Data contained in these worksheets is disclosed to NCUA only.

1 When providing information, please refer to information included in the following worksheets:

Worksheet Metadata

Data Dictionary

- 2 Reported numbers should reflect the start date of your internal capital plan scenario (either a start date of 12/31 of the prior year or the date used as your internal capital plan scenario start date). Data from the "Most Recent Period" column should generally match data in the corresponding Call Report (See Data Dictionary worksheet for more information). Scenario results start thereafter.
- 3 Read the "Formatting Self-Run SST Results" section of the annual self-run stress test instructions (formatting rules are the same for these templates). Follow all the reporting template instructions and formatting guidelines.
- 4 Use this workbook to populate your internal capital plan results for a given scenario. If your credit union's capital policy requires any additional measures of capital not included in the template, you can report them in the section at the bottom of the Balance Sheet worksheet.
- 5 Make sure your data passes all of the in-workbook data validations in the Data Validation worksheet. Reach out prior to submission if you think there is an exception where not passing the validations is warranted. The line below will indicate whether your data has passed all the validations once you enter data (it will change from "Awaiting Data Entry" to "Yes" or "No"). To see the results of the individual data validation checks, please see the Data Validation worksheet.

Awaiting Data Entry

Verify you have populated the information below prior to submitting.
Credit Union Name:
Scenario Start (if not 12/31 of prior year):
Scenario Name:

All validations passed?

Worksheet Variable
Balance Sheet Total Assets

Balance Sheet Loans and Leases

Balance Sheet Cash and Cash Equivalents

Balance Sheet Investments

Balance Sheet Investments

Balance Sheet Total Liabilities

Balance Sheet Shares and Deposits

Balance Sheet Total Equity

Balance Sheet Total Equity

Balance Sheet Accumulated Unrealized

Gains and Other

Comprehensive Income

Balance Sheet Accumulated Unrealized

Gains and Other

Comprehensive Income

Balance Sheet Earnings and Reserves

Balance Sheet Regulatory Net Worth
Balance Sheet Stress Test Capital

Balance Sheet Stress Test Capital including

Accumulated Unrealized

Gains and OCI

Balance Sheet Total Assets Less NCUSIF

Deposit and including CECL

Transition Provision

Balance Sheet Stress Test Capital Ratio (%)

Balance Sheet Stress Test Capital Ratio (%)

including Accumulated Unrealized Gains and OCI Income Statement Interest from Cash, Cash

Equivalents and Investments

Income Statement Interest from Cash and Cash

Equivalents

Income Statement Interest from Investments

Income Statement Interest on Loans and Leases

Income Statement Other Interest Income

Income Statement Interest on Borrowed Money

Income Statement Dividends on Share and

Deposits

Income Statement
Income Interest Income
Income Statement

Income Statement Total Non-Interest Income Income Statement Total Non-Interest Expense

Income Statement Net Non-Interest Income

Income Statement Pre-Provision Net Revenue

Income Statement Net Income (loss)

Income Statement Comprehensive income (loss)

Income Statement Credit Loss Expense

Income Statement Credit Loss Expense (All Loans

and Leases)

Loan Details Loan balance (All Loans and

Leases)

Loan Details Prepayment (All Loans and

Leases)

Loan Details Originations (All Loans and

Leases)

Loan Details Gross charge-offs (All Loans

and Leases)

Loan Details Net charge-offs (All Loans and

Leases)

Loan Details Allowance for Credit Losses

(All Loans and Leases)

Loan Details Allowance for Credit Losses

(All Loans and Leases)

Loan Details Credit Loss Expense (All Loans

and Leases)

Loan Details Credit Loss Expense (All Loans

and Leases)

Loan Details Loan balance (Commercial

Loans Total)

Loan Details Prepayment (Commercial

Loans Total)

Loan Details Originations (Commercial

Loans Total)

Loan Details Gross charge-offs

(Commercial Loans Total)

Loan Details Net charge-offs (Commercial

Loans Total)

Loan Details Allowance for Credit Losses

(Commercial Loans Total)

Loan Details Credit Loss Expense

(Commercial Loans Total)

Loan Details Loan balance (Other

Consumer Total)

Loan Details Prepayment (Other Consumer

Total)

Loan Details Originations (Other Consumer

Total)

Loan Details Gross charge-offs (Other

Consumer Total)

Loan Details Net charge-offs (Other

Consumer Total)

Loan Details Allowance for Credit Losses

(Other Consumer Total)

Loan Details Credit Loss Expense (Other

Consumer Total)

Balance Sheet Earnings and Reserves

Validation Description

All Validations Passed

Should equal sum of cash and cash equivalents (BS1), investments (BS2) net of allowance for credit losses (BS8), Loans and leases (BS9) net of allowance for credit losses (BS10), loans held for sale (BS11), foreclosed and repossessed assets (BS12) and all other assets (BS13).

Should equal balance of total loans reported in Loan Details Item LD100.

Should equal balance of cash and cash equivalents reported in Investments and Derivatives Item ID1.

Should equal balance of investments reported in Investments and Derivatives Item ID2.

Should be equal to the sum of all individual investment components, except for their allowance for credit losses (Items BS3, BS4, BS5, BS6, BS7).

Should equal the sum of borrower money (BS15), shares and deposits (BS16) and all other liabilities (BS23).

Should equal sum of individual share and deposit components (BS17, BS18, BS19, BS20, BS21, BS22).

Should be equal to the sum of individual equity line items (BS26, BS27, BS31, BS32).

Should be equal to assets minus liabilities (BS14 - BS25).

Should equal sum of all accumulated unrealized gains and other comprehensive income components (BS28, BS29, BS30).

Change from prior quarter should equal accumulated unrealized gains and other comprehensive income reported in Income Statement Item IS30.

Earnings and reserves reported in equity and stress test capital sections should match (BS26 = BS35).

Equals sum of Balance Sheet Items BS35, BS36, BS37, BS38.

Equals regulatory net worth net of NCUSIF deposit, subordinated debt included in net worth and section 208 assistance (BS39 minus the sum of BS40 and BS41).

Equals stress test capital with accumulated unrealized gains and other comprehensive income added (BS42 plus BS27).

Equals total assets (BS14) minus NCUSIF deposit (BS40) + CECL Transition Provision (BS38).

Equals 100 multiplied by stress test capital (BS42) divided by total assets less NCUSIF deposit (BS44).

Equals 100 multiplied by stress test capital including accumulated unrealized gains and OCI (BS43) divided by total assets less NCUSIF deposit (BS44).

Should equal interest from cash and cash equivalents (IS2) plus interest from investments (IS3).

Should equal interest from cash and cash equivalents reported in NII Details Item NI1.

Should equal sum of investment interest reported on NII Details (Items NI2-9).

Should equal sum of loan interest income reported on NII Details (NI10, NI11, NI12, NI13, NI14, NI17, NI20).

Should equal other interest income reported on NII Details (NI21).

Should equal interest on borrowed money reported on NII Details (NI23).

Should equal sum of share and deposit interest reported on NII Details (NI24-NI29).

Should be equal to sum of components (IS1, IS4, IS5).

Should be equal to sum of components (IS7 and IS8).

Should equal interest income (IS6) minus interest expense (IS9).

Should equal interest income (NI22) reported in NII Details.

Should equal interest expense (NI30) reported in NII Details.

Should equal net interest income (NI31) reported in NII Details.

Should equal sum of components (IS11, IS12, IS13, IS14, IS16, IS17).

Should equal sum of employee compensation and benefits (IS19) and all other operating expenses (IS20).

Should equal non-interest income (IS18) minus non-interest expense (IS21).

Should equal sum of net interest income (IS10) and net non-interest income (IS22).

Should equal pre-provision net revenue (IS23) minus total credit loss expense (IS24).

Should equal net income (IS29) plus accumulated unrealized gains and other comprehensive income (IS30).

Should equal sum of credit loss expense subcomponents (IS25, IS26, IS27, IS28).

Should equal Loan Details Item LD108.

Should equal sum of balance of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD1, LD10, LD19, LD28, LD55, LD82, LD91).

Should equal sum of prepayments of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD2, LD11, LD20, LD29, LD56, LD83, LD92).

Should equal sum of originations of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD3, LD12, LD21, LD30, LD57, LD84, LD93).

Should equal sum of gross charge-offs of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD5, LD14, LD23, LD32, LD59, LD86, LD95).

Should equal sum of net charge-offs of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD6, LD15, LD24, LD33, LD60, LD87, LD96).

Should equal sum of allowance for credit losses of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD8, LD17, LD26, LD35, LD62, LD89, LD98).

Should match Allowance for loan and lease credit losses on Balance Sheet (BS10).

Should equal sum of credit loss expense of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD9, LD18, LD27, LD36, LD63, LD90, LD99).

Current quarter credit loss expense should equal to the quarterly change in the allowance for credit losses (LD107) plus the quarter's net charge-offs (LD105).

Should equal sum of commercial real and nonreal estate values (LD64 and LD73).

Should equal sum of commercial real and nonreal estate values (LD65 and LD74).

Should equal sum of commercial real and nonreal estate values (LD66 and LD75).

Should equal sum of commercial real and nonreal estate values (LD68 and LD77).

Should equal sum of commercial real and nonreal estate values (LD69 and LD78).

Should equal sum of commercial real and nonreal estate values (LD71 and LD80).

Should equal sum of commercial real and nonreal estate values (LD72 and LD81).

Should equal sum of other secured and unsecured values (LD37 and LD46).

Should equal sum of other secured and unsecured values (LD38 and LD47).

Should equal sum of other secured and unsecured values (LD39 and LD48).

