

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:

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

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
INTANGIBLES									
113	Goodwill								
114	Mortgage Servicing Rights								
115	Not Applicable								
116	All Other Identifiable Intangible Assets								
117	Total Intangible Assets								
OTHER									
118	Cash and cash equivalent								
119	Federal funds sold								
120	Securities purchased under agreements to resell (4)								
121	Premises and Fixed Assets								
122	OREO								
123	Commercial								
124	Residential								
125	Farmland								
126	Collateral Underlying Operating Leases for Which the Bank is the Lessor (5)								
127	Autos								
128	Other								
129	Other Assets (6)								
130	Total Other								
131	TOTAL ASSETS								
Liabilities									
132	Deposits in domestic offices								
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs								
134	Deposits								
135	Federal funds purchased and securities sold under agreements to repurchase								
136	Trading Liabilities								
137	Other Borrowed Money								
138	Subordinated Notes and Debentures								
139	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities								
140	Other Liabilities								
141	Memo: Allowance for off-balance sheet credit exposures								
142	Total Liabilities								
Equity Capital									

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
143	Perpetual Preferred Stock and Related Surplus								
144	Common Stock (Par Value)								
145	Surplus (Exclude All Surplus Related to Preferred Stock)								
146	Retained Earnings								
147	Accumulated Other Comprehensive Income (AOCI)								
148	Other Equity Capital Components								
149	Total Bank Equity Capital								
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries								
151	Total Equity Capital								
	Other								
152	Unused Commercial Lending Commitments and Letters of Credit								

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

Balance Sheet	1	1	1	1	1	1	1	1	1	1
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Footnotes to the Balance Sheet Worksheet

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

Capital Worksheet (DFAST): XYZ in Baseline

Item	Actual in	Projected in \$Millions									Sums in \$Millions			
	\$Millions	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
	As of Date													
Tier 2 capital														
51	Tier 2 capital instruments plus related surplus													
52	Non-qualifying capital instruments subject to phase out from tier 2 capital													
53	Total capital minority interest that is not included in tier 1 capital													
54	Allowance for loan and lease losses includable in tier 2 capital (2)													
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														
<i>Items 64-71 should only be filed by firms subject to Category I and II standards</i>														
<i>Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs</i>														
64a	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													
64b	Aggregate non-significant investments in the capital of unconsolidated financial institutions, including in the form of common stock													
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													
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)													
Investments in the capital of unconsolidated financial institutions (firms subject to Category III and IV standards)														
72	Aggregate amount of investments in the capital of unconsolidated financial institutions, net of associated DTLs													
73	25 percent common equity tier 1 deduction threshold (25 percent of item 36)													
74	Amount to be deducted from common equity tier 1 due to 25 percent deduction threshold (greater of item 72 minus item 73 or zero)													
MSAs, net of associated DTLs														

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
106 Tier 1 leverage ratio (%)														
107 Supplementary Leverage Ratio														
<u>Schedule RC-F—Other Assets</u>														
108 Net deferred tax assets														
<u>Schedule RC-G—Other Liabilities</u>														
109 Net deferred tax liabilities														
<u>Schedule HC-M—Memoranda</u>														
112 Taxes previously paid that the bank could recover through allowed carrybacks if the bank's DTAs on net operating loss, tax credits and temporary differences (both deductible and taxable) fully reverse at the report date.														
112a U.S. Federal Government														
112b U.S. State Governments														
112c All non-U.S. tax jurisdictions														
113 Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross of related valuation allowances														
114 Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit carryforwards														
114a U.S. Federal Government														
114b U.S. State Governments														
114c All non-U.S. tax jurisdictions														
115 Deferred tax assets arising from temporary differences, net of DTLs														
115a U.S. Federal Government														
115b U.S. State Governments														
115c All non-U.S. tax jurisdictions														
116 Valuation allowances related to DTAs arising from temporary differences														
116a U.S. Federal Government														
116b U.S. State Governments														
116c All non-U.S. tax jurisdictions														
<u>Supplemental Capital Action Information (report in \$Millions unless otherwise noted)*****</u>														
117 Cash dividends declared on common stock														
118 Common shares outstanding (Millions)														
119 Common dividends per share (\$)														
120 Issuance of common stock for employee compensation														
121 Other issuance of common stock														
122 Total issuance of common stock														
123 Share repurchases to offset issuance for employee compensation														
124 Other share repurchase														
125 Total share repurchases														
<u>Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital</u>														
126 Outstanding trust preferred securities														
127 Trust preferred securities included in Item 49														
<u>Capital Buffers and Ratios *THIS SECTION IS NOT COLLECTED BY THE OCC IN 2021 DFAST REPORTING YEAR</u>														

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
128 Capital conservation buffer requirement														
128(a) of which: Stress capital buffer requirement														
128(b) of which: GSIB surcharge (if applicable)														
128(c) of which: Countercyclical capital buffer amount (if applicable)														
129 Capital conservation buffer														
<i>Leverage Buffer and Requirements</i>														
130 Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable)														
131 Leverage buffer requirement (if applicable)														
132 Leverage buffer (if applicable)														
<i>Maximum Payout Ratio and Amounts</i>														
133 Eligible retained income														
134 Maximum payout ratio														
135 Maximum payout amount														
136 Distributions and discretionary bonus payments during the quarter														

Memoranda

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

137

***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 112 as follows:

138 Taxes paid during the fiscal year ended two years ago, assuming that fiscal years align with calendar years	
139 Taxes paid during the fiscal year ended one year ago, assuming that fiscal years align with calendar years	
140 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):

141

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

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

Please complete the unshaded cells in the table provided.

