DFAST-14A Summary Schedule Cover Sheet

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

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

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

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

Please do not change the structure of this workbook.

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

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



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

Baseline

CRE Loans

Actual in \$Millions Projected in \$Millions Sums in \$Millions as of date PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ 6 PQ 7 PQ8 PQ 9 Item LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST Real Estate Loans (in Domestic Offices) 2 First Lien Mortgages First Lien Mortgages First Lien HELOAN Second / Junior Lien Mortgages Closed-End Junior Liens **HELOCs** CRE Loans Construction 10 Multifamily 11 Nonfarm, Non-residential 12 Owner-Occupied 13 Non-Owner-Occupied 14 Loans Secured by Farmland 15 Real Estate Loans (Not in Domestic Offices) First Lien Mortgages 16 17 Second / Junior Lien Mortgages 18 **CRE Loans** 19 Construction Multifamily 20 21 Nonfarm, Non-residential 22 Owner-Occupied 23 Non-Owner-Occupied 24 Loans Secured by Farmland C&I Loans 25 26 C&I Graded 27 Small Business (Scored/Delinquency Managed) 28 **Business and Corporate Card** 29 **Credit Cards** 30 Other Consumer 31 Auto Loans 32 Student Loans Other loans backed by securities (non-purpose lending) 33 34 35 Other Loans 36 Loans to Foreign Governments 37 Agricultural Loans 38 Loans for purchasing or carrying securities (secured or unsecured) 39 Loans to Depositories and Other Financial Institutions 40 All Other Loans and Leases All Other Loans (exclude consumer loans) 41 42 All Other Leases 43 **Total Loans and Leases** LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION 44 Real Estate Loans (in Domestic Offices) 45 First Lien Mortgages 46 Second / Junior Lien Mortgages 47 48 Loans Secured by Farmland 49 Real Estate Loans (Not in Domestic Offices) 50 Residential Mortgages 51

		Actual in												
		\$Millions				Proje	ected in \$Milli	ons				:	Sums in \$Millions	5
Item		as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
52	Loans Secured by Farmland													
53	C&I Loans													
54	Credit Cards													
55	Other Consumer													
56	All Other Loans and Leases													
57	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option													
	TRADING ACCOUNT													
58	Trading Mark-to-market (MTM) Losses													
59	Trading Issuer Default Losses (Trading IDR)													
60	Counterparty Credit MTM Losses (CVA losses)													
61	Counterparty Default Losses													
62	Total Trading and Counterparty													
02	Total Training and Totality party													
	<u>OTHER LOSSES</u>													
	Goodwill impairment													
	Valuation Adjustment for firm's own debt under fair value option (FVO)													
65	Other Losses (describe in supporting documentation)													
66	Total Other Losses													
67	Total Losses													
07	TOTAL LUSSES													
	ALLOWANCE FOR LOAN and LEASE LOSSES (1)													
68	Total allowance for loan and lease losses, prior quarter													
68a	ALLL, prior quarter													
68b	Allowance for credit losses on held-to-maturity debt securities, prior quarter (2)													
68c	Allowance for credit losses on available-for-sale debt securities, prior quarter (2)													
68d	Allowance for credit losses on all other financial assets, prior quarter (2)													
69	Real Estate Loans (in Domestic Offices)													
70	Residential Mortgages													
71	First Lien Mortgages													
72	Closed-End Junior Liens													
73	HELOCs													
74	CRE Loans													
75	Construction													
76	Multifamily													
77	Nonfarm, Non-residential													
78	Loans Secured by Farmland													
79	Real Estate Loans (Not in Domestic Offices)													
80	Residential Mortgages													
81	CRE Loans													
82	Farmland													
83	C&I Loans													
84	C&I Graded													
85	Small Business (Scored/Delinquency Managed)													
86	Business and Corporate Cards													
87	Credit Cards													
88	Other Consumer													
89	All Other Loans and Leases													
90	Unallocated													
91	Total provisions during the quarter													
91a	Provisions for loan and lease losses during the quarter (3)													
91b	Provisions for credit losses on held-to-maturity debt securities during the quarter (4) Provisions for credit losses on available-for-sale debt securities during the quarter (4)													
91c 91d	Provisions for credit losses on available-for-sale debt securifies during the quarter (4) Provisions for credit losses on all other financial assets during the quarter (4)													
710	Provisions for credit losses on all other financial assets during the quarter (4)													

		Actual in												
		\$Millions	201				jected in \$Milli			200	200		Sums in \$Millions	
Item	Dulfstate Love (in Durantic Office)	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
92 93	Real Estate Loans (in Domestic Offices)													
93 94	Residential Mortgages First Lien Mortgages													
9 4 95	Closed-End Junior Liens													
95 96	HELOCs													
90 97	CRE Loans													
98	Construction													
99	Multifamily													
100	Nonfarm, Non-residential													
101	Loans Secured by Farmland													
102	Real Estate Loans (Not in Domestic Offices)													
103	Residential Mortgages													
104	CRE Loans													
105	Farmland													
106	C&I Loans													
107	C&I Graded													
107	Small Business (Scored/Delinquency Managed)													
109	Corporate and Business Cards													
110	Credit Cards										+			
111	Other Consumer													
112	All Other Loans and Leases													
113	Unallocated													
114	Total net charge-offs during the quarter													
114a	Net charge-offs during the quarter on loans and leases (5)													
114b	Net charge-offs during the quarter on held-to-maturity debt securities (6)													
114c	Net charge-offs during the quarter on available-for-sale debt securities (6)													
114d	Net charge-offs during the quarter on all other financial assets (6)													
115	Total Other ALLL Changes													
115a	Other ALLL Changes (7)													
115b	Other allowances for credit losses changes on held-to-maturity debt securities (8)													
115c	Other allowances for credit losses changes on available-for-sale debt securities (8)													
115d	Other allowances for credit losses changes on all other financial assets (8)													
116	Total allowances, current quarter													
116a	ALLL, current quarter (9)													
116b	Allowances for credit losses on held-to-maturity debt securities, current quarter (10)													
116c	Allowances for credit losses on available-for-sale debt securities, current quarter (10)													
116d	Allowances for credit losses on all other financial assets, current quarter (10)													
	PRE-PROVISION NET REVENUE													
117	Net interest income													
118	Noninterest income													
119	Noninterest expense													
120	Pre-Provision Net Revenue													
	CONDENSED INCOME STATEMENT													
121	Pre-Provision Net Revenue													
122	Provisions during the quarter													
123	Total Trading and Counterparty Losses													
124	Total Other Losses													
125	Other Income Statements (I/S) Items													
126	Realized Gains (Losses) on available-for-sale securities, including OTTI (11)													
127a	Realized Gains (Losses) on held-to-maturity securities, including OTTI (11)													
127b	Unrealized holding gains (losses) on equity securities not held for trading													
128	Income (loss) before taxes and discontinued operations													
129	Applicable income taxes (foreign and domestic)													

