

DFAST-14A OpsRisk Schedule Cover Sheet

In addition to providing the name, RSSD ID, and charter ID of your institution on this cover sheet, all firms are expected to complete the following two tabs in this workbook: *OpRisk Historical Capital* and *Annual Legal Reserves*.

Please see the *Dodd-Frank Act Stress Testing (DFAST) Reporting Instructions* for additional guidance on completing these worksheets.

Institution Name:

RSSD ID:

Submission Date (MM/DD/YYYY):

OCC Charter ID:

| Covered Institution Legal Reserves Reporting Worksheet | | | | | | | | | | | | | | | | |
|---|--|--|---|--|--|-----------------------|-----------------------|-----------------------|----------|--|----------|--|----------|--|----------|--|
| Section 2 - Annual Reporting of Legal Reserves | | | | | | | | | | | | | | | | |
| <p>a. For each year in the chart below, report the total dollar value of the bank’s legal reserve balance, representing the total legal reserve balance that was included on the institution’s financial statements for the as-of quarter. The covered institution’s initial submission should contain annual legal reserve balances from Q4 of the as-of reporting quarter as well as Q4 from the prior four years.</p> | | | | | | | | | | | | | | | | |
| Total Legal Reserves: | <table><tr><th colspan="2">Total Legal Reserve Balance</th></tr><tr><th>Year</th><th>\$ Balance (Millions)</th></tr><tr><td>As-of Q4</td><td></td></tr><tr><td>Q4 - HY1</td><td></td></tr><tr><td>Q4 - HY2</td><td></td></tr><tr><td>Q4 - HY3</td><td></td></tr><tr><td>Q4 - HY4</td><td></td></tr></table> | | Total Legal Reserve Balance | | Year | \$ Balance (Millions) | As-of Q4 | | Q4 - HY1 | | Q4 - HY2 | | Q4 - HY3 | | Q4 - HY4 | |
| Total Legal Reserve Balance | | | | | | | | | | | | | | | | |
| Year | \$ Balance (Millions) | | | | | | | | | | | | | | | |
| As-of Q4 | | | | | | | | | | | | | | | | |
| Q4 - HY1 | | | | | | | | | | | | | | | | |
| Q4 - HY2 | | | | | | | | | | | | | | | | |
| Q4 - HY3 | | | | | | | | | | | | | | | | |
| Q4 - HY4 | | | | | | | | | | | | | | | | |
| <p>b. Legal Reserves Pertaining to Repurchase Litigation (Voluntary): For the as-of quarter, on a voluntary basis, report the total dollar value of the institution’s legal reserves pertaining to repurchase litigation which was included on the institution’s financial statements as part of the total legal reserve for the as-of quarter. Also please report the subset of this amount which is related only to contractual Representation and Warranty (R&W) claims (excluding any amounts set aside for damages, penalties, etc).</p> | | | | | | | | | | | | | | | | |
| Voluntary Reporting of Legal Reserves Pertaining to Repurchase Litigation: | <table><tr><th colspan="2">Total Repurchase Litigation Reserve Balance</th><th>Repurchase Litigation Reserve Balance related only to contractual R&W claims</th></tr><tr><th>As of Quarter</th><th>\$ Balance (Millions)</th><th>\$ Balance (Millions)</th></tr><tr><td>Q4</td><td></td><td></td></tr></table> | | Total Repurchase Litigation Reserve Balance | | Repurchase Litigation Reserve Balance related only to contractual R&W claims | As of Quarter | \$ Balance (Millions) | \$ Balance (Millions) | Q4 | | | | | | | |
| Total Repurchase Litigation Reserve Balance | | Repurchase Litigation Reserve Balance related only to contractual R&W claims | | | | | | | | | | | | | | |
| As of Quarter | \$ Balance (Millions) | \$ Balance (Millions) | | | | | | | | | | | | | | |
| Q4 | | | | | | | | | | | | | | | | |

List all material operational risks identified within the firm, the line of business:

| Material Risk Number | Material Operational Risk Name |
|----------------------|--|
| | <i>Material Operational Risks included in the firm's loss projections:</i> |
| 1 | |
| 2 | |
| 3 | |
| 4 | |
| 5 | |
| | <i>Material Operational Risks excluded from the firm's loss projections:</i> |
| 1 | |
| 2 | |
| 3 | |
| 4 | |
| 5 | |

Material Risk Identification

s in which each risk appears and the loss projection amount for each risk/risk segment combination. Add additic

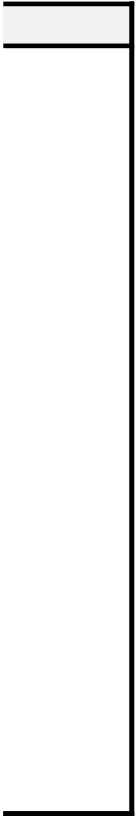
| Brief Description of Material Operational Risk | Business Lines(s) or Bank-wide |
|--|--------------------------------|
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onal rows when necessary.

| Loss Estimation Mehodology(ies) | Bank Baseline Projection Amount - 9 quarter loss projection | Bank Stress Projection Amount - 9 quarter loss projection |
|------------------------------------|--|--|
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| | |
| Scenario Number | |
| 1 | |
| 2 | |
| 3 | |
| 4 | |
| 5 | |
| 6 | |
| T1 | |
| T2 | |
| | |

| |
|-----------------------------------|
| Operational Risk Scenarios |
|-----------------------------------|

Firm name:

| Operational Risk Scenario Name |
|---|
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| |
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| |
| |
| Percentage of operational loss estimates generated using scenarios |
| Total number of operational risk scenarios used in loss projections |

| Operational Risk Bank Baseline 9 Quarter Projection (\$MM) | Operational Risk Bank Stress 9 Quarter Projection (\$MM) |
|--|--|
| 0 | 0 |
| 0 | 0 |
| 0 | 0 |
| 0 | 0 |
| 0 | 0 |
| 0 | 0 |
| 0 | 0 |
| % | % |
| 0 | 0 |