

DFAST-14A Summary Schedule Cover Sheet

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

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

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

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

Please do not change the structure of this workbook.

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

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

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

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

Baseline

Bank Income Statement

[illegible]

Bank Income Statement

[illegible]

Bank Income Statement

[illegible]

Bank Income Statement

[illegible]

Balance Sheet Worksheet: XYZ in Baseline

		Projected in \$Millions								
Item		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
INTANGIBLES										
113	Goodwill									
114	Mortgage Servicing Rights									
115	Not Applicable									
116	All Other Identifiable Intangible Assets									
117	Total Intangible Assets									
OTHER										
118	Cash and cash equivalent									
119	Federal funds sold									
120	Securities purchased under agreements to resell (4)									
121	Premises and Fixed Assets									
122	OREO									
123	Commercial									
124	Residential									
125	Farmland									
126	Collateral Underlying Operating Leases for Which the Bank is the Lessor (5)									
127	Autos									
128	Other									
129	Other Assets (6)									
130	Total Other									
131	TOTAL ASSETS									
Liabilities										
132	Deposits in domestic offices									
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs									
134	Deposits									
135	Federal funds purchased and securities sold under agreements to repurchase									
136	Trading Liabilities									
137	Other Borrowed Money									
138	Subordinated Notes and Debentures									
139	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities									
140	Other Liabilities									
141	Memo: Allowance for off-balance sheet credit exposures									
142	Total Liabilities									
Equity Capital										

Balance Sheet Worksheet: XYZ in Baseline

		Projected in \$Millions								
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									
<p>The following cells provide checks of the internal consistency of the projected schedules. Please ensure that these cells are all "TRUE" before the worksheet is submitted.</p> <p>Balance Sheet</p>										

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.

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Item		Actual in \$Millions	Projected in \$Millions									Sums in \$Millions			
		As of Date	Adjusted Starting Value (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
121	Other issuance of common stock														
122	Total issuance of common stock														
123	Share repurchases to offset issuance for employee compensation														
124	Other share repurchase														
125	Total share repurchases														
Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital															
126	Outstanding trust preferred securities														
127	Trust preferred securities included in Item 49														
Capital Buffers and Ratios *THIS SECTION IS NOT COLLECTED BY THE OCC IN 2022 DFAST REPORTING YEAR															
128	Not Collected by the OCC														
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														
135	Not Collected by the OCC														
136	Not Collected by the OCC														
137	Not Collected by the OCC														
138	Not Collected by the OCC														
139	Not Collected by the OCC														
140	Not Collected by the OCC														
141	Not Collected by the OCC														
142	Not Collected by the OCC														
143	Not Collected by the OCC														
144	Not Collected by the OCC														
145	Not Collected by the OCC														
145(a)	Not Collected by the OCC														
145(b)	Not Collected by the OCC														
146	Not Collected by the OCC														
146(a)	Not Collected by the OCC														
146(b)	Not Collected by the OCC														
Memoranda															
*Please break out and explain below other adjustments to equity capital:															
147															

Capital Worksheet (DFAST): XYZ in Baseline

Item	Actual in \$Millions	Projected in \$Millions										Sums in \$Millions		
	As of Date	Adjusted Starting Value (1)	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1 - PQ 4	PQ 5 - PQ 8	9-Quarter
***Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus and minority interest in subsidiaries. Specifically, non-common elements must include the following items captured in the Call Report: Schedule RC, line item 23 net of Schedule RC-R, line item 5; and Schedule RC-R, line item 6.														
****The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 112 as follows:														
148	Taxes paid during the fiscal year ended two years ago, assuming that fiscal years align with calendar years													
149	Taxes paid during the fiscal year ended one year ago, assuming that fiscal years align with calendar years													
150	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):														
151														

Standardized RWA Worksheet: XYZ in Baseline

	Notes	Actual in \$Millions as of date	PQ 1	PQ 2	PQ 3	Projected in \$Millions					PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
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															
2b	Securities: Available-for-sale and equity securities with readily determinable fair values not held 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 through 8d)																

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

11 Financial standby letters of credit

12 Performance standby letters of credit and transaction related contingent items

13 Commercial and similar letters of credit with an original maturity of one year or less

14 Retained recourse on small business obligations sold with recourse

15 Repo-style transactions

16 All other off-balance sheet liabilities

17a Unused commitments: Original maturity of one year or less, excluding ABCP conduits

