumed Floor)	basis points								
80A	Savings (for upward rate movements)	basis points								
80B	Savings (for downward rate movements)	basis points								
80C	Savings (Assumed Floor)	basis points								
81A	NOW, ATS, and other Transaction Accounts (for upward rate movements)	basis points								
81B	NOW, ATS, and other Transaction Accounts (for downward rate movements)	basis points								
81C	NOW, ATS, and other Transaction Accounts (Assumed Floor)	basis points								
82A	Time Deposits (for upward rate movements)	basis points								
82B	Time Deposits (for downward rate movements)	basis points								
82C	Time Deposits (Assumed Floor)	basis points								
<u>Average Foreign Deposit Repricing Beta (5)</u>										
83A	Foreign Deposits (for upward rate movements)	basis points								
83B	Foreign Deposits (for downward rate movements)	basis points								
83C	Foreign Deposits (Assumed Floor)	basis points								
84A	Foreign Deposits-Time (for upward rate movements)	basis points								
84B	Foreign Deposits-Time (for downward rate movements)	basis points								
84C	Foreign Deposits-Time (Assumed Floor)	basis points								
New Domestic Business Pricing for Time Deposits (25)										
85A	Curve (if multiple terms assumed) (26)									
85B	Index rate (if single term assumed) (27)									
85C	Spread relative to the Index Rate (27)	basis points								

### Footnotes to the PPNR Metrics Worksheet

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

- (12) Regions outside the US and Puerto Rico.
- (13) Report the grossed up "interest" balances that result from prime brokerage activities.
- (14) List items on PPNR Projections worksheet that include this item if any:
- (15) Full-time equivalent employees at end of current period (RIAD4150) for a given segment only.
- (16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)
- (17) Europe, Middle East, and Africa
- (18) Latin America, including Mexico
- (19) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
- (20) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line item 49 should correspond to the amount provided in Call Report Schedule RC-F Line 6, item 14 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.
- (21) Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing contra-revenues and/or expenses.

- (22) Applies to line items 1-9; US and Puerto Rico only.
- (23) Total domestic mortgages originated during the quarter.
- (24) Call Report name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.
- (25) New business pricing for time deposits refers to the anticipated average rate on newly issued domestic time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business.
- (26) The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits. If the institution only assumes a single maturity term for new issuances, complete line 85B and 85C only, otherwise complete line 85A only.
- (27) If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.
- (28) A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the Bank's latest backlog estimate.
- (29) Provide description of the accounts included in this line item (e.g. Negotiable Order of Withdrawal, Interest Bearing Checking, Non Interest Bearing Demand Deposit Account, Money Market Savings, etc.)

- (30) Please break out and explain nature of non-recurring items included in PPNR. Also indicate which items on PPNR Projections worksheet include the items broken out in footnote 32:

- (a) Revenues (Net Interest Income + Non Interest Income)

\$ Million