		Actual in \$Millions				Proj	jected in \$Millio	ons				:	Sums in \$Millions	i
Item		as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
130	Income (loss) before discontinued operations and other adjustments													
					1									
131	Discontinued operations, net of income taxes													
132	Net income (loss) attributable to Bank and minority interests													
133	Net income (loss) attributable to minority interests													
134	Net income (loss) attributable to Bank													
135	Effective Tax Rate (%)													
	REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES													
136	Reserve, prior quarter													
137	Provisions during the quarter													
138	Net charges during the quarter													
139	Reserve, current quarter													

					Pro	jected in \$Mill	ions			
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
	Asse	ts								
	<u>SECURITIES</u>									
1	Held to Maturity (HTM) (1)									
2 <mark>a</mark>	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)									
	Tabell care and lacase									
4	<u>Total Loans and Leases</u> Real Estate Loans (in Domestic Offices)									
6 7	First Lien Mortgages									
8										
8 9	First Lien Mortgages									
-	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									

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

LOANS HELD FOR INVESTMENT AT AMORTIZED COST

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

					Proj	jected in \$Mill	ions			
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
77	C&I Graded									
78	Small Business (Scored/Delinquency Managed)									
79	Business and Corporate Card									
80	Credit Cards									
81	Other Consumer									
82	Auto Loans									
83	Student Loans									
84	Other loans backed by securities (non-purpose lending)									
85	Other									
86	Other Loans and Leases									
87	Loans to Foreign Governments									
88	Agricultural Loans									
89	Loans for purchasing or carrying securities (secured or unsecured)									
90	Loans to Depositories and Other Financial Institutions									
91	All Other Loans and Leases									
92	All Other Loans (exclude consumer loans)									
93	All Other Leases									
94	Total Loans and Leases									
96 97 98 99 100 101 102 103 104 105	First Lien Mortgages Second / Junior Lien Mortgages CRE Loans Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices) Residential Mortgages CRE Loans Loans Secured by Farmland C&I Loans Credit Cards									
106	Other Consumer									
107	Other Loans and Leases									
108	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option									
109	Unearned Income on Loans									
110	Allowance for Loan and Lease Losses (2)									
111	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses (3)									
	TRADING									
112	Trading Assets									
112										

					Proj	jected in \$Milli	ions			
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
	<u>INTANGIBLES</u>									
113	Goodwill									
114	Mortgage Servicing Rights									
115	Not Applicable									
116	All Other Identifiable Intangible Assets									
117	Total Intangible Assets									
110	OTHER Cash and cash equivalent			1	1	I	1			
118	Federal funds sold									
119 120	Securities purchased under agreements to resell (4)									
121	Premises and Fixed Assets									
122 123	OREO									
123	Commercial 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									
404	TOTAL ACCETS									
131	TOTAL ASSETS									
	Liabilities									
132	Deposits in domestic offices									
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs									
134	Deposits									4
135	Federal funds purchased and securities sold under agreements to repurchase									
136	Trading Liabilities									
137	Other Borrowed Money									
137	Subordinated Notes and Debentures									
130										
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 Capit	al								

					Pro	jected in \$Mill	lions			
Item		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									
132	Onused Commercial Lending Commences 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 worl	sheet is submitte	d.						
	Balance Sheet				1 1	1	. 1	1	1	
					_	_	_	_	_	

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.

Item		Actual in \$Millions					Proj	ected in \$Millio	ons				:	Sums in \$Millions	
		As of Date	Adjusted Starting Value (1)	PQ1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
	Schedule RI-A—Changes in Bank Equity Capital														
1	Total bank equity capital most recently reported for the end of previous QUARTER														
2	Effect of changes in accounting principles and corrections of material accounting errors														
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)														
4	Net income (loss) attributable to bank														
	Sale of perpetual preferred stock (excluding treasury stock transactions):														
5	Sale of perpetual preferred stock, gross														
6	Conversion or retirement of perpetual preferred stock														
	Sale of common stock:														
7	Sale of common stock, gross														
8	Conversion or retirement of common stock														
9	Sale of treasury stock Purchase of treasury stock														
10 11	Changes incident to business combinations, net														
12	Cash dividends declared on preferred stock														
13	Cash dividends declared on common stock														
14	Other comprehensive income														
15	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank														
16	Other adjustments to equity capital (not included above)*														
17	Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)														
	Regulatory Capital per Revised Regulatory Capital Rule (July 2013)														
18	AOCI opt-out election? (enter "1" for Yes; enter "0" for No)														
	Common equity tier 1	As of Date		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9			
19	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares			-	-						-				
20	Retained earnings														
21	Accumulated other comprehensive income (AOCI)														
22	Common equity tier 1 minority interest includable in common equity tier 1 capital														
23	Common equity tier 1 before adjustments and deductions (sum of items 19 through 22)														
	Common equity tier 1 capital: adjustments and deductions:where applicable, report all line items reflective of transition provisions														
24	Goodwill net of associated deferred tax liabilities (DTLs)														
25	Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs														
26	Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs														
27	If Item 18 is "1" for "Yes", complete items 27 through 31 only for AOCI related adjustments. AOCI related adjustments: Net unrealized gains (losses) on available-for-sale securities (if a gain, report														
	as a positive value; if a loss, report as a negative value)														
28	AOCI related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)														