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

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

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

Projected OTTI for AFS and HTM Securities by Portfolio

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

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

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

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

Only securities projected to experience an other-than-temporary impairment loss in the P&L should be reported in 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.

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

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

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

Projected OCI and Fair Value for AFS Securities

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

AFS Securities	Total Actual/Fair Market Value MM/DD/YYYY	Projected OCI Based on Macro-Economic Scenario																								Total Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters		
		Beginning Fair Market Value PQ 1	Fair Value Rate of Change PQ1	Projected OCI - PQ 1	Beginning Fair Market Value PQ2	Fair Value Rate of Change PQ2	Projected OCI - PQ 2	Beginning Fair Market Value PQ3	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
1 Agency MBS																													
2 Auction Rate Securities																													
3 CDO																													
4 CDO																													
5 CMBS																													
6 Common Stock (Equity)																													
7 Asset 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 Municipalities & Agencies																													
20 Other*																													
21 GRAND TOTAL																													

* For Other AFS securities, please provide name of

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

Actual AFS and HTM Fair Market Value Sources by Portfolio

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

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

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

Expected Credit Loss and Provision for Credit Loss - HTM Securities

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

	HTM Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	PQ1		PC
				Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost
1	Agency MBS					
2	Auction Rate Securities					
3	CDO					
4	CLO					
5	CMBS					
6	Auto ABS					
7	Credit Card ABS					
8	Student Loan ABS					
9	Other ABS (excl HEL ABS)					
10	Corporate Bond					
11	Covered Bond					
12	Domestic Non-Agency RMBS					
13	Foreign RMBS					
14	Municipal Bond					
15	Mutual Fund					
16	Sovereign Bond					
17	US Treasuries & Agencies					
18	Other					
19	Grand Total					

Note

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

Expected Credit Loss and Provision for Credit Loss - AFS Securities

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

	AFS Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	PQ1		
				Projected Amortized Cost	Expected Credit Loss Before Applying the Fair Value Floor ¹	Provision for Credit Loss
1	Agency MBS					
2	Auction Rate Securities					
3	CDO					
4	CLO					
5	CMBS					
6	Auto ABS					
7	Credit Card ABS					
8	Student Loan ABS					
9	Other ABS (excl HEL ABS)					
10	Corporate Bond					
11	Covered Bond					
12	Domestic Non-Agency RMBS					
13	Foreign RMBS					
14	Municipal Bond					
15	Mutual Fund					
16	Sovereign Bond					
17	US Treasuries & Agencies					
18	Other ²					
19	Grand Total					

Note

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

(2) Please provide name of security type in row 18 above (currently labeled 'other'). Please add additional rows if necessary. If adding additional rows, please ensure that grand t

Trading Worksheet: XYZ in Baseline

P/L Results in \$Millions

(Report profits as positive values and losses as negative values)

		(A)	(B)	(C)
		Trading	CVA Hedges	Total
1	<u>Equity</u>			
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)			
2	<u>FX</u>			
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)			
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			
4I	Base Metals			
4J	Ags & Softs			
4K	Indices			
4L	High Order			
4M	Other (Please describe in documentation)			
5	<u>Securitized Products</u>			
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	<u>Other Credit</u>			
7	Corporate Credit (Advanced)			
7A	<i>Bonds</i>			
7B	<i>Loans</i>			
7C	<i>Single-Name CDS</i>			
7D	<i>Loan CDS</i>			
7E	<i>Covered Bonds</i>			
7F	<i>Indices</i>			
7G	<i>Index Tranches</i>			
7H	<i>Index Options</i>			
7I	<i>Other/Unspecified</i>			
8	Corporate Credit (Emerging Markets)			
8A	<i>Bonds</i>			
8B	<i>Loans</i>			
8C	<i>Single-Name CDS</i>			
8D	<i>Loan CDS</i>			
8E	<i>Covered Bonds</i>			
8F	<i>Indices</i>			
8G	<i>Index Tranches</i>			
8H	<i>Index Options</i>			
8I	<i>Other/Unspecified</i>			
9	Sovereign Credit			
9A	<i>Advanced Economies</i>			
9B	<i>Emerging Europe</i>			
9C	<i>LatAm & Caribbean</i>			
9D	<i>Asia ex Japan</i>			
9E	<i>Middle East/North Africa</i>			
9F	<i>Sub-Saharan Africa</i>			
9G	<i>Supranationals</i>			
10	Munis			
11	ARS			
12	Base Correlation			
13	Higher order			
14	Other (Please describe in documentation)			
15	<u>Private Equity</u>			
15A	Funded			
15B	Unfunded			
15C	Other (Please describe in documentation)			
16	<u>Other Fair Value Assets</u>			
16A	Debt			
16B	Equity			
16C	Other (Please describe in documentation)			
17	<u>Cross Asset Terms</u>			
18	Total			

Items 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.

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

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

Item 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.

Items 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.

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.

Risk Segment	Contribution (\$millions)	PY 1				PY 2				Total (\$millions)
	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

- 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)**

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27 **Total Revenues**

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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.

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

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

Average Liability Rates (%) (9)									
42	Deposits-Domestic (6)								