Should equal sum of other secured and unsecured values (LD41 and LD50).

Should equal sum of other secured and unsecured values (LD42 and LD51).

Should equal sum of other secured and unsecured values (LD44 and LD53).

Should equal sum of other secured and unsecured values (LD45 and LD54).

Current quarter change in Earnings and Reserves (BS35) should be equal to current quarter Net Income (IS29).

N/A

Balance Sheet	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
Assets	į									
BS1 Cash and Cash Equivalents	-									
BS2 Investments										
BS3 Equity Securities	i									
BS4 Trading Securities										
BS5 Available for Sale Securities										
BS6 Held-to-Maturity Securities BS7 Other Investments										
BS8 Less: Allowance for Credit Losses on Investment Securities										
BS9 Loans and Leases	į									
BS10 Less: Allowance for Credit Losses on Loans and Leases										
BS11 Loans Held for Sale										
BS12 Foreclosed and Repossessed Assets	i									
BS13 All Other Assets										
BS14 Total Assets										
Liabilities	-									
BS15 Borrowed Money										
BS16 Shares and Deposits										
BS17 Share Drafts										
BS18 Regular Shares	i									
BS19 Money Market Shares	į									
BS20 Share Certificates										
BS21 IRA/KEOGH Accounts										
BS22 Other Shares and Deposits										
BS23 All Other Liabilities BS24 Allowance for Off-Balance Sheet Credit Losses (included in 19 above)	į									
BS25 Total Liabilities										
SOLO IVIII EIIDIIIIO	i									
Member's Equity	į									
BS26 Earnings and Reserves										
BS27 Accumulated Unrealized Gains and Other Comprehensive Income										
BS28 Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges BS29 Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	i									
BS30 Other Comprehensive Income	į									
BS31 Equity Acquired in Merger										
BS32 Noncontrolling Interest in Consolidated Subsidiaries										
BS33 Total Members' Equity										
	!									
BS34 Total Liabilities, Shares, and Members' Equity										
Stress Test Capital	į									
BS35 Earnings and Reserves										
BS36 Subordinated Debt or Grandfathered Secondary Capital Included in Net Worth										
BS37 Total Adjusted Retained Earnings acquired through Business Combinations	i									
BS38 CECL Transition Provision	i									
BS39 Regulatory Net Worth										
BS40 NCUSIF Deposit BS41 Section 208 Assistance Included in Net Worth										
BS42 Stress Test Capital										
BS43 Stress Test Capital including Accumulated Unrealized Gains and OCI										
DOLL TILL AND MANAGED IN THE STATE OF THE ST										
BS44 Total Assets Less NCUSIF Deposit and including CECL Transition Provision										
BS45 Stress Test Capital Ratio (%)										
BS46 Stress Test Capital Ratio (%) including Accumulated Unrealized Gains and OCI	į									

		Most Recent										9 Quarter Cumulative
Income IS1 IS2 IS3 IS4 IS5	Statement Interest from Cash, Cash Equivalents and Investments Interest from Cash and Cash Equivalents Interest from Investments Interest on Loans and Leases Other Interest Income Total Interest Income	Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Total
IS7 IS8 IS9	Interest on Borrowed Money Dividends on Share and Deposits Total Interest Expense											
IS10	Net Interest Income											
IS11 IS12 IS13 IS14 IS15 IS16 IS17	Fee Income Gain (Loss) from Loan Sales Gain (Loss) from Equity and Trading Debt Securities Gain (Loss) from All Other Investments OTTI Losses Recognized in Earnings (included in 11 above) Gain (Loss) from Derivatives All Other Non-interest Income Total Non-Interest Income											
IS19 IS20 IS21	Employee Compensation and Benefits All Other Operating Expense Total Non-Interest Expense											
IS22 IS23	Net Non-Interest Income Pre-Provision Net Revenue											
IS24 IS25 IS26 IS27 IS28	Credit Loss Expense Credit Loss Expense for Loans and Leases Credit Loss Expense for Available For Sale Debt Securities Credit Loss Expense for Held to Maturity Debt Securities Credit Loss Expense for Off-Balance Sheet Exposures											
IS29	Net Income (loss)											
IS30	Accumulated Unrealized Gains and Other Comprehensive Income											
IS31	Comprehensive income (loss)											
IS32 IS33	Net Interest Margin (%) Return On Assets (%)											

		!										9 Quarter
Net In	terest Income	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Cumulative Total
Cash	and Investments	į										
NI1	Cash and Cash Equivalents											
NI2	US Government Securities	ļ										
NI3	Agency Securities											
NI4	Agency Mortgage Related Securities	i										
NI5	Non-agency Mortgage Related Securities	į										
NI6	Corporate Bonds											
NI7	Asset-backed Securities	i										
NI8	Other Securities	į										
NI9	Other Investments											
Loans	and Leases	į										
NI10	1st Mortgage Loans	İ										
	Auto Loans											
	Credit Card Loans	i										
	HE and HELOC	į										
NI14 NI15	Other Consumer Loans Other Unsecured Consumer Loans											
NI16	Other Secured Consumer Loans	į										
NI17	Commercial Loans	į										
NI18	Commercial Real Estate Loans											
NI19	Commercial Non-Real Estate Loans	į										
NI20	Student Loans											
NI21	Other Interest income											
NI22	Interest Income											
Interes	st-bearing Liabilities											
NI23	Borrowed Money											
NI24	Share Drafts	i										
	Regular Shares	į										
	Money Market Shares Share Certificates											
	IRA/KEOGH Accounts											
NI29	Other Shares and Deposits											
NI30	Interest Expense											
		į										
NI31	Net Interest Income											

Loans' Balance and Credit Performance	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13
1st Mortgage Loans														
10 moting costs														
Auto Loans	İ													
Document Document														
Credit Card Loans	i													
Lone Salance														
HE and HELOC	-													
Loan Balance														
Other Unsecured Consumer Loans														
LD37 Loan Balance LD38 Prepayment (UPB) LD39 Origination/Draw (UPB) LD40 Default Balance LD41 Gross Charge-offs LD42 Net charge-offs LD43 Average-Loss Severity (%) LD44 Allowance for Credit Losses LD45 Credit Loss Expense														
Other Secured Consumer Loans	į													
Colled Cuan Balance L047 Prepayment Cuans L048 Origination/Draw (UPB) L049 Default Balance L050 Gross Charge-offs L051 Net charge-offs L051 Net Charge-offs L052 Average Loss Severity (%) L053 Allowance for Credit Losses L054 Credit Loss Expense														
Student Loans														
LD55														

Bala	nces	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
ID1	Cash and Cash Equivalents										
ID2 ID3 ID4 ID5 ID6 ID7 ID8 ID9	Investments US Government Securities Agency Securities Agency Mortgage Related Securities Non-agency Mortgage Related Securities Corporate Bonds Asset-backed Securities All Other Investments										
Deriv ID10 ID11 ID12 ID13 ID14 ID15 ID16	Options Swaps Futures Other Loan Pipeline Management Derivatives										

				!									
	Pricing	Pricing	Repricing	Most Recent									
Pricing Assumptions	Benchmark	Spread	Beta	Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
Pricing on New Origination, Investments, and Funding (%)		-				-							
PA1 Cash and Cash Equivalents													
PA2 US Government Securities													
PA3 Agency Securities													
PA4 Agency Mortgage Related Securities													
PA5 Non-agency Mortgage Related Securities													
PA6 Corporate Bonds													
PA7 Asset-backed Securities													
PA8 Other Securities													
PA9 1st Mortgage Loans													
PA10 Fixed Rate 1st Mortgage Loans													
PA11 Variable Rate 1st Mortgage Loans													
PA12 Auto Loans													
PA13 Credit Card Loans													
PA14 HE and HELOC													
PA15 Other Consumer Loans													
PA16 Other Secured Consumer Loans													
PA17 Other Unsecured Consumer Loans													
PA18 Commercial Loans													
PA19 Commercial Real Estate Loans													
PA20 Commercial Non-Real Estate Loans													
PA21 Student Loans													
PA22 Borrowed Money													
PA23 Share Drafts													
PA24 Regular Shares													
PA25 Money Market Shares													
PA26 Share Certificates													
PA27 IRA/KEOGH Accounts													
PA28 Other Shares and Deposits													

Model Name	Portfolio	Output	Development Team Description	Development Dataset Description	GDP	Nominal GDP Growth	Real Disposable Income Growth	Nominal Disposable Income Growth	Unemployment Rate	CPI Inflation I Rate	JS Treasury 3M	US Treasury 5Y	US Treasury 10Y	Mortgage Rate	BBB Corporate Rate	PRIME Rate	Dow Jones Total Stock Market Index (Level)	House Price Index (Level)	Commercial Real Estate Price Index (Level)	Market Volatility Index (Level)

ID	Variable	Units	Source	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13
1				i													
2				į													
3				ļ													
4																	
5																	
6																	
7				i													
8				į													
9				ļ													
10																	
11																	
12																	
13				i													
14 15				į													
16				ļ													
17																	
18																	
19																	
20				i													

#	Model Name	Portfolio	Scenario	Adjustment Type	Impacted Area	\$ Financial Impact
1					•	·
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12 13						
13 14						
15						
16						
17						
18						
19						
20						

Description and Rationale

Worksheet Description

Overview Overview of template.

Data Validation Validates data provided in other worksheets.

Balance Sheet Balance sheet data.
Income Statement Income statement data.

NII Details Interest income and expense details.

Loan Details Loan balances and outcomes by portfolio.

Investments and Derivatives Cash, investment, and derivative balances.

Pricing Assumptions Pricing assumptions used stress test.