Actual in \$Millions Projected in \$Millions Sums in \$Millions Item Adjusted Starting As of Date Value (1) PQ 2 PQ 9 PQ 1 PQ 3 PQ4 PQ 5 PQ 6 PQ 7 PQ8 PQ 1 - PQ 4 PQ 5 - PQ 8 9-Quarter AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) AOCI related adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) If Item 18 is "0" for "No", complete item 32 only for AOCI related adjustments. AOCI related adjustments: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value) 34 All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments Subtotal (item 23 minus items 24 through 35) Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 71) Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent common equity tier 1 capital deduction threshold MSAs, net of associated DTLs, that exceed the common equity tier 1 capital deduction threshold (item 38 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the common equity tier 1 capital deduction threshold (item 82) Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold (item 84) Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions Total adjustments and deductions for common equity tier 1 capital (sum of items 37a through 41) 42 43 Common equity tier 1 capital Additional tier 1 capital Additional tier 1 capital instruments plus related surplus Non-qualifying capital instruments subject to phase out from additional tier 1 capital 45 Tier 1 minority interest not included in common equity tier 1 capital 47 Additional tier 1 capital before deductions 48 Additional tier 1 capital deductions Additional tier 1 capital 49 50 Tier 1 capital (sum of items 43 and 49)

Item		Actual in \$Millions	Adjusted				Proje	ected in \$Millio	ons					Sums in \$Millions	
		As of Date	Starting Value (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
51 52 53 54 55	Tier 2 capital Tier 2 capital instruments plus related surplus Non-qualifying capital instruments subject to phase out from tier 2 capital Total capital minority interest that is not included in tier 1 capital Allowance for loan and lease losses includable in tier 2 capital (2) (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 58	Tier 2 capital before deductions (Advanced approaches banks that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures														
59 60 61	Tier 2 capital deductions Tier 2 capital (Advanced approaches banks that exit parallel run only): Tier 2 capital, reflective of transition procedures														
62 63	Total capital Total capital (sum of items 50 and 60) (Advanced approaches banks that exit parallel run only): Total capital(sum of items 50 and 61)														
	Threshold Deductions Calculations Items 64-71 should only be filed by firms subject to Catgory I and II standards Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs														
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 69	Permitted offsetting short positions in relation to the specific gross holdings included above 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 71	10 percent common equity tier 1 deduction threshold (10 percent of item 36) Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 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 74	25 percent common equity tier 1 deduction threshold (25 percent of item 36 Amount to be deducted from common equity tier 1 due to 25 percent deduction threshold (greater of item 72 minus item 73 or zero)														

Item		Actual in \$Millions					Proj	jected in \$Milli	ions				:	Gums 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
75 76	Total mortgage servicing assets classified as intangible Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards														
77 78	Mortgage servicing assets net of related deferred tax liabilities (item 75 minus item 76) Common equity tier 1 deduction threshold														
79	Amount to be deducted from common equity tier 1 due to the deduction threshold														
	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs														
80	DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs														
81	Common equity tier 1 deduction threshold														
82	Amount to be deducted from common equity tier 1 due to deduction threshold														
	Items 83-86 should ony be filed by firms subject to Category I and II standards Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)														
83	Sum of items 69, 77, and 80														
84	15 percent common equity tier 1 deduction threshold														
85	Sum of items 71, 79, and 82														
86 87	Item 83 minus item 85 Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold, prior														
0,	transition provision (greater of item 86 minus item 84 or zero)														
	Total Assets for the Leverage Ratio														
88 89	Average total consolidated assets Deductions from common equity tier 1 capital and additional tier 1 capital														
90	Other deductions from (additions to) assets for leverage ratio purposes														
91	Total assets for the leverage ratio (item 88 minus items 89 and 90)														
	REGULATORY CAPITAL AND RATIOS														
92 93	Common equity tier 1 (item 43) Tier 1 capital per revised regulatory capital rule (item 50)														
94	Total capital per revised regulatory capital rule (item 62)														
95	(Advanced approaches banks that exit parallel run only): Total capital per revised regulatory capital rule (item 63)														
96	Total risk-weighted assets using standardized approach														
97	(Advanced approaches banks that exit parallel run only): total risk-weighted assets using advanced approaches rules														
98	Total assets for the leverage ratio per revised regulatory capital rule(item 91)														
99 100	Supplementary Leverage Ratio Exposure Common equity tier 1 ratio (%)														
101	Common equity tier 1 ratio (%)(Advanced approaches banks that exit parallel run only)														
102	Tier 1 capital ratio (%)														
103	Tier 1 capital ratio (%)(Advanced approaches banks that exit parallel run only)														
104	Total capital ratio (%)														
105	Total capital ratio (%)(Advanced approaches banks that exit parallel run only)														