17b Unused commitments: Original maturity of one year or less to ABCP

17c Unused commitments: Original maturity exceeding one year

18 Unconditionally cancelable commitments

19 Over-the-counter derivatives

20 Centrally cleared derivatives

21 Unsettled transactions (failed trades)

22 RWA for Assets, Derivatives and Off-Balance-Sheet Asset Categories (sum of items 9 through 21)

23 RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold

Market Risk

24 Value-at-risk(VaR)-based capital requirement

25 Stressed VaR-based capital requirement

26 Debt Positions

27 Equity Positions

Capital requirements for securitization positions using the SSFA or applying a specific risk-weighting factor of 1250 percent

29 Standardized measure of specific risk add-ons (sum of items 26, 27, and 28)

30 Incremental risk capital requirement

31 Modeled comprehensive risk measure

32 Standardized measure of specific risk add-ons for net long correlation trading positions

33 Standardized measure of specific risk add-ons for net short correlation trading positions

34 Standardized measure of specific risk add-ons (greater of item 32 or 33)

35 Surcharge for modeled correlation trading positions (Item 34 multiplied by 0.08)

36 Comprehensive risk capital measure requirement

37 Capital requirement for all de minimis exposures

38 Additional capital requirement

39 Sum of item 37 and 38

40 Standardized market risk-weighted assets

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

42 LESS: Excess allowance for loan and lease losses

43 LESS: Allocated transfer risk reserve

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

Memoranda Items -- Derivatives

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

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

47a Interest rate

47b Foreign exchange rate and gold

47c Credit (investment grade reference asset)

47d Credit (non-investment grade reference asset)

47e Equity

47f Precious metals (except gold)

47g Other

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

49a Interest rate

49b Foreign exchange rate and gold

49c Credit (investment grade reference asset)

49d Credit (non-investment grade reference asset)

49e Equity

49f Precious metals (except gold)

49g Other

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 *High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio* and *Projected OTTI for AFS and HTM Securities by Portfolio*. Institutions that have adopted ASU 2016-13 should report sub-schedules *Expected Credit Loss and Provision for Credit Loss - HTM Securities* and *Expected Credit Loss and Provision for Credit Loss - AFS Securities*.

Please complete the unshaded cells in the table provided.

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

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

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

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

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

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

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

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

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

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

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

Projected OCI and Fair Value for AFS Securities

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

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

* For Other AFS securities, please provide name of security in the following column

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.

		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.)?
	AFS and HTM Securities		
1	Agency MBS		
2	Auction Rate Securities		
3	CDO		
4	CLO		
5	CMBS		
6	Common Stock (Equity)		
7	Auto ABS		
8	Credit Card ABS		
9	Student Loan ABS		
10	Other ABS (excl HEL ABS)		
11	Corporate Bond		
12	Covered Bond		
13	Domestic Non-Agency RMBS (incl HEL ABS)		
14	Foreign RMBS		
15	Municipal Bond		
16	Mutual Fund		
17	Preferred Stock (Equity)		
18	Sovereign Bond		
19	US Treasuries & Agencies		
20	Other*		

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

Expected Credit Loss and Provision for Credit Loss - HTM Securities

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

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

Note

(1) Please provide name of security type in row 18 above (currently labeled 'other'). Please add additional rows if necessary. If adding additional rows, please ensure the total is correctly calculated.

Expected Credit Loss and Provision for Credit Loss - HTM Secu

[illegible]

are that grand totals sum appropriately.

Prerequisites: XYZ in Baseline

PQ7		PQ8		PQ9	
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.

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

Note

(1) Please do not include Expected lifetime loss for 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 Floor¹	Provision for Credit Loss	Projected Amortized Cost	Expected Credit Loss Before Applying the Fair Value Floor¹	Provision for Credit Loss	Projected Amortized Cost

totals sum appropriately.

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

[illegible]

[illegible]

PQ9		
Projected Amortized Cost	Expected Credit Loss Before Applying the Fair Value Floor¹	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) Trading	(B) CVA Hedges	(C) Total
1	<u>Equity</u>			
1A	Delta/Gamma			
1B	Vega			
1C	Dividends			
1D	Correlation			
1E	Vanna (dVega / dSpot)			
1F	Volgamma (dVega / dVol)			
1G	Skew (moneyness)			
1H	Higher order			
1I	Other (Please describe in documentation)			
2	<u>FX</u>			
2A	Delta/Gamma			
2B	Vega			
2C	Higher order			
2D	Other (Please describe in documentation)			
3	<u>Rates</u>			
3A	Delta/Gamma			
3B	Vega			
3C	Swap Spreads			
3D	Basis Spreads			
3E	Cross Currency Basis			
3F	Inflation			
3G	High Order			
3H	Other (Please describe in documentation)			
4	<u>Commodities</u>			
4A	Oil Products			
4B	Natural Gas			
4C	Power			
4D	Emissions			
4E	Coal			
4F	Dry Freight			
4G	Structured Products			
4H	Precious Metals			
4I	Base Metals			
4J	Ags & Softs			
4K	Indices			
4L	High Order			
4M	Other (Please describe in documentation)			
5	<u>Securitized Products</u>			
5A	Non-Agency RMBS (exclude Whole Loans)			
5B	Residential Whole Loans			
5C	ABS			
5D	CMBS (exclude Whole Loans)			
5E	CRE Whole Loans			
5F	Corporate CDO/CLO			
5G	Warehouse			
5H	Agencies			

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

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

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

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

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

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

Counterparty Risk Worksheet: XYZ in Baseline

\$Millions
Losses should be reported as a positive value.