Variables Used in Models Mapping of variables used in stress testing models.

Additional Scenario Variables Values of credit union projected variables used in stress test.

Model Adjustments Summary of model output adjustments.
Worksheet Metadata Information about template worksheets.

Data Dictionary Row definitions for stress test results worksheets.

Can Add New Rows?	Can Add New Columns?	Input Required (If Applicable)	
Ν	N	Υ	
N	N	N	
N	N	Υ	
N	N	Υ	
N	N	Υ	
N	N	Υ	
Ν	N	Υ	
Υ	N	Υ	
Υ	Υ	Υ	
Υ	N	Υ	
Υ	N	Υ	
Ν	N	N	
N	N	N	

Worksheet	Item	Item Category	Item Name
Balance Sheet	BS1	Assets	Cash and Cash Equivalents
Balance Sheet	BS2	Assets	Investments
Balance Sheet	BS3	Assets	Equity Securities
Balance Sheet	BS4	Assets	Trading Securities
Balance Sheet	BS5	Assets	Available for Sale Securities
Balance Sheet	BS6	Assets	Held-to-Maturity Securities
Balance Sheet	BS7	Assets	Other Investments
Balance Sheet	BS8	Assets	Less: Allowance for Credit Losses on Investment Securities
Balance Sheet	BS9	Assets	Loans and Leases
Balance Sheet	BS10	Assets	Less: Allowance for Credit Losses on Loans and Leases
Balance Sheet	BS11	Assets	Loans Held for Sale
Balance Sheet	BS12	Assets	Foreclosed and Repossessed Assets
Balance Sheet	BS13	Assets	All Other Assets
Balance Sheet	BS14	Assets	Total Assets
Balance Sheet	BS15	Liabilities	Borrowed Money
Balance Sheet	BS16	Liabilities	Shares and Deposits
Balance Sheet	BS17	Liabilities	Share Drafts
Balance Sheet	BS18	Liabilities	Regular Shares
Balance Sheet	BS19	Liabilities	Money Market Shares

Balance Sheet	BS20	Liabilities	Share Certificates
Balance Sheet	BS21	Liabilities	IRA/KEOGH Accounts
Balance Sheet	BS22	Liabilities	Other Shares and Deposits
Balance Sheet	BS23	Liabilities	All Other Liabilities
Balance Sheet	BS24	Liabilities	Allowance for Off-Balance Sheet Credit Losses (included in 19 above)
Balance Sheet	BS25	Liabilities	Total Liabilities
Balance Sheet	BS26	Equity	Earnings and Reserves
Balance Sheet	BS27	Equity	Accumulated Unrealized Gains and Other Comprehensive Income
Balance Sheet	BS28	Equity	Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges
Balance Sheet	BS29	Equity	Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities
Balance Sheet	BS30	Equity	Other Comprehensive Income
Balance Sheet	BS31	Equity	Equity Acquired in Merger
Balance Sheet	BS32	Equity	Noncontrolling Interest in Consolidated Subsidiaries
Balance Sheet	BS33	Equity	Total Members' Equity
Balance Sheet	BS34	Equity	Total Liabilities, Shares, and Members' Equity
Balance Sheet		Stress Test Capital	
	BS35		Earnings and Reserves
Balance Sheet	BS36	Stress Test Capital	Subordinated Debt or Grandfathered Secondary Capital Included in Net Worth

Balance Sheet	BS37	Stress Test Capital	Total Adjusted Retained Earnings acquired through Business Combinations
Balance Sheet	BS38	Stress Test Capital	CECL Transition Provision
Balance Sheet	BS39	Stress Test Capital	Regulatory Net Worth
Balance Sheet	BS40	Stress Test Capital	NCUSIF Deposit
Balance Sheet	BS41	Stress Test Capital	Section 208 Assistance Included in Net Worth
Balance Sheet	BS42	Stress Test Capital	Stress Test Capital
Balance Sheet	BS43	Stress Test Capital	Stress Test Capital including Accumulated Unrealized Gains and OCI
Balance Sheet	BS44	Stress Test Capital	Total Assets Less NCUSIF Deposit
Balance Sheet	BS45	Stress Test Capital	Stress Test Capital Ratio (%)
Balance Sheet	BS46	Stress Test Capital	Stress Test Capital Ratio (%) including Accumulated Unrealized Gains and OCI
Income Statement	IS1	Interest Income	Interest from Cash, Cash Equivalents and Investments
Income Statement	IS2	Interest Income	Interest from Cash and Cash Equivalents
Income Statement	IS3	Interest Income	Interest from Investments
Income Statement	IS4	Interest Income	Interest on Loans and Leases
Income Statement	IS5	Interest Income	Other Interest Income
Income Statement	IS6	Interest Income	Total Interest Income
Income Statement	IS7	Interest Expense	Interest on Borrowed Money
Income Statement	IS8	Interest Expense	Dividends on Share and Deposits

Income Statement	IS9	Interest Expense	Total Interest Expense
Income Statement	IS10	Aggregate	Net Interest Income
Income Statement	IS11	Non-interest Income	Fee Income
Income Statement	IS12	Non-interest Income	Gain (Loss) from Loan Sales
Income Statement	IS13	Non-interest Income	Gain (Loss) from Equity and Trading Debt Securities
Income Statement	IS14	Non-interest Income	Gain (Loss) from All Other Investments
Income Statement	IS15	Non-interest Income	OTTI Losses Recognized in Earnings (included in 11 above)
La como Chalamana	1047	Non-interest income	(included in 11 above)
Income Statement	IS16	Non-interest Income	Gain (Loss) from Derivatives
Income Statement	IS17	Non-interest Income	All Other Non-interest Income
Income Statement	IS18	Aggregate	Total Non-interest Income
		Aggregate	Total Non-interest income
Income Statement	IS19	Non-interest Expense	Employee Compensation and Benefits
Income Statement Income Statement	IS19 IS20		
		Non-interest Expense	Employee Compensation and Benefits
Income Statement	IS20	Non-interest Expense Non-interest Expense	Employee Compensation and Benefits All Other Operating Expense
Income Statement Income Statement	IS20 IS21	Non-interest Expense Non-interest Expense Aggregate	Employee Compensation and Benefits All Other Operating Expense Total Non-interest Expense
Income Statement Income Statement Income Statement	IS20 IS21 IS22	Non-interest Expense Non-interest Expense Aggregate Aggregate	Employee Compensation and Benefits All Other Operating Expense Total Non-interest Expense Net Non-interest Income
Income Statement Income Statement Income Statement Income Statement	IS20 IS21 IS22 IS23	Non-interest Expense Non-interest Expense Aggregate Aggregate Aggregate	Employee Compensation and Benefits All Other Operating Expense Total Non-interest Expense Net Non-interest Income Pre-provision Net Revenue
Income Statement Income Statement Income Statement Income Statement Income Statement	IS20 IS21 IS22 IS23 IS24	Non-interest Expense Non-interest Expense Aggregate Aggregate Aggregate Credit Loss Expense	Employee Compensation and Benefits All Other Operating Expense Total Non-interest Expense Net Non-interest Income Pre-provision Net Revenue Credit Loss Expense Credit Loss Expense for Loans and
Income Statement Income Statement Income Statement Income Statement Income Statement Income Statement	IS20 IS21 IS22 IS23 IS24	Non-interest Expense Non-interest Expense Aggregate Aggregate Aggregate Credit Loss Expense Credit Loss Expense	Employee Compensation and Benefits All Other Operating Expense Total Non-interest Expense Net Non-interest Income Pre-provision Net Revenue Credit Loss Expense Credit Loss Expense for Loans and Leases Credit Loss Expense for Available For

Income Statement	IS29	Aggregate	Net Income (loss)
Income Statement	IS30	Comprehensive Income	Accumulated Unrealized Gains and Other Comprehensive Income
Income Statement	IS31	Aggregate	Comprehensive income (loss)
Income Statement	IS32	Financial Ratio	Net Interest Margin (%)
Income Statement	IS33	Financial Ratio	Return On Assets (%)
NII Details	NI1	Cash and Investments	Cash and Cash Equivalents
NII Details	NI2	Cash and Investments	US Government Securities
NII Details	NI3	Cash and Investments	Agency Securities
NII Details	NI4	Cash and Investments	Agency Mortgage Related Securities
NII Details	NI5	Cash and Investments	Non-agency Mortgage Related Securities
NII Details	NI6	Cash and Investments	Corporate Bonds
NII Details	NI7	Cash and Investments	Asset-backed Securities
NII Details	NI8	Cash and Investments	Other Securities
NII Details	NI9	Cash and Investments	Other Investments
NII Details	NI10	Loans and Leases	1st Mortgage Loans
NII Details	NI11	Loans and Leases	Auto Loans
NII Details	NI12	Loans and Leases	Credit Card Loans
NII Details	NI13	Loans and Leases	HE and HELOC
NII Details	NI14	Loans and Leases	Other Consumer Loans
NII Details	NI15	Loans and Leases	Other Unsecured Consumer Loans