Item		Actual in \$Millions	A Post of				Pro	jected in \$Milli	ions					Sums in \$Millions	5
		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-Quart
106	Tier 1 leverage ratio (%)	A3 01 Date	value (1)	141	142	143	144	143	140	147	140	147	141-144	143-140	7 Quait
107	Supplementary Leverage Ratio														
	Schedule RC-F—Other Assets Net deferred tax assets														
	Schedule RC-G—Other Liabilities														
09	Net deferred tax liabilities														
	<u>Schedule HC-M—Memoranda</u> 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.														
	U.S. Federal Government U.S. State Governments														
2c	All non-U.S. tax jurisdictions														
13	Deferred tax assets that arise from net operating loss and tax credit carryforwards, net of DTLs, but gross of related valuation allowances														
14	Valuation allowances related to deferred tax assets that arise from net operating loss and tax credit carryforwards														
	U.S. Federal Government U.S. State Governments														
4c	All non-U.S. tax jurisdictions														
	Deferred tax assets arising from temporary differences, net of DTLs U.S. Federal Government														
	U.S. State Governments All non-U.S. tax jurisdictions														
16	Valuation allowances related to DTAs arising from temporary differences														
	U.S. Federal Government U.S. State Governments														
16c	All non-U.S. tax jurisdictions														
17	Supplemental Capital Action Information (report in \$Millions unless otherwise noted)***** Cash dividends declared on common stock														
18	Common shares outstanding (Millions)														
19	Common dividends per share (\$)														
	Issuance of common stock for employee compensation Other issuance of common stock														
22	Total issuance of common stock														
	Share repurchases to offset issuance for employee compensation														
	Other share repurchase Total share repurchases														
	Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital														
26	Outstanding trust preferred securities														
	Trust preferred securities included in Item 49														
	Capital Buffers and Ratios *THIS SECTION IS NOT COLLECTED BY THE OCC IN 2021 DFAST REPORTING YEAR														

Capital Worksheet (DFAST): XYZ in Baseline

Item		Actual in \$Millions	Adjusted				Pro	jected in \$Millio	ons					Sums in \$Millions	s
		As of Date	Starting	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	Not Collected by the OCC	7.0 0. 24.0	7 4140 (2)					. 🔾 :			. 40			. 40 . 40	, quarter
128(a)	Not Collected by the OCC														
128(b)	Not Collected by the OCC														
128(c)	Not Collected by the OCC														
129	Not Collected by the OCC														
130	Not Collected by the OCC														
131	Not Collected by the OCC														
132	Not Collected by the OCC														
133	Not Collected by the OCC														
134	Not Collected by the OCC														
	Not Collected by the OCC														
136	Not Collected by the OCC														
137	Memoranda *Please break out and explain below other adjustments to equity capital:														
	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 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															

Standardized RWA Worksheet: XYZ in Baseline

		Actual in \$Millions				Proj	jected in \$Mi	llions			
	Notes	as of date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
standardized Approach (Revised regulatory capital rule, July 2013)											
Balance Sheet Asset Categories											
1 Cash and balances due from depository institutions											
2a Securities: Held-to-maturity											
Securities: Available-for-sale and equity securities with readily determinable fair values not held 2b for trading											
3 Federal funds sold											
Loans and leases on held for sale											
4a Residential Mortgage exposures											
4b High Volatility Commercial Real Estate (HVCRE) exposures											
4c Exposures past due 90 days or more on nonaccrual											
4d All other exposures											
Loans and leases, net of unearned income											
5a Residential mortgage exposures											
5b High Volatility Commercials Real Estate (HVCRE) Exposures											
5c Exposures past due 90 days or more on nonaccrual											
5d All other exposures											
6 Trading assets (excluding securitizations that receive standardized charges)											
7a All other assets											
7b Separate account bank-owned life insurance											
7c Default fund contributions to central counterparties											
On-balance sheet securitization exposures											
8a Held-to-maturity securities											
8b Available-for-sale securities											
8c Trading assets that receive standardized charges											
8d All other on-balance sheet securitization exposures											
9 Off-balance sheet securitization exposures											
10 RWA for Balance Sheet Asset Categories (sum of items 1 though 8d)											
TO KWA TOL Datalice Sheet Asset Categories (sum of items I though on)											

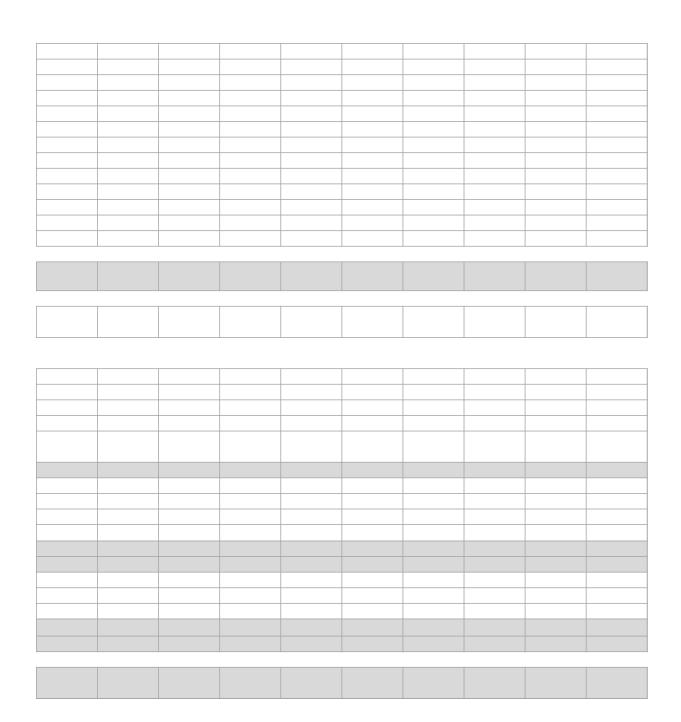
Derivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures)