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

Op Risk Scenario Input Worksheet: XYZ in Baseline

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

[illegible]

Note: Please add more rows if needed.

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

14Q	Debit Interchange - Gross							
14R	Other (22)							
14S	Other Retail and Small Business Lending							
14T	International Retail and Small Business (16)							
15	Commercial Lending							
16	Investment Banking							
16A	Advisory							
16B	Equity Capital Markets							
16C	Debt Capital Markets							
16D	Syndicated / Corporate Lending							
17	Merchant Banking / Private Equity							
17A	Net Investment Mark-to-Market							
17B	Management Fees							
17C	Other							
18	Sales and Trading							
18A	Equities							
18B	Commission and Fees							
18C	Other (23)							
18D	Fixed Income							
18E	Rates							
18F	Credit							
18G	Other							
18H	Commodities							
18I	Commission and Fees							
18J	Other							
18K	Prime Brokerage							
18L	Commission and Fees							
18M	Other							
19	Investment Management							
19A	Asset Management							
19B	Wealth Management / Private Banking							
20	Investment Services							
20A	Asset Servicing							
20B	Securities Lending							
20C	Other							
20D	Issuer Services							
20E	Other							
21	Treasury Services							
22	Insurance Services							
23	Retirement / Corporate Benefits Products							
24	Corporate / Other							
25	Optional Immaterial Business Segments (7)							

26	Total Non-Interest Income (2) (26)	
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27	Total Revenues	
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Non Interest Expense:								
28	Compensation Expense							
28A	Salary (14)							
28B	Benefits (14)							
28C	Commissions (6)							
28D	Stock Based Compensation							
28E	Cash Variable Pay							
29	Operational Risk Expense (8)							

30	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12)								
31	Professional and Outside Services Expenses (13)								
32	Expenses of Premises and Fixed Assets								
33	Amortization Expense and Impairment Losses for Other Intangible Assets								
34	Marketing Expense								
34A	Domestic Credit and Charge Card Marketing Expense (10)(15)(17)								
34B	Other								
35	Other Real Estate Owned Expense								
36	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 141 (RCFDB557) in Balance Sheet)								
37	Other Non-Interest Expense (4)								
38	Total Non-Interest Expense (3)								
39	Projected PPNR (5)								
40	Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27)								
41	Goodwill Impairment								
42	Loss resulting from trading shock exercise (if applicable) (24) (25)								

Footnotes to the PPNR Projections Worksheet

- (1)

Amount should equal item 49 of the PPNR NII Worksheet, if completed.
- (2)

Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 40.
- (3)

Excludes Goodwill Impairment included in item 41.
- (4)

Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are reported without further breakout:

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

- (5)

By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 40-41.
- (6)

Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.
- (7)

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

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

(9) List segments from which item was excluded:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(25) List segments from which item was excluded:

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

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

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

Net Interest Income agrees between worksheets

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

PPNR Net Interest Income Worksheet: XYZ in Baseline

[illegible]

Average Rates Earned (%) (9)								
18	First Lien Residential Mortgages (in Domestic Offices)							
19	Second / Junior Lien Residential Mortgages (in Domestic Offices)							
19A	Closed-End Junior Liens							
19B	HELOCs							
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								

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

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

42A	Non-Interest-Bearing Demand (8)							
42B	Money Market Accounts							
42C	Savings							
	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other							
42D	Transaction Accounts							
42E	Time Deposits							
43	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	
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49	Total Net Interest Income (4)	
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Footnotes to the *Net Interest Income Worksheet*

(1)	Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impaired loans.	
(2)	Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such that no more than 5% of total Average Asset Balances are reported without a further breakout.	
N2a		(see values in row below)
N2b		
N2c		(see values in row below)
N2d		
N2e		(see values in row below)
N2f		
N2g		(see values in row below)
N2h		
N2i		(see values in row below)
N2j		
(3)	Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balances such that no more than 5% of total Liability Balances are reported without a further breakout.	
N3a		(see values in row below)
N3b		
N3c		(see values in row below)
N3d		
N3e		(see values in row below)
N3f		