NII Details	NI16	Loans and Leases	Other Secured Consumer Loans
NII Details	NI17	Loans and Leases	Commercial Loans
NII Details	NI18	Loans and Leases	Commercial Real Estate Loans
NII Details	NI19	Loans and Leases	Commercial Non-Real Estate Loans
NII Details	NI20	Loans and Leases	Student Loans
NII Details	NI21	Other	Other Interest Income
NII Details	NI22	Aggregate	Interest Income
NII Details	NI23	Interest-bearing liabilities	Borrowed Money
NII Details	NI24	Interest-bearing liabilities	Share Drafts
NII Details	NI25	Interest-bearing liabilities	Regular Shares
NII Details	NI26	Interest-bearing liabilities	Money Market Shares
NII Details	NI27	Interest-bearing liabilities	Share Certificates
NII Details	NI28	Interest-bearing liabilities	IRA/KEOGH Accounts
NII Details	NI29	Interest-bearing liabilities	Other Shares and Deposits
NII Details	NI30	Aggregate	Interest Expense
NII Details	NI31	Aggregate	Net Interest Income
Loan Details	LD1	1st Mortgage Loans	Loan Balance
Loan Details	LD2	1st Mortgage Loans	Prepayment (UPB)
Loan Details	LD3	1st Mortgage Loans	Origination/Draw (UPB)
Loan Details	LD4	1st Mortgage Loans	Default Balance
Loan Details	LD5	1st Mortgage Loans	Gross Charge-offs
Loan Details	LD6	1st Mortgage Loans	Net Charge-offs

Loan Details	LD7	1st Mortgage Loans	Average Loss Severity (%)
Loan Details	LD8	1st Mortgage Loans	Allowance for Credit Losses
Loan Details	LD9	1st Mortgage Loans	Credit Loss Expense
Loan Details	LD10	Auto Loans	Loan Balance
Loan Details	LD11	Auto Loans	Prepayment (UPB)
Loan Details	LD12	Auto Loans	Origination/Draw (UPB)
Loan Details	LD13	Auto Loans	Default Balance
Loan Details	LD14	Auto Loans	Gross charge-offs
Loan Details	LD15	Auto Loans	Net charge-offs
Loan Details	LD16	Auto Loans	Average Loss Severity (%)
Loan Details	LD17	Auto Loans	Allowance for Credit Losses
Loan Details	LD18	Auto Loans	Credit Loss Expense
Loan Details	LD19	Credit Card Loans	Loan Balance
Loan Details	LD20	Credit Card Loans	Prepayment (UPB)
Loan Details	LD21	Credit Card Loans	Origination/Draw (UPB)
Loan Details	LD22	Credit Card Loans	Default Balance
Loan Details	LD23	Credit Card Loans	Gross charge-offs
Loan Details	LD24	Credit Card Loans	Net charge-offs

Loan Details

	LD25		Average Loss Severity (%)
Loan Details		Credit Card Loans	
Loan Details	LD26	Credit Card Loans	Allowance for Credit Losses
Loan Details	LD27	Credit Card Loans	Credit Loss Expense
Loan Details	LD28	HE and HELOC	Loan Balance
Loan Details	LD29	HE and HELOC	Prepayment (UPB)
Loan Details	LD30	HE and HELOC	Origination/Draw (UPB)
Loan Details	LD31	HE and HELOC	Default Balance
Loan Details	LD32	HE and HELOC	Gross charge-offs
Loan Details	LD33	HE and HELOC	Net charge-offs
	LD34		Average Loss Severity (%)
Loan Details		HE and HELOC	
Loan Details	LD35	HE and HELOC	Allowance for Credit Losses
Loan Details	LD36	HE and HELOC	Credit Loss Expense
Loan Details	LD37	Other Unsecured Consumer Loans	Loan Balance
Loan Details	LD38	Other Unsecured Consumer Loans	Prepayment (UPB)
Loan Details	LD39	Other Unsecured Consumer Loans	Origination/Draw (UPB)
Loan Details	LD40	Other Unsecured Consumer Loans	Default Balance
Loan Details	LD41	Other Unsecured Consumer Loans	Gross charge-offs
Loan Details	LD42	Other Unsecured Consumer Loans	Net charge-offs

Loan Details	LD43	Other Unsecured Consumer Loans	Average Loss Severity (%)
Loan Details	LD44	Other Unsecured Consumer Loans	Allowance for Credit Losses
Loan Details	LD45	Other Unsecured Consumer Loans	Credit Loss Expense
Loan Details	LD46	Other Secured Consumer Loans	Loan Balance
Loan Details	LD47	Other Secured Consumer Loans	Prepayment (UPB)
Loan Details	LD48	Other Secured Consumer Loans	Origination/Draw (UPB)
Loan Details	LD49	Other Secured Consumer Loans	Default Balance
Loan Details	LD50	Other Secured Consumer Loans	Gross charge-offs
Loan Details	LD51	Other Secured Consumer Loans	Net charge-offs
			J

Loan Details	LD52	Other Secured Consumer Loans	Average Loss Severity (%)
Loan Details	LD53	Other Secured Consumer Loans	Allowance for Credit Losses
Loan Details	LD54	Other Secured Consumer Loans	Credit Loss Expense
Loan Details	LD55	Student Loans	Loan Balance
Loan Details	LD56	Student Loans	Prepayment (UPB)
Loan Details	LD57	Student Loans	Origination/Draw (UPB)
Loan Details	LD58	Student Loans	Default Balance
Loan Details	LD59	Student Loans	Gross charge-offs
Loan Details	LD60	Student Loans	Net charge-offs

Loan Details	LD61	Student Loans	Average Loss Severity (%)
Loan Details	LD62	Student Loans	Allowance for Credit Losses
Loan Details	LD63	Student Loans	Credit Loss Expense
Loan Details	LD64	Commercial Real Estate Loans	Loan Balance
Loan Details	LD65	Commercial Real Estate Loans	Prepayment (UPB)
Loan Details	LD66	Commercial Real Estate Loans	Origination/Draw (UPB)
Loan Details	LD67	Commercial Real Estate Loans	Default Balance
Loan Details	LD68	Commercial Real Estate Loans	Gross charge-offs
Loan Details	LD69	Commercial Real Estate Loans	Net charge-offs
Loan Details	LD70	Commercial Real Estate Loans	Average Loss Severity (%)
Loan Details Loan Details	LD70 LD71		Average Loss Severity (%) Allowance for Credit Losses
		Loans Commercial Real Estate	
Loan Details	LD71	Loans Commercial Real Estate Loans Commercial Real Estate	Allowance for Credit Losses Credit Loss Expense
Loan Details Loan Details	LD71 LD72	Loans Commercial Real Estate Loans Commercial Real Estate Loans Commercial Non-Real Estate	Allowance for Credit Losses Credit Loss Expense e Loan Balance
Loan Details Loan Details Loan Details	LD71 LD72 LD73	Loans Commercial Real Estate Loans Commercial Real Estate Loans Commercial Non-Real Estate Loans Commercial Non-Real Estate	Allowance for Credit Losses Credit Loss Expense Loan Balance Prepayment (UPB)
Loan Details Loan Details Loan Details Loan Details	LD71 LD72 LD73 LD74	Loans Commercial Real Estate Loans Commercial Real Estate Loans Commercial Non-Real Estate Loans Commercial Non-Real Estate Loans Commercial Non-Real Estate Loans Commercial Non-Real Estate	Allowance for Credit Losses Credit Loss Expense Loan Balance Prepayment (UPB) Origination/Draw (UPB)

		Commercial Non-Real Estat	e
Loan Details	LD78	Loans	Net charge-offs

Loan Details	LD79	Commercial Non-Real Estate Loans	e Average Loss Severity (%)
Loan Details	LD80	Commercial Non-Real Estate Loans	e Allowance for Credit Losses
Loan Details	LD81	Commercial Non-Real Estate Loans	^e Credit Loss Expense
Loan Details	LD82	Other Consumer Loans (Total)	Loan Balance
Loan Details	LD83	Other Consumer Loans (Total)	Prepayment (UPB)
Loan Details	LD84	Other Consumer Loans (Total)	Origination/Draw (UPB)
Loan Details	LD85	Other Consumer Loans (Total)	Default Balance
Loan Details	LD86	Other Consumer Loans (Total)	Gross charge-offs
Loan Details	LD87	Other Consumer Loans (Total)	Net charge-offs
	LD88		Average Loss Severity (%)
	LD88		Average Loss Severity (%)
Loan Details	LD88	Other Consumer Loans (Total)	Average Loss Severity (%)
Loan Details Loan Details	LD88 LD89		Average Loss Severity (%) Allowance for Credit Losses
		(Total) Other Consumer Loans	
Loan Details	LD89	(Total) Other Consumer Loans (Total) Other Consumer Loans	Allowance for Credit Losses
Loan Details Loan Details	LD89 LD90	(Total) Other Consumer Loans (Total) Other Consumer Loans (Total)	Allowance for Credit Losses Credit Loss Expense
Loan Details Loan Details Loan Details	LD89 LD90 LD91	(Total) Other Consumer Loans (Total) Other Consumer Loans (Total) Commercial Loans (Total)	Allowance for Credit Losses Credit Loss Expense Loan Balance

Loan Details	LD95	Commercial Loans (Total)	Gross charge-offs
Loan Details	LD96	Commercial Loans (Total)	Net charge-offs
Loan Details	LD97	Commercial Loans (Total)	Average Loss Severity (%)
Loan Details	LD98	Commercial Loans (Total)	Allowance for Credit Losses
Loan Details	LD99	Commercial Loans (Total)	Credit Loss Expense
Loan Details	LD100	All Loans	Loan Balance
Loan Details	LD101	All Loans	Prepayment (UPB)
Loan Details	LD102	All Loans	Origination/Draw (UPB)
Loan Details	LD103	All Loans	Default Balance
Loan Details	LD104	All Loans	Gross charge-offs
Loan Details	LD105	All Loans	Net charge-offs
Loan Details	LD106	All Loans	Average Loss Severity (%)
Loan Details	LD107	All Loans	Allowance for Credit Losses
Loan Details	LD108	All Loans	Credit Loss Expense