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

Market Risk

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

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



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

42 LESS: Excess allowance for loan and lease losses

 •				

Retail Balance and Loss Projection Worksheet: XYZ in Baseline

		Actual in \$Millions					ojected in \$Millio				
Item	First Lien Mortgages (in Domestic Offices)	Q4 Actual	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
1	Balances										
1a	Balances - PCD (1)										
2	New originations Paydowns										
4	Asset Purchases										
5	Asset Sales										
6 6a	Loan Losses Loan Losses - PCD (1)										
	First Lien HELOANs (in Domestic Offices)										
9	Balances										
9a 10	Balances - PCD (1) New originations										
11	Paydowns										
12	Asset Purchases										
13	Asset Sales Loan Losses										
14 14a	Loan Losses - PCD (1)										
	Closed-End Junior Liens (in Domestic Offices)										
17	Balances										
17a 18	Balances - PCD (1) New originations										
19	Paydowns										
20	Asset Purchases										
21 22	Asset Sales Loan Losses										
22a	Loan Losses - PCD (1)										
	HELOCs (in Domestic Offices)										
25	Balances										
26 26a	Balance from vintages < PQ 1 Balances - PCD (1)										
27	Balance from vintage PQ 1 - PQ 5										
27a	Balances - PCD (1)										
28 28a	Balance from vintage PQ 6 - PQ 9 Balances - PCD (1)										
29	Paydowns										
30	Asset Purchases										
31 32	Asset Sales Loan Losses										
32a	Loan Losses - PCD (1)										
	First Lien Mortgages and HELOANs (International)										
35 35a	Balances Balances - PCD (1)										
36	New originations										
37	Paydowns										
38	Asset Purchases										
39 40	Asset Sales Loan Losses										
40a	Loan Losses - PCD (1)										
	Closed-End Junior Liens and HELOCs (International)										
43 43a	Balances Balances - PCD (1)										
434	New originations										
45	Paydowns										
46	Asset Purchases										
47 48	Asset Sales Loan Losses										
48a	Loan Losses - PCD (1)										
	Corporate Card (Domestic)										
51 52	Balances Paydowns										
53	Asset Purchases										
54	Asset Sales										
55	Loan Losses Business Card (Domestic)										
56	Balances										
57	Paydowns										
58 59	Asset Purchases Asset Sales										
60	Loan Losses										
	Charge Card (Domestic)										
61 62	Balances Balance from vintages < PQ 1										
63	Balance from vintage PQ 1 - PQ 5										
64	Balance from vintage PQ 6 - PQ 9										
65 66	Paydowns Asset Purchases										
67	Asset Sales										
68	Loan Losses										
69	Bank Card (Domestic) Balances										
70	Balance from vintages < PQ 1										
71 72	Balance from vintage PQ 1 - PQ 5										
72 73	Balance from vintage PQ 6 - PQ 9 Paydowns										
74	Asset Purchases										
75 76	Asset Sales Loan Losses										
/0	Business and Corporate Card (International)										
77	Balances										
78 79	Paydowns Asset Purchases										
79 80	Asset Purchases Asset Sales										
81	Loan Losses										
00	Bank and Charge Card (International)										
82 83	Balances Paydowns										
84	Asset Purchases										
85	Asset Sales										
86	Loan Losses Auto Loans (Domestic)										
87	Balances										
88	New originations										
89 90	Paydowns Asset Purchases										
90	Asset Purchases Asset Sales										
92	Loan Losses										
	Auto Loans (International)										
93 94	Balances 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					

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

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

Please complete the unshaded cells in the table provided.

	Threshold for Determining OTTI		Discount Rate Methodology			
AFS and HTM Securities	(please provide one of the following responses: price- based threshold, ratings-based threshold, cash flow model-based threshold, or other threshold)	Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)	(please state whether a market-based or accounting- based (e.g., book price/purchase price) discount rate is used)	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?	Macroeconomic/financial variables used in loss estimation
1 Agency MBS						
2 Auction Rate Securities						
3 CDO						
4 CLO						
5 CMBS						
6 Common Stock (Equity)						
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 flight-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" and "your 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	
AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTT
1 Agency MBS																													
2 Auction Rate Securities															İ														
3 CDO																													
4 CLO																													
5 CMBS																													
6 Common Stock (Equity)																													
7 Auto ABS															İ														
7 Auto ABS 8 Credit Card ABS																													
9 Student Loan ABS 10 Other ABS (excl HEL ABS)																													
10 Other ABS (excl HEL ABS)															İ														
11 Corporate Bond																													
12 Covered Bond															İ														
13 Domestic Non-Agency RMBS (incl HEL ABS)																								ĺ					
14 Foreign RMBS																													
15 Municipal Bond																													
16 Mutual Fund																													
17 Preferred Stock (Equity)																													
18 Sovereign Bond 19 US Treasuries & Agencies																													
19 US Treasuries & Agencies																													
20 Other* 21 GRAND TOTAL																													
21 GRAND TOTAL																													

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

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

Projected OCI and Fair Value for AFS Securities

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

						Projected OCI Based or	n Macro-Economic Scena	irio																						
AFS Securities	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 P	ir Fair Value Rate or PQ2 Change PQ2	f Projected OCI - PQ 2	Beginning Fair Market Value PQ:	Fair Value Rate of Change PQ3	Projected OCI - PQ 3	Beginning Fair Market Value PQ 4	Fair Value Rate of Change PQ4	Projected OCI - PQ 4	Beginning Fair Market Value PQ 5	Fair Value Rate of Change PQ5	Projected OCI - PQ 5	Beginning Fair Market Value PQ 6	Fair Value Rate of Change PQ6	Projected OCI - PQ 6	Beginning Fair Market Value PQ 7	Fair Value Rate of Change PQ7	Projected OCI - PQ 7	Beginning Fair Market Value PQ 8	Fair Value Rate of Project	ted OCI - Beginning Fair Q 8 Value PC	farket Fair Va	alue Rate of Pr	rojected OCI - To PQ 9	otal Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters
1 Agency MBS																														
2 Auction Rate Securities					i						i						İ													
3 CDO																														
4 CLO																														
5 CMBS					i i														1									1		
6 Common Stock (Equity)					i e																									
7 Auto ABS																														
8 Credit Card ABS																														
9 Student Loan ABS				1	i		i				i		i e		i		i		i									i		
10 Other ABS (excl HEL ABS)				i	i		1				i .			İ			1	i	i									i i		
11 Corporate Bond					i						i																			
12 Covered Bond		i			i						i						i e													
13 Domestic Non-Agency RMBS (Incl HEL ABS)											i e																			
14 Foreign RMBS				1	i i		1				i e				i e				1			i e						i		
15 Municipal Bond					i i						1								1			1						1		
16 Mutual Fund					i i																							1		
17 Preferred Stock (Equity)					i e																									
18 Sovereign Bond																														
17 Preferred Stock (Equity) 18 Sovereign Bond 19 US Treasuries & Agencies		i		i	i		i i		1	i	İ		İ	1	İ		i	İ	i					1				i		
20 Other*		i		i	İ		İ		1	i	İ		İ	İ	İ		i	İ	1					i i				i		
21 GRAND TOTAL				İ	İ						i e						i													