Investments and Derivatives	ID2	Investments	Investments
Investments and Derivatives	ID3	Investments	US Government Securities
Investments and Derivatives	ID4	Investments	Agency Securities
Investments and Derivatives	ID5	Investments	Agency Mortgage Related Securities
Investments and Derivatives	ID6	Investments	Non-agency Mortgage Related Securities
Investments and Derivatives	ID7	Investments	Corporate Bonds
Investments and Derivatives	ID8	Investments	Asset-backed Securities
Investments and Derivatives	ID9	Investments	All other investments
Investments and Derivatives	ID10	Derivative Notional Balance	Interest Rate Derivatives
Investments and Derivatives	ID11	Derivative Notional Balance	Interest Rate Derivative, Options
Investments and Derivatives	ID12	Derivative Notional Balance	Interest Rate Derivative, Swaps
Investments and Derivatives	ID13	Derivative Notional Balance	Interest Rate Derivative, Futures
Investments and Derivatives	ID14	Derivative Notional Balance	Interest Rate Derivative, Other
Investments and Derivatives	ID15	Derivative Notional Balance	Loan Pipeline Management Derivatives
Investments and Derivatives	ID16	Derivative Notional Balance	European Equity Call Options
Investments and Derivatives	ID17	Derivative Notional Balance	All Other Derivatives
Investments and Derivatives	ID18	Derivative Fair value	Interest Rate Derivatives
Investments and Derivatives	ID19	Derivative Fair value	Interest Rate Derivative, Options
Investments and Derivatives	ID20	Derivative Fair value	Interest Rate Derivative, Swaps
Investments and Derivatives	ID21	Derivative Fair value	Interest Rate Derivative, Futures

Investments and Derivatives	ID22	Derivative Fair value	Interest Rate Derivative, Other
Investments and Derivatives	ID23	Derivative Fair value	Loan Pipeline Management Derivatives
Investments and Derivatives	ID24	Derivative Fair value	European Equity Call Options
Investments and Derivatives	ID25	Derivative Fair value	All Other Derivatives
Pricing Assumptions	PA1	Cash and Investments	Cash and Cash Equivalents
Pricing Assumptions	PA2	Cash and Investments	US Government Securities
Pricing Assumptions	PA3	Cash and Investments	Agency Securities
Pricing Assumptions	PA4	Cash and Investments	Agency Mortgage Related Securities
Pricing Assumptions	PA5	Cash and Investments	Non-agency Mortgage Related Securities
Pricing Assumptions	PA6	Cash and Investments	Corporate Bonds
Pricing Assumptions	PA7	Cash and Investments	Asset-backed Securities
Pricing Assumptions	PA8	Cash and Investments	Other Securities
Pricing Assumptions	PA9	Loans and Leases	1st Mortgage Loans
Pricing Assumptions	PA10	Loans and Leases	Fixed Rate 1st Mortgage Loans
Pricing Assumptions	PA11	Loans and Leases	Variable Rate 1st Mortgage Loans
Pricing Assumptions	PA12	Loans and Leases	Auto Loans
Pricing Assumptions	PA13	Loans and Leases	Credit Card Loans
Pricing Assumptions	PA14	Loans and Leases	HE and HELOC
Pricing Assumptions	PA15	Loans and Leases	Other Consumer Loans
Pricing Assumptions	PA16	Loans and Leases	Other Secured Consumer Loans
Pricing Assumptions	PA17	Loans and Leases	Other Unsecured Consumer Loans
Pricing Assumptions	PA18	Loans and Leases	Commercial Loans
Pricing Assumptions	PA19	Loans and Leases	Commercial Real Estate Loans
Pricing Assumptions	PA20	Loans and Leases	Commercial Non-Real Estate Loans
Pricing Assumptions	PA21	Loans and Leases	Student Loans
Pricing Assumptions	PA22	Borrowings	Borrowed Money
Pricing Assumptions	PA23	Shares and Deposits	Share Drafts
Pricing Assumptions	PA24	Shares and Deposits	Regular Shares
Pricing Assumptions	PA25	Shares and Deposits	Money Market Shares
Pricing Assumptions	PA26	Shares and Deposits	Share Certificates
Pricing Assumptions	PA27	Shares and Deposits	IRA/KEOGH Accounts
Pricing Assumptions	PA28	Shares and Deposits	Other Shares and Deposits

Call Report Account	Units
AS0009	Thousands of Dollars
AS0013 + AS0017	Thousands of Dollars
AS0055	Thousands of Dollars
AS0061	Thousands of Dollars
AS0067	Thousands of Dollars
AS0073	Thousands of Dollars
AS0017	Thousands of Dollars
AS0041	Thousands of Dollars
025B	Thousands of Dollars
AS0048	Thousands of Dollars
003	Thousands of Dollars
798A	Thousands of Dollars
007 + 008 + AS0036	Thousands of Dollars
010	Thousands of Dollars
860C	Thousands of Dollars
018	Thousands of Dollars
902	Thousands of Dollars
657	Thousands of Dollars
911	Thousands of Dollars

908C	Thousands of Dollars
906C	Thousands of Dollars
630 + SH0880	Thousands of Dollars
825 + 820A + LI0003	Thousands of Dollars
LI0003	Thousands of Dollars
LI0069	Thousands of Dollars
940 + 602 + 658 + 668	Thousands of Dollars
945A + EQ0009 + 945B	Thousands of Dollars
945A	Thousands of Dollars
EQ0009	Thousands of Dollars
	Thousands of Dollars
945B	Thousands
658A	of Dollars
996	Thousands of Dollars
940 + 602 + 658 + 668 + 658A + 996 + 945A + 945B + 945C + EQ0009	Thousands of Dollars
014	Thousands of Dollars
940 + 602 + 658 + 668	Thousands of Dollars
925A	Thousands of Dollars

	Thousands of Dollars
1004	
NW0004	Thousands of Dollars
997	Thousands of Dollars
794	Thousands of Dollars
RB0004	Thousands of Dollars
Not Applicable	Thousands of Dollars
Not Applicable	Thousands of Dollars
010 - 794	Thousands of Dollars
Not Applicable	Percent
Not Applicable	Percent
120	Thousands of Dollars
Not Applicable	Thousands of Dollars
Not Applicable	Thousands of Dollars
110 - 119	Thousands of Dollars
IS0005	Thousands of Dollars
115	Thousands of Dollars

340

380 + 381

Thousands of Dollars

Thousands of Dollars

350	Thousands of Dollars
IS0010	Thousands of Dollars
131	Thousands of Dollars
IS0029	Thousands of Dollars
IS0046	Thousands of Dollars
IS0047	Thousands of Dollars
Not Applicable	Thousands of Dollars
421	Thousands of Dollars
430 + 431 + 440 + IS0020 + IS0030	Thousands of Dollars
117	Thousands of Dollars
210	Thousands of Dollars
230 + 250 + 260 + 270 + 280 + 290 + 310 + 320 + 360	Thousands of Dollars
671	Thousands of Dollars
Not Applicable	Thousands of Dollars
Not Applicable	Thousands of Dollars
IS0017	Thousands of Dollars
IS0011	Thousands of Dollars
IS0012	Thousands of Dollars
IS0013	Thousands of Dollars
IS0016	Thousands of Dollars

Thousands 661A of Dollars

Thousands Not Applicable of Dollars

Thousands Not Applicable of Dollars

Not Applicable

Percent

Not Applicable

Percent

Thousands 120 of Dollars

Thousands Not Applicable of Dollars

Thousands Not Applicable of Dollars

Thousands Not Applicable of Dollars

Thousands Not Applicable of Dollars

Thousands Not Applicable

of Dollars

Thousands Not Applicable

of Dollars

Thousands Not Applicable

of Dollars

Thousands Not Applicable

of Dollars

Thousands Not Applicable

of Dollars

Thousands Not Applicable

of Dollars

Thousands Not Applicable

of Dollars

Thousands Not Applicable

of Dollars

Thousands Not Applicable

of Dollars

Thousands Not Applicable

of Dollars

Not Applicable Thousands of Dollars

Not Applicable Thousands of Dollars

Not Applicable Thousands of Dollars

Not Applicable Thousands of Dollars

Thousands of Dollars

ISO005 Thousands of Dollars

Not Applicable

Thousands of Dollars

Thousands of Dollars

Not Applicable Thousands of Dollars

Not Applicable Thousands of Dollars

Not Applicable Thousands of Dollars

Not Applicable Thousands of Dollars

Not Applicable Thousands of Dollars

Not Applicable Thousands of Dollars

350 Thousands of Dollars

Thousands

ISO010 of Dollars

Thousands 703A of Dollars

Not applicable Thousands of Dollars

Thousands
Not applicable of Dollars

Not applicable of Dollars
Thousands

Not applicable of Dollars

Quarterly Change in CH0017 Thousands of Dollars

Quarterly Change in CH0017 minus CH0018 Thousands of Dollars

Not applicable Percent

Thousands

Not applicable of Dollars

Thousands

Not applicable of Dollars

Thousands of Dollars

385 + 370 + 002 of Dollars

Thousands of Dollars

Not applicable of Dollars

Thousands

of Dollars

Thousands
Not applicable of Dollars

Not applicable

Not applicable

Quarterly Change in sum of 550C1, Thousands

550C2, 550D of Dollars

Quarterly Change in sum of 550C1, Thousands 550C2, 550D minus 551C1, 551C2, of Dollars 551D

Not applicable Percent

Thousands Not applicable of Dollars

Thousands of Dollars

396 Thousands of Dollars

Thousands

Not applicable of Dollars

Not applicable Thousands of Dollars

Not applicable Thousands of Dollars

Quarterly Change in 680 Thousands of Dollars

Thousands

Quarterly Change in 680 minus 681 of Dollars

Not applicable Percent

Thousands

of Dollars Not applicable

> Thousands of Dollars

Not applicable

386A

Not applicable

Thousands of Dollars

Thousands of Dollars Not applicable

Thousands

of Dollars Not applicable

Thousands

of Dollars Not applicable

Thousands

of Dollars Quarterly Change in CH0019

Thousands Quarterly Change in CH0019 minus

of Dollars CH0020

Not applicable Percent

Thousands

of Dollars Not applicable

> **Thousands** of Dollars

Thousands

of Dollars 397A + 397

Thousands of Dollars Not applicable

Thousands

of Dollars Not applicable

> Thousands of Dollars

Not applicable **Thousands**

Quarterly Change in sum of 136, of Dollars CH0007

Thousands Quarterly Change in sum of 136, of Dollars CH0007 minus 137, CH0008

Not applicable Thousands of Dollars

Thousands

Percent

Not applicable

Not applicable of Dollars

Thousands of Dollars

Not applicable Thousands of Dollars

Not applicable Thousands of Dollars

Not applicable Thousands of Dollars

Quarterly Change in sum of CH0015, CH0021 Thousands of Dollars

Quarterly Change in sum of CH0015, CH0021 minus CH0016, CH0022 Thousands of Dollars

Not applicable Percent

Not applicable Thousands of Dollars

Not applicable Thousands of Dollars

Thousands 698A of Dollars

Thousands

Not applicable of Dollars

Not applicable Thousands of Dollars

Thousands Not applicable of Dollars

Thousands
Quarterly Change in 550T of Dollars

Thousands

Quarterly Change in 550T minus 551T of Dollars

Not applicable Percent

Thousands

Not applicable of Dollars

Thousands of Dollars

Not applicable of Dollars

Thousands of Dollars

718A5 of Dollars

Thousands of Dollars

Not applicable of Dollars

Thousands of Dollars

Not applicable of Dollars

Thousands of Dollars

Not applicable of Dollars

Quarterly Change in sum of CH0023, Thousands

CH0025, CH0027, CH0029, CH0031 of Dollars

Quarterly Change in sum of CH0023, CH0025, CH0027, CH0029, CH0031 minus CH0024, CH0026, CH0028,

CH0030, CH0032

400P

Thousands of Dollars

Not applicable Percent

Thousands

Not applicable of Dollars

Thousands of Dollars

Not applicable of Dollars

Thousands of Dollars

Not applicable Thousands of Dollars

Thousands

Not applicable of Dollars

Thousands

Not applicable of Dollars

Thousands of Dollars

Quarterly Change in sum of CH0033, CH0035, CH0037, CH0039

Quarterly Change in sum of CH0033, CH0035, CH0037, CH0039 minus CH0034, CH0036, CH0038, CH0040

Thousands of Dollars

Not applicable Percent

Thousands

of Dollars Not applicable

Thousands

of Dollars Not applicable

Thousands 397A + 397 + 698C + 386B of Dollars

Thousands

of Dollars Not applicable

> Thousands of Dollars

Not applicable

Thousands

of Dollars Not applicable

Thousands Quarterly Change in sum of 136, of Dollars CH0007, CH0015, CH0021

Quarterly Change in sum of 136, **Thousands** CH0007, CH0015, CH0021 minus 137, of Dollars

CH0008, CH0016, CH0022

Not applicable Percent

Thousands

of Dollars Not applicable

Thousands

of Dollars Not applicable

Thousands

of Dollars 718A5 + 400P

Thousands of Dollars Not applicable

Thousands Not applicable

of Dollars

Thousands

of Dollars Not applicable

Quarterly Change in sum of CH0023, CH0025, CH0027, CH0029, CH0031, CH0033, CH0035, CH0037, CH0039

Thousands of Dollars

Quarterly Change in sum of CH0023, CH0025, CH0027, CH0029, CH0031, CH0033, CH0035, CH0037, CH0039 minus CH0024, CH0026, CH0028, CH0030, CH0032, CH0034, CH0036, CH0038, CH0040

Thousands of Dollars

Not applicable Percent

> Thousands of Dollars

Not applicable

Thousands

of Dollars Not applicable

> **Thousands** of Dollars

025B1

Thousands of Dollars Not applicable

Thousands of Dollars

Not applicable **Thousands**

of Dollars Not applicable

Thousands of Dollars Quarterly Change in 550

Thousands of Dollars

Quarterly Change in 550 minus 551

Not applicable Percent

> **Thousands** of Dollars

Not applicable

Thousands of Dollars

Not applicable

Thousands of Dollars

Thousands of Dollars

AS0013 + AS0017	Thousands of Dollars
Not Applicable	Thousands of Dollars
DT0001 + DT0003 + DT0005 + DT0007 + DT0009	Thousands of Dollars
DT0001 + DT0003	Thousands of Dollars
DT0005	Thousands of Dollars
DT0007	Thousands of Dollars
DT0009	Thousands of Dollars
DT0011	Thousands of Dollars
DT0013	Thousands of Dollars
DT0015	Thousands of Dollars
Not Applicable	Thousands of Dollars
Not Applicable	Thousands of Dollars
Not Applicable	Thousands of Dollars

Not Applicable

Not Applicable Thousands of Dollars

Thousands

Not Applicable of Dollars

Thousands of Dollars

Not Applicable of Dollars

Thousands

Not Applicable of Dollars
Not Applicable Percent
Not Applicable Percent
Not Applicable Percent

Not Applicable Percent

Not Applicable Percent
Not Applicable Percent
Not Applicable Percent
Not Applicable Percent
Not Applicable Percent
Not Applicable Percent
Not Applicable Percent

Not Applicable Percent

Not Applicable Percent
Not Applicable Percent
Not Applicable Percent
Not Applicable Percent

Not Applicable Percent

Not Applicable Percent
Not Applicable Percent
Not Applicable Percent

Not Applicable Percent Not Applicable Percent Not Applicable Percent Not Applicable Percent Not Applicable Percent **Not Applicable** Percent Not Applicable Percent Not Applicable Percent Not Applicable Percent

Definition

Cash or cash equivalent assets on hand or deposit. Include time deposits in commercial banks, S&Ls, savings banks and other deposits. Should equal Investments and Derivatives Item ID1.

Total of investment security assets and any other investments not included in the cash and cash equivalents category. Should be equal to the sum of all individual investment components, except for their allowance for credit losses (Items BS3, BS4, BS5, BS6, BS7). Should also equal total investments reported in Investments and Derivatives Item ID2.

Fair value of equity securities, including mutual funds.

Investment in trading debt securities held principally for near-term sale.

Investment in debt securities classified as held-for-sale.

Investment in debt securities classified as held-to-maturity.

Include loans to and investments in natural person credit unions, membership and paid-in capital and all other investments in corporate credit unions, etc.

Allowance for Credit Losses on investment securities calculated according to CECL standard.

Outstanding amount of loans and leases. Should equal sum of Loan Details Items LD1, LD10, LD19, LD28, LD55, LD82, LD91. Also should equal Loan Details Item LD100.

Allowance for Credit Losses on loans and leases calculated according to CECL standard. Should equal sum of Loan Details Items LD8, LD17, LD26, LD35, LD62, LD89, LD98. Also should equal Loan Details Item LD107.

Outstanding amount of loans identified as held for sale (either at origination or subsequently classified as being held for sale).

Long-lived assets where the credit union acquired the asset through or in lieu of, foreclosure or repossession and intends to sell the asset.

Include fixed assets, intangible assets, NCUSIF Deposit, accrued interest, account receivables, prepaid expenses and any other assets not previously included

Total assets. Should equal sum of cash and cash equivalents (BS1), investments (BS2) net of allowance for credit losses (BS8), Loans and leases (BS9) net of allowance for credit losses (BS10), loans held for sale (BS11), foreclosed and repossessed assets (BS12) and all other assets (BS13).

Include draws against lines of credit, notes and interest payable, borrowing repurchase transactions, subordinated debt, FHLB Advance, etc.

All member shares and deposits and nonmember deposits. Should equal sum of individual share and deposit components (BS17, BS18, BS19, BS20, BS21, BS22).

Member share draft accounts volume.

Share account volume.

Money market share account volume.

Share Certificate volume.

IRA/KEOGH account volume.

Volume of any other share accounts not previously included and nonmember deposits.

Include all non-interest-bearing liabilities and any other interest-bearing liabilities not previously included.

Allowance for credit losses for off-balance sheet credit exposures.

Credit Union's total liabilities. Should be equal to the sum of aggregate liability categories (BS15, BS16, BS23).

Realized earnings and reserves. Include undivided earnings, other reserves, net income (unless already included in undivided earnings), and appropriation for non-conforming investments (State Credit Union only). Equals Balance Sheet Item BS35.

Accumulated unrealized gains (losses) and other comprehensive income that is not included in net income. Equals sum of Balance Sheet Items BS28, BS29, BS30. Change from prior guarter should equal Income Statement Item IS30.

Amount of the effective portion of the accumulated change in the fair value on derivatives designated and qualifying as cash flow hedges (per ASC 815).

Amount of cumulative unrealized gains (losses) on available for sale debt securities.

Amount of any other comprehensive income not already reported in Balance Sheet Items BS28 or BS29. For example, income impacts related to a single-employer defined benefit retirement plan may be reported in this category.

Amount of fair value equity acquired at the data of an acquisition measured consistent with GAAP.

Amount of equity of all consolidated subsidiaries held by other parties (i.e., the equity in a credit union subsidiary not attributable to the credit union).