* For 'Other' AFS securities, please provide name of

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

Actual AFS and HTM Fair Market Value Sources by Portfolio

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

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

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

Expected Credit Loss and Provision for Credit Loss - HTM Securities

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

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

Note

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

Expected Credit Loss and Provision for Credit Loss - HTM Secu

λ2	PC	73	PC) 4	PQ5		PQ6	
Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss

are that grand totals sum appropriately.

PQ7		PC	78	PC	29
Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss	Projected Amortized Cost	Provision for Credit Loss

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

				PQ1		
	AFS Securities	Actual Amortized Cost (MM/DD/YYYY)	Total Allowance for Credit Loss (MM/DD/YYYY)	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					
	Foreign RMBS					
14	Municipal Bond				•	
	Mutual Fund					
	Sovereign Bond					
	US Treasuries & Agencies					
18	Other ²					
19	Grand Total					

Note

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

⁽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

Expected Credit Los

PQ2				PQ3		
Projected Amortized Cost	Expected Credit Loss Before Applying the Fair Value Floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected Credit Loss Before Applying the Fair Value Floor ¹	Provision for Credit Loss	Projected Amortized Cost

otals sum appropriately.

s and Provision for Credit Loss - AFS Securities: XYZ in Baseline

PQ4			PQ5			PQ6
Expected Credit Loss Before Applying the Fair Value Floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected Credit Loss Before Applying the Fair Value Floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected Credit Loss Before Applying the Fair Value Floor ¹

	PQ7			PQ8			
Provision for Credit Loss	Projected Amortized Cost	Expected Credit Loss Before Applying the Fair Value Floor ¹	Provision for Credit Loss	Projected Amortized Cost	Expected Credit Loss Before Applying the Fair Value Floor ¹	Provision for Credit Loss	

	PQ9						
Projected Amortized Cost	Expected Credit Loss Before Applying the Fair Value Floor ¹	Provision for Credit Loss					

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			
11	Other (Please describe in documentation)			
	other (Fleuse describe in documentation)		ļ	
2	FX			
- 2А	Delta/Gamma			
2B	Vega			
2C	Higher order			
	Other (Please describe in documentation)			
2D	Other (Please describe in documentation)			
3	Rates			
	Delta/Gamma			
3A	·			
3B	Vega			
3C	Swap Spreads			
3D	Basis Spreads			
3E	Cross Currency Basis			
3F	Inflation			
3G	High Order			
ЗН	Other (Please describe in documentation)			
4	Commodities			
4A	Oil Products			
4B	Natural Gas			
4C	Power			
4D	Emissions			
4E	Coal			
4F	Dry Freight			
4G	Structured Products			
4H	Precious Metals			
41	Base Metals			
4J	Ags & Softs			
4K	Indices			
4L	High Order			
4M				
5	Securitized Products			
5A	Non-Agency RMBS (exclude Whole Loans)			
5B	Residential Whole Loans			
5C	ABS			
5D	CMBS (exclude Whole Loans)			
5E	CRE Whole Loans			
5F	Corporate CDO/CLO			
5G	Warehouse			
5H	Agencies	1	1	

51	Higher order			
5J	Other (Please describe in documentation			
3,	other (Flease describe in documentation			
6	Other Credit			
7	Corporate Credit (Advanced)			
7A	Bonds			
7B	Loans			
7C	Single-Name CDS			
7D	Loan CDS			
7E	Covered Bonds			
7F	Indices			
7G	Index Tranches			
7H	Index Options			
71	Other/Unspecified			
	2, 2			
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			
81	Other/Unspecified			
٠.	Canaly enoposition			
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			
, •	Cop. ci.idaci.ida			
10	Munis			
11	ARS			
12	Base Correlation			
13	Higher order			
14	Other (Please describe in documentation)			
	C. 1. C. 1. C. 1. C. 1. C. 1. C.			
15	Private Equity			
15A				
15B				
15C				
	,			
16	Other Fair Value Assets			
16A				
16B				
160				
	,	l		
17	Cross Asset Terms			
		ı	1	
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 mulitple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk. The P/L due to this co-dependence would be entered into row 9.

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	
За	Impact of Counterparty Default hedges	
4	Other Counterparty Losses	

Op Risk Scenario Input Worksheet: XYZ in Baseline

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

	Contribution (\$millions)			PY 1			Total (\$millions)			
Risk Segment	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
Total (\$millions)										

Note: Please add more rows if needed.

QUARTERLY AND OVERALL TOTALS SHOULD AGREE TO THE PROJECTED "OPERATIONAL RISK EXPENSE" AMOUNTS INCLUDED IN LINE 29 OF THE PPNR PROJECTIONS WORKSHEET

PPNR Projections Worksheet: XYZ in Baseline

Projected in \$Millions

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.