Credit Union's total equity. Should be equal to the sum of individual equity line items (BS26, BS27, BS31, BS32) and also equal to assets minus liabilities (Item BS14 - BS25).

Total liabilities and equity. Should equal sum of liabilities and equity (BS25 + BS33) and also equal to total assets (BS14).

Realized earnings and reserves. Include undivided earnings, other reserves, net income (unless already included in undivided earnings), and appropriation for non-conforming investments (State Credit Union only). Equals Balance Sheet Item BS26.

Amount of subordinated debt that is included in net worth.

Total amount of adjusted retained earnings from business combinations. Includes prior quarter-end adjusted retained earnings acquired through business combinations with another credit union, any adjustments made to retained earnings acquired through business combinations in the current quarter or adjusted gains from bargain purchases during the current quarter.

Phase in of one time adjustment to undivided earnings stemming from the adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL). Reported value should be calculated in accordance with 702.703(c).

Total regulatory net worth as reported on Call Report Schedule G. Also equal to Call Report accounts 940 + 602 + 658 + 668 + 925A + 1004 + NW0004. Equals sum of Balance Sheet Items BS35, BS36, BS37, BS38.

Amount of assistance pursuant to section 208 of the Federal Credit Union Act

NCUA Share Insurance Fund (NCUSIF) capitalization deposit.

Stress test capital means net worth (less assistance provided under Section 208 of the Federal Credit Union Act, subordinated debt included in net worth, and NCUSIF deposit) under stress test scenarios. Equals Balance Sheet Item BS39 minus the sum of Balance Sheet Items BS40 and BS41.

Fair value of equity securities, including mutual funds.

Total assets excluding the NCUSIF capitalization deposit. Equals total assets (BS14) minus NCUSIF deposit (BS40).

Stress test capital divided by total consolidated assets less NCUSIF deposit. Equals Balance Sheet Item BS42 divided by Balance Sheet Item BS44.

Stress test capital ratio that includes accumulated other comprehensive income in the numerator. Equals Balance Sheet item BS43 divided by Balance Sheet Item BS44.

Interest and dividend income earned on cash, cash equivalents and investments. Should equal sum of NII Details Items NI1-NI9.

Interest income earned on cash and cash equivalents. Include interest income and dividends on time deposit assets in commercial banks, S&Ls, savings banks and other deposit assets. Should equal NII Details Item NI1.

Interest and dividend income earned on investments. Should equal sum of NII Details Items NI2-NI9.

Interest income earned on loans and leases. Should equal sum of loan and lease interest income by portfolio type as reported in NII Details (NI10, NI11, NI12, NI13, NI14, NI17, NI20).

Interest income earned on all other sources except loans, cash, cash equivalents and investments. Should equal NII Details Item NI21.

Total interest and dividend income. Should equal sum of Income Statement Items IS1, IS4, IS5. Should also equal NII Details Item NI22.

Interest costs on borrowed money. Should equal NII Details Item NI23.

Dividend and interest expenses incurred on shares and deposits. Should equal sum of NII Details Items NI24-NI29.

Total interest and dividend expenses. Should equal sum of Income Statement Items IS7 and IS8. Should also equal NII Details Item NI30.

Total interest income net of total interest expenses. Should equal interest income (IS6) minus interest expense (IS9). Should also equal NII Details Item NI31.

All fee income. Include interchange income, overdraft fees, ATM fees, credit card fees and other fees charged for services

Amount of gain (loss) on loan sales. A primary example is gain from selling real estate loans on the secondary market, but the gain (loss) on other loan sales is also included.

Amount of gain or loss from the sale or other disposition of all equity and trading debt securities.

Amount of gain (loss) on all investments. Include OTTI losses recognized in net earnings (e.g., credit losses), which are also reported separately in Income Statement Item IS15. OTTI losses not recognized in net earnings should be included in other comprehensive income (Income Statement Item IS30).

OTTI losses recognized in net earnings (e.g., credit losses) and reported as part of Gain (Loss) from All Other Investments.

Amount of gain or loss from derivative activities exclusive of interest and premium amortization. For fair value hedges, the change in fair value for the period along with any other derivative gain or loss should be reflected here.

Any other non-interest income (excluding fee income and gain/loss on loan sales and investments) recognized in net income.

All non-interest income. Equals sum of non interest income component items (IS11, IS12, IS13, IS14, IS16, IS17).

Total employee compensation costs, including salaries, benefits, pension plan costs, employer taxes, etc.

All other operating expenses besides employee compensation. This includes travel and conference expenses, office occupancy and operation expenses, loan servicing expenses, and any other operating fees and expenses.

Total non-interest (i.e., operating) expenses. Equals sum of employee compensation and benefits (IS19) and all other operating expenses (IS20).

Total non-interest income net of total non-interest expenses. Equals non-interest income (IS18) minus non-interest expense (IS21).

Net income before credit loss expenses. Equals sum of net interest income (IS10) and net non-interest income (IS22).

Total credit loss expenses. Should equal sum of credit loss expense subcomponents (IS25, IS26, IS27, IS28).

Credit loss expenses for loans and leases. Should equal sum of Loan Details Items LD9, LD18, LD27, LD36, LD63, LD90, LD99. Also should equal Loan Details Item LD108.

Credit loss expenses for available for sale debt securities.

Credit loss expenses for held to maturity debt securities.

Credit loss expenses for off-balance sheet exposures.

Total income net of expenses. Should equal pre-provision net revenue (IS23) minus total credit loss expense (IS24).

Income (or loss) not included in net income. Include OTTI losses not recognized in net income and other unrealized gains and other comprehensive income. Should equal change in Balance Sheet Item BS27 from prior quarter.

Net income plus the quarter's accumulated unrealized gains and other comprehensive income. Should equal net income (IS29) plus accumulated unrealized gains and other comprehensive income (IS30).

Annualized ratio of net interest income to average interest earning assets. Should equal net interest income (IS10) divided by the average of current quarter's and prior quarter's interest earning assets (Balance Sheet Items BS1, BS2, BS9, and BS11).

Annualized ratio of net income to average assets. Should equal 4 times net income (IS29) divided by current and prior quarter average of total assets (Balance Sheet Item BS14).

Interest income earned on cash and cash equivalents. Include interest income and dividends on time deposit assets in commercial banks, S&Ls, savings banks and other deposit assets. Should equal Income Statement Item IS2.

Interest and dividend income earned on US government securities.

Interest and dividend and dividend income earned on agency securities.

Interest and dividend income earned on agency mortgage related securities.

Interest and dividend income earned on non-agency mortgage related securities.

Interest and dividend income earned on corporate bonds.

Interest and dividend income earned on asset-backed securities.

Interest and dividend income earned on other securities.

Interest and dividend income earned on all other investments not accounted for in NII Details Items NI2-NI8.

Interest income earned on 1st mortgage loans.

Interest income earned on new and used car loans.

Interest income earned on credit car loans.

Interest income earned on home equity loans and home equity lines of credit.

Interest income earned on all other consumer loans. Should equal sum of other unsecured consumer loans (NI15) and other secured consumer loans (NI16).

Interest income earned on all other unsecured consumer loans.

Interest income earned on all other secured consumer loans.

Interest income earned on all commercial loans. Should equal sum of commercial real estate loans (NI18) and commercial non-real estate loans (NI19).

Interest income earned on commercial real estate loans.

Interest income earned on commercial non-real estate loans.

Interest income earned on student loans.

Interest income earned on all other sources except loans, cash, cash equivalents and investments Should equal Income Statement Item IS5.

Total interest and dividend income. Should equal Income Statement Item IS6.

Interest costs on borrowed money. Should equal Income Statement Item IS7.

Interest and dividend expenses for share draft accounts.

Interest and dividend expenses for regular share accounts.

Interest and dividend expenses for money market share accounts.

Interest and dividend expenses for share certificate accounts.

Interest and dividend expenses for IRA/KEOGH accounts.

Interest and dividend expenses for all other share accounts and non-member deposits.

Total interest and dividend expenses. Should equal Income Statement Item IS9.

Interest income (NI22) less interest expense (NI30). Should also equal Income Statement Item IS10.

Outstanding loan balance attributable to 1st Mortgage Loans portfolio.

Prepayment of loan balance attributable to 1st Mortgage Loans portfolio.

New origination or draw attributable to 1st Mortgage Loans portfolio.

Outstanding balance of loans at default attributable to 1st Mortgage Loans portfolio.

Gross loan charge-offs attributable to 1st Mortgage Loans portfolio.

Net loan charge-offs attributable to 1st Mortgage Loans portfolio.

Average loss severity for 1st Mortgage Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to 1st Mortgage Loans portfolio.

Credit loss expense attributable to 1st Mortgage Loans portfolio.

Outstanding loan balance attributable to Auto Loans portfolio.

Prepayment of loan balance attributable to Auto Loans portfolio.

New origination or draw attributable to Auto Loans portfolio.

Outstanding balance of loans at default attributable to Auto Loans portfolio.

Gross loan charge-offs attributable to Auto Loans portfolio.

Net loan charge-offs attributable to Auto Loans portfolio.

Average loss severity for Auto Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Auto Loans portfolio.

Credit loss expense attributable to Auto Loans portfolio.

Outstanding loan balance attributable to Credit Card Loans portfolio.

Prepayment of loan balance attributable to Credit Card Loans portfolio.

New origination or draw attributable to Credit Card Loans portfolio.

Outstanding balance of loans at default attributable to Credit Card Loans portfolio.

Gross loan charge-offs attributable to Credit Card Loans portfolio.