\$Millions

	Net Interest Income by Business Segment: (17)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ8	PQ 9
1										
1 1A	Retail and Small Business Domestic (11)									
1B	Credit and Charge Cards (10)									
1C	Mortgages									
1D	Home Equity									
1E	Retail and Small Business Deposits									
1F	Other Retail and Small Business Lending									
1G	International Retail and Small Business (16)									
2	Commercial Lending									
3	Investment Banking									
4	Merchant Banking / Private Equity									
5	Sales and Trading									
5A	Prime Brokerage									
5B	Other									
6	Investment Management									
7	Investment Services									
8	Treasury Services									
9	Insurance Services									
10	Retirement / Corporate Benefits Products									
11	Corporate / Other									
12	Optional Immaterial Business Segments (7)									
13	Total Net Interest Income (1)									
	Non Interest Income by Business Segment: (17)									
14	Retail and Small Business									
14A	Domestic Domestic									
14B	Credit and Charge Cards (10)									
14C	Credit and Charge Card Interchange Revenues - Gross									
14D	Other									
14E	Mortgages and Home Equity									
14F	Production									
14G	Gains/(Losses) on Sale (18)									
14H	Other									
141	Servicing									
14J	Servicing & Ancillary Fees									
14K										
141										
	MSR Amortization (20)									
1/1										
14L 14M	MSR Amortization (20) MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21)									
	MSR Amortization (20) MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net									
14L 14M 14N	MSR Amortization (20) MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21)									
14M	MSR Amortization (20) MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) Other Provisions to Repurchase Reserve / Liability for Residential Mortgage									

		I .	I	ı		I	
14Q	Debit Interchange - Gross						
14R	Other (22)						
145	Other Retail and Small Business Lending						
14T	International Retail and Small Business (16)						
15	Commercial Lending						
16	Investment Banking						
16A	Advisory						
16B	Equity Capital Markets						
16C	Debt Capital Markets						
16D	Syndicated / Corporate Lending						
17	Merchant Banking / Private Equity						
17A	Net Investment Mark-to-Market						
17B	Management Fees						
17C	Other 17 I'						
18	Sales and Trading						
18A	Equities						
18B	Commission and Fees						
18C	Other (23)						
18D	Fixed Income						
18E	Rates						
18F	Credit						
18G	Other						
18H	Commodities						
181	Commission and Fees						
18J	Other						
18K	Prime Brokerage						
18L	Commission and Fees						
18M	Other						
19	Investment Management						
19A	Asset Management						
19B	Wealth Management / Private Banking						
20	Investment Services						
20A	Asset Servicing						
20B	Securities Lending						
20C	Other						
20D	Issuer Services						
20E	Other						
21	Treasury Services						
22	Insurance Services						
23	Retirement / Corporate Benefits Products						
24	Corporate / Other						
25	Optional Immaterial Business Segments (7)						
26	Total Non-Interest Income (2) (26)						
	7.10						
27	Total Revenues						
	Non-Interved Conserva						
20	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					
	Marketing Expense					
34A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)					
84B 85	Other Other Real Estate Owned Expense					
36	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 141 (RCFDB557) in Balance Sheet)					
37	Other Non-Interest Expense (4)					
38	Total Non-Interest Expense (3)					
39	Projected PPNR (5)					
10	Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27)					
11	Goodwill Impairment					
	Loss resulting from trading shock exercise (if applicable) (24) (25)					
	tes to the PPNR Projections Worksheet					
	Amount should equal item 49 of the PPNR NII Worksheet, if completed.					
	Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 40.					
(3)	Excludes Goodwill Impairment included in item 41 . Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are repr	orted without				
(4)	further breakout:	orted without				
N4a		(see values in rov	w helow)			
14b		(See values III 100	, below,			
V4c		(see values in rov	w below)			
۷4d						
V4e		(see values in rov	w below)			
14f						
V4g		(see values in rov	w below)	I		
N4h						
N4i		(see values in rov	w below)			
√4j √4k		(see values in rov	w helow)			
14l		(See values ill TOV	, DOIOW/			
\4m		(see values in rov	w below)	1	1	
N4n						
N40		(see values in rov	w below)			
N4p						
√4q		(see values in rov	w below)	I		
N4r						
N4s		(see values in rov	w below)			
√4t √4u		(see values in rov	w below)			
ν4u √4v		(see values in rov	w below)			
1 T V			1			
(5)	By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 4	40-41.				
	Report commissions only in "Commissions" line item 28c; do not report commissions in any other compensation line items.					
(7)	See instructions for guidance on related thresholds. List segments included in this line item.					

(8)	All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.	
(9)	List segments from which item was excluded:	
(10)) Include domestic bank issued credit and charge cards including those that result from a partnership agreement.	
	Applies to line items 1A-1F; US and Puerto Rico only.	
	Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable.	
(13)	3) Include routine legal expenses (i.e legal expenses not related to operational losses) here.	
	 Do not report stock based and cash variable pay compensation here. Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums. 	
(16)	6) Revenues from regions outside the US and Puerto Rico.	
	7) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. 8) 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)	9) 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.	
	0) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.	
	 Include MSR changes under both FV and LOCOM accounting methods. Among items included here are debit card contra-revenues and overdraft waivers, as applicable. 	
(23)	3) 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)	4) 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)	6) Exclude result of trading shock exercise (where applicable), as it is reported in item 42.	
	7) List Call Report RI Schedule items in which this item is normally reported although excluded from PPN rconb557	
,,		
	The following cells provide checks of the internal consistency of the PPNR Template schedules. Please ensure that these cells are all "TRUE," or "N/A" before the worksheet is submitted.	
	Net Interest Income agrees between worksheets N/A N/A N/A N/A N/A N/A N/A N/	N/A

PPNR Net Interest Income Worksheet: XYZ in Baseline

Projected in \$Millions PQ4 PQ 5 PQ 6 PQ7 PQ8 PQ 9 Average Asset Balances (\$Millions) (1) PQ 1 PQ 2 PQ 3 1 First Lien Residential Mortgages (in Domestic Offices) 2 Second / Junior Lien Residential Mortgages (in Domestic Offices) **Closed-End Junior Liens** 2A 2B Home Equity Lines Of Credit (HELOCs) 3 C&I Loans (7) **CRE Loans (in Domestic Offices)** 5 **Credit Cards Other Consumer** 6A **Auto Loans** 6B **Student Loans** 6C Other, incl. loans backed by securities (non-purpose lending) 7 Real Estate Loans (Not in Domestic Offices) 7A Residential Mortgages (First and Second Lien) 7B Other 8 Other Loans & Leases (10) 9 Nonaccrual Loans (5) 10 Securities (AFS and HTM) - Treasuries and Agency Debentures 11 Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) 12 Securities (AFS and HTM) - Other 13 **Trading Assets** 14 Deposits with Banks & Other 15 Other Interest/Dividend Bearing Assets (2) 16 Other Assets 17 **Total Average Asset Balances** Average Rates Earned (%) (9) First Lien Residential Mortgages (in Domestic Offices) 18 19 Second / Junior Lien Residential Mortgages (in Domestic Offices) 19A **Closed-End Junior Liens** HELOCs 19B 20 C&I Loans (7) 21 **CRE Loans (in Domestic Offices)**

22	Credit Cards					
23	Other Consumer					
23A	Auto Loans					
23B	Student Loans					
23C	Other, incl. loans backed by securities (non-purpose lending)					
24	Real Estate Loans (Not in Domestic Offices)					
24A	Residential Mortgages (First and Second Lien)					
24B	Other					
25	Other Loans & Leases					
26	Nonaccrual Loans (5)					
27	Securities (AFS and HTM) - Treasuries and Agency Debentures					
28	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)					
29	Securities (AFS and HTM) - Other					
30	Trading Assets					
31	Deposits with Banks & Other					
32	Other Interest/Dividend Bearing Assets					
33	Total Interest Income					
	Accessed 13 of 18th and 18th a					
	Average Liability Balances (\$Millions)					
34	Deposits-Domestic (6) Non-Interest-Bearing Demand					
34A 34B	Money Market Accounts					
34C	Savings					
34D 34E	NOW, ATS, and other Transaction Accounts Time Deposits					
34E 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)					
11	Total Average Liability Balances					
41	Total Average Liability Balances					

42A	Non-Interest-Bearing Demand (8)								
42B	Money Market Accounts								
42C	Savings								
42D	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts								
42E	Time Deposits								
43	Deposits-Foreign (6)								
43A	Foreign Deposits								
43B	Foreign Deposits-Time								
44	Fed Funds, Repos, & Other Short Term Borrowing								
44A	Fed Funds								
44B	Repos								
44C	Other Short Term Borrowing								
45	Trading Liabilities								
46	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities								
47	Other Interest-Bearing Liabilities (3)(11)								
48	Total Interest Expense								
49	Total Net Interest Income (4)								
	Total Net litterest income (4)								
	otes to the Net Interest Income Worksheet								
	Exclude nonaccrual loans from lines 1-8 , reporting these balances in item 9 . Include purchased credit in the latest the second of the seco	•	50/ 6/ / /						
(2)	Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets su			erage Asset Bal	ances are repor	ted without a furth	ier breakout.		
N2a		(see values in	row below)						
N2b									
N2c			·						
		(see values in	row below)						
N2d									
N2d N2e		(see values in I							
N2d N2e N2f		(see values in	row below)						
N2d N2e N2f N2g			row below)						
N2d N2e N2f N2g N2h		(see values in the second see values in the second	row below)						
N2d N2e N2f N2g N2h N2i		(see values in	row below)						
N2d N2e N2f N2g N2h N2i N2j		(see values in the see value in the see value in	row below) row below) row below)						
N2d N2e N2f N2g N2h N2i N2i N2j (3)	Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balan	(see values in a	row below) row below) row below) ore than 5% of to	btal Liability Bala	nces are report	ed without a furth	er breakout.		
N2d N2e N2f N2g N2h N2i N2i N2j (3)	Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balan	(see values in the see value in the see value in	row below) row below) row below) ore than 5% of to	tal Liability Bala	nces are report	ed without a furth	er breakout.		
N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b	Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balan	(see values in the control of the co	row below) row below) row below) prow below) pre than 5% of to	otal Liability Bala	nces are report	ed without a furth	er breakout.		
N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b N3c	Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balan	(see values in a	row below) row below) row below) prow below) pre than 5% of to	otal Liability Bala	nces are report	ed without a furth	er breakout.		
N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b N3c N3d	Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balan	(see values in the control of the co	row below) row below) row below) pre than 5% of to row below) row below)	tal Liability Bala	nces are report	ed without a furth	er breakout.		
N2d N2e N2f N2g N2h N2i N2j (3) N3a N3b	Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balan	(see values in the control of the co	row below) row below) row below) pre than 5% of to row below) row below)	tal Liability Bala	nces are report	ed without a furth	er breakout.		

3g	(see values in row below)										
3h											
3i	(see values in row below)										
3j											

- (4) Amount should equal item 13 of the PPNR Projections Worksheet.
- (5) Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.
- (6) A sum of average domestic and foreign deposits should be equal to a sum of average RCON6631, RCON6636, RCFD6631, and RCFD6636.
- (7) Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card
- (8) Rates are equal to zero by definition.
- (9) All rates are annualized.
- (10) Include loans secured by farmland here (RCFD1420) and other loans not accounted for in the other categories.
- (11) A Sum of line items 36C and 39 equals a sum of RCFD3190, RCFD3200, and interest-bearing liabilities reported in RCFD2930; line item 40 captures non-interest bearing liabilities in RCFD2930

Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances?	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Are Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances more than 5% of Total Average Interest-Bearing Liability Balances?	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A