Net loan charge-offs attributable to Credit Card Loans portfolio.

Average loss severity for Credit Card Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Credit Card Loans portfolio.

Credit loss expense attributable to Credit Card Loans portfolio.

Outstanding loan balance attributable to HE and HELOC portfolio.

Prepayment of loan balance attributable to HE and HELOC portfolio.

New origination or draw attributable to HE and HELOC portfolio.

Outstanding balance of loans at default attributable to HE and HELOC portfolio.

Gross loan charge-offs attributable to HE and HELOC portfolio.

Net loan charge-offs attributable to HE and HELOC portfolio.

Average loss severity for HE and HELOC portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to HE and HELOC portfolio.

Credit loss expense attributable to HE and HELOC portfolio.

Outstanding loan balance attributable to Other Unsecured Consumer Loans portfolio.

Prepayment of loan balance attributable to Other Unsecured Consumer Loans portfolio.

New origination or draw attributable to Other Unsecured Consumer Loans portfolio.

Outstanding balance of loans at default attributable to Other Unsecured Consumer Loans portfolio.

Gross loan charge-offs attributable to Other Unsecured Consumer Loans portfolio.

Net loan charge-offs attributable to Other Unsecured Consumer Loans portfolio.

Average loss severity for Other Unsecured Consumer Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Other Unsecured Consumer Loans portfolio.

Credit loss expense attributable to Other Unsecured Consumer Loans portfolio.

Outstanding loan balance attributable to Other Secured Consumer Loans portfolio.

Prepayment of loan balance attributable to Other Secured Consumer Loans portfolio.

New origination or draw attributable to Other Secured Consumer Loans portfolio.

Outstanding balance of loans at default attributable to Other Secured Consumer Loans portfolio.

Gross loan charge-offs attributable to Other Secured Consumer Loans portfolio.

Net loan charge-offs attributable to Other Secured Consumer Loans portfolio.

Average loss severity for Other Secured Consumer Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Other Secured Consumer Loans portfolio.

Credit loss expense attributable to Other Secured Consumer Loans portfolio.

Outstanding loan balance attributable to Student Loans portfolio.

Prepayment of loan balance attributable to Student Loans portfolio.

New origination or draw attributable to Student Loans portfolio.

Outstanding balance of loans at default attributable to Student Loans portfolio.

Gross loan charge-offs attributable to Student Loans portfolio.

Net loan charge-offs attributable to Student Loans portfolio.

Average loss severity for Student Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Student Loans portfolio.

Credit loss expense attributable to Student Loans portfolio.

Outstanding loan balance attributable to Commercial Real Estate Loans portfolio.

Prepayment of loan balance attributable to Commercial Real Estate Loans portfolio.

New origination or draw attributable to Commercial Real Estate Loans portfolio.

Outstanding balance of loans at default attributable to Commercial Real Estate Loans portfolio.

Gross loan charge-offs attributable to Commercial Real Estate Loans portfolio.

Net loan charge-offs attributable to Commercial Real Estate Loans portfolio.

Average loss severity for Commercial Real Estate Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Commercial Real Estate Loans portfolio.

Credit loss expense attributable to Commercial Real Estate Loans portfolio.

Outstanding loan balance attributable to Commercial Non-Real Estate Loans portfolio.

Prepayment of loan balance attributable to Commercial Non-Real Estate Loans portfolio.

New origination or draw attributable to Commercial Non-Real Estate Loans portfolio.

Outstanding balance of loans at default attributable to Commercial Non-Real Estate Loans portfolio.

Gross loan charge-offs attributable to Commercial Non-Real Estate Loans portfolio.

Net loan charge-offs attributable to Commercial Non-Real Estate Loans portfolio.

Average loss severity for Commercial Non-Real Estate Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Commercial Non-Real Estate Loans portfolio.

Credit loss expense attributable to Commercial Non-Real Estate Loans portfolio.

Outstanding loan balance attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD37 and LD46.

Prepayment of loan balance attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD38 and LD47.

New origination or draw attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD39 and LD48.

Outstanding balance of loans at default attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD40 and LD49.

Gross loan charge-offs attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD41 and LD50.

Net loan charge-offs attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD42 and LD51.

Average loss severity for Other Consumer Loans (Total) portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries. Should equal aggregate of Other Unsecured Consumer Loans portfolios (LD43) and Other Secured Consumer Loans (LD52).

Allowance for loan losses attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD44 and LD53.

Credit loss expense attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD45 and LD54.

Outstanding loan balance attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD64 and LD73.

Prepayment of loan balance attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD65 and LD74.

New origination or draw attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD66 and LD75.

Outstanding balance of loans at default attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD67 and LD76.

Gross loan charge-offs attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD68 and LD77.

Net loan charge-offs attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD69 and LD78.

Average loss severity for Commercial Loans (Total) portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries. Should equal aggregate of Commercial Real Estate Loans (LD70) and Commercial Non-Real Estate Loans portfolios (LD79).

Allowance for loan losses attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD71 and LD80.

Credit loss expense attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD72 and LD81.

Outstanding loan balance attributable to all loan portfolios. Should equal the sum of Loan Details Items LD1, LD10, LD19, LD28, LD55, LD82, LD91. Also should equal Balance Sheet Item BS9.

Prepayment of loan balance attributable to all loan portfolios. Should equal sum of Loan Detail Items LD2, LD11, LD20, LD29, LD56, LD83, LD92.

New origination or draw attributable to all loan portfolios. Should equal sum of Loan Detail Items LD3, LD12, LD21, LD30, LD57, LD84, LD93.

Outstanding balance of loans at default attributable to all loan portfolios. Should equal sum of Loan Detail Items LD4, LD13, LD22, LD31, LD58, LD85, LD94.

Gross loan charge-offs attributable to all loan portfolios. Should equal sum of Loan Detail Items LD5, LD14, LD23, LD32, LD59, LD86, LD95.

Net loan charge-offs attributable to all loan portfolios. Should equal sum of Loan Detail Items LD6, LD15, LD24, LD33, LD60, LD87, LD96.

Average loss severity for all loan portfolios. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries. Should reflect aggregate value calculated across all portfolios.

Allowance for loan losses attributable to all loan portfolios. Should equal sum of Loan Detail Items LD8, LD17, LD26, LD35, LD62, LD89, LD98. Equals Balance Sheet Item BS10, but reported with a positive sign in the Loan Details worksheet.

Credit loss expense attributable to all loan portfolios. Should equal sum of Loan Detail Items LD9, LD18, LD27, LD36, LD63, LD90, LD99. Also should equal Income Statement Item IS25.

Outstanding balance of cash and cash equivalents. Include time deposits in commercial banks, S&Ls, savings banks and other deposits. Should equal Balance Sheet Item BS1.

Total of investment security assets and any other investments not included in the cash and cash equivalents category. Should be equal to the sum of all individual investment components reported in Investments and Derivatives Items ID3-ID9. Should also equal investments reported in Balance Sheet Item BS2.

Outstanding balance of US government securities. Outstanding balance of agency securities. Outstanding balance of agency related securities. Outstanding balance of non-agency related securities. Outstanding balance of corporate bonds. Outstanding balance of asset-backed securities. Outstanding balance of all other investments not reported in one of the other line items. Notional balance of all interest rate derivatives. Notional balance of all interest rate options. Notional balance of all interest rate swaps. Notional balance of all interest rate futures. Notional balance of all other interest rate derivatives. Notional balance of all loan pipeline management derivatives. Notional balance of all European equity call options. Notional balance of all other derivatives. Fair value of all interest rate derivatives. Fair value of all interest rate options.

Fair value of all interest rate swaps.

Fair value of all interest rate futures.

Fair value of all other interest rate derivatives.

Fair value of all loan pipeline management derivatives.

Fair value of all European equity call options.

Fair value of all other derivative instruments outstanding.

Provide the level value of the assumed pricing for Cash and Cash Equivalents

Provide the level value of the assumed pricing for US Government Securities

Provide the level value of the assumed pricing for Agency Securities

Provide the level value of the assumed pricing for Agency Mortgage Related Securities

Provide the level value of the assumed pricing for Non-agency Mortgage Related Securities

Provide the level value of the assumed pricing for Corporate Bonds

Provide the level value of the assumed pricing for Asset-backed Securities

Provide the level value of the assumed pricing for Other Securities.

Provide the level value of the assumed pricing for 1st Mortgage Loans.

Provide the level value of the assumed pricing for Fixed Rate 1st Mortgage Loans.

Provide the level value of the assumed pricing for Variable Rate 1st Mortgage Loans.

Provide the level value of the assumed pricing for Auto Loans (New & Used Car Only).

Provide the level value of the assumed pricing for Credit Card Loans.

Provide the level value of the assumed pricing for HE and HELOC.

Provide the level value of the assumed pricing for Other Consumer Loans.

Provide the level value of the assumed pricing for Other Secured Consumer Loans.

Provide the level value of the assumed pricing for Other Unsecured Consumer Loans.

Provide the level value of the assumed pricing for Commercial Loans.

Provide the level value of the assumed pricing for Commercial Real Estate Loans.

Provide the level value of the assumed pricing for Commercial Non-Real Estate Loans.

Provide the level value of the assumed pricing for Student Loans.

Provide the level value of the assumed pricing for Borrowed Money.

Provide the level value of the assumed pricing for Share Drafts.

Provide the level value of the assumed pricing for Regular Shares.

Provide the level value of the assumed pricing for Money Market Shares.

Provide the level value of the assumed pricing for Share Certificates.

Provide the level value of the assumed pricing for IRA/KEOGH Accounts.

Provide the level value of the assumed pricing for Other Shares and Deposits.