OCC DFAST-14A Company Variables Cover Sheet
In addition to providing the name and RSSD ID of your institution on this cover sheet, all firms are expected to complete the following four tabs in this workbook: <i>Scenario Variable Definitions, DFAST Baseline Scenario, DFAST Adverse Scenario,</i> and DFAST Severely Adverse <i>Scenario</i> . If the firm so chooses, it can provide additional stress scenarios on additional tabs.
Please see the Tab Instructions for additional guidance on completing these worksheets.
Institution Name:
RSSD ID:
Date of Data Submission:

# Instructions for the OCC DFAST-14A Company Variables Template

These instructions provide guidance for reporting the variables used in the firm-defined macroeconomic scenarios underlying the projections of losses, revenue, and capital. These scenarios include the DFAST baseline scenario, DFAST adverse scenario, and the DFAST severely adverse scenario, as well as, any additional scenarios generated by the firm or supplied by the OCC. (Additional Scenario #1; Additional Scenario #2; etc.)

The template consists of three worksheets that each firm must complete. Additional worksheets are provided if the firm generated additional variables for additional scenarios beyond the OCC supplied scenarios. The worksheets in the template are:

<u>Scenario Variable Definitions</u>: This worksheet should be used to list and define any additional variables included in the firm's execution of the DFAST stress scenarios, as well as, any additional firm scenarios reported.

- --The worksheet provides space for the baseline scenario, adverse scenario, and severely adverse scenario, as well as, space for an additional scenario. If no additional variables are used, then this section of the worksheet may be left blank. If no additional firm developed scenarios are provided, then this section of the worksheet may be left blank. If one or more additional scenarios are provided, then a section should be created for each additional scenario and labeled accordingly (Additional Scenario #1; Additional Scenario #2; etc.)
  - --For each scenario, list the variables included in the scenario in the column titled "Variable Name."
  - --Variable definitions should be provided in the column titled "Variable Definition." Variable definitions should include a description of the variable (e.g., "Real GDP") and the denomination and/or frequency of the variable (e.g., "Billions of 2005 dollars" or "in percent, average of monthly values").
  - --For convenience, the worksheet provides space for 10 variables per scenario, but any number of variables may be reported, depending on the variables actually used in the scenario. Extra lines may be created as needed. The same variables do not necessarily have to be included in each scenario.
  - --Firms should include all economic and financial market variables that were important in projecting results, including those that affect only a subset of portfolios or positions. For example, if asset prices had a meaningful impact, the assumed level of the equity market and interest rates should be included, or if bankruptcy filings affect credit card loss estimates, then the assumed levels of these should be reported.
  - -- Firms should also include any variables capturing regional or local economic or asset value conditions, such as regional unemployment rates or housing prices, if these were used in the projections.
  - -- Firms should include historical data, as well as projections, for any macroeconomic, regional, local, or financial market variables that are not generally available. Historical data for these variables can be included in a separate worksheet.

<u>**DFAST Baseline Scenario:**</u> This worksheet should be used to report the values of any additional variables generated for the baseline scenario.

<u>**DFAST Adverse Scenario:**</u> This worksheet should be used to report the values of any additional variables generated for the adverse scenario.

**<u>DFAST Severely Adverse Scenario</u>**: This worksheet should be used to report the values of the variables included in the severely adverse scenario.

<u>Additional Scenario #1/#2/etc.</u>: These worksheets should be used to report the values of the variables included in any additional scenarios.

--Please create a separate worksheet (tab) for each additional scenario. Name the worksheets "Additional Scenario #1;" "Additional Scenario #2;" etc.

**All Scenarios:** The following applies to all of the Scenario tabs:

- --The variables should be the same (and have the same names) as the variables listed in the corresponding sections of the *Scenario Variable Definitions* Worksheet.
- --List quarterly values for the variables starting with the last realized value (3Q 2012) through the end of the forecast horizon (4Q 2014).

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--Please enter all variables as levels rather than as changes or growth rates (for instance, the dollar value of real GDP rather than the GDP growth rate).

DFAST Baseline Scenario (additional variables used beyond those supplied,

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8 9		
10		
	DFAST Adverse Scenario (addition	al variables used beyond those supplied,
Variable	•	
Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6 7		
8		
9		
10		
	DFAST Severely Adverse Scen	nario (variables not included above)
Variable		
Number	Variable Name	Variable Definition
1		
2		
3 4		
<i>4</i> 5		
6		
7		
8		
9		
10		
	Additional Scenario #1	(variables not included above)
Variable		
Number	Variable Name	Variable Definition
1 2		
3		
4		
5		
6		
7		
8		
9		
10		

	Actual					Projected				
Variable Name	3Q 2012	4Q 2012	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014

	Actual					Projected				
Variable Name	3Q 2012	4Q 2012	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014

	Actual					Projected				
Variable Name	3Q 2012	4Q 2012	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014

	Actual					Projected				
Variable Name	3Q 2012	4Q 2012	1Q 2013	2Q 2013	3Q 2013	4Q 2013	1Q 2014	2Q 2014	3Q 2014	4Q 2014

## **Summary Submission Cover Sheet**

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

Banks should complete all relevant cells in the corresponding worksheets, including this cover page. Banks 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 XXXXX@occ.treas.gov.

Institution Name:		XYZ
OCC Charter ID:	#####	
Source:	Bank	
Current Year:	2012	(Enter appropriate year)
Planning Horizon Year 1:	2013	
Planning Horizon Year 2:	2014	
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 Worksheet: XYZ in Baseline

	Motor	Actual in \$Millions	04 2042	01 2012	03 3043		cted in \$Millio		03.3044	03 301 4	04.3014	2012	Sums in \$Million	
	Notes	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Qu
ACCRUAL LOAN LOSSES														
Real Estate Loans (in Domestic Offices) First Lien Mortgages	Sum of items 2, 5, 8, and 14 Sum of items 3 and 4		-	-		-	-	-	-	-	-	-		
First Lien Mortgages	Sum of Remo S and 4		-				-			-		-		
First Lien HELOAN			-			-	-			-	-	-		
Second / Junior Lien Mortgages	Sum of items 6 and 7		-		-	-	-	-	-	-	-	-		
Closed-End Junior Liens			-			-	-	-	-	-	-	-		
HELOCS CRE Loans	Sum of items 9, 10, and 11		-			-	-	-	-	-	-	-		_
Construction	Sum of items 9, 10, and 11		-		-		•		-	•	-			_
Multifamily												-	-	_
Nonfarm, Non-residential	Sum of items 12 and 13		-		-	-		-	-	-	-	- 1	-	
Owner-Occupied												-	-	
Non-Owner-Occupied												-	-	
Loans Secured by Farmland												-	-	4
Real Estate Loans (Not in Domestic Offices)	Sum of items 16, 17, 18, and 24			-	-	-	-	-	-		-	-	-	
First Lien Mortgages Second / Junior Lien Mortgages			-						-		-	-	-	
CRE Loans	Sum of items 19, 20, and 21					-			-		-	-		
Construction	, ,											-		
Multifamily												-		
Nonfarm, Non-residential	Sum of items 22 and 23		-		-	-		-	-	-	-	-	-	
Owner-Occupied												-	-	
Non-Owner-Occupied												-	-	
Loans Secured by Farmland												-		4
C&I Loans	Sum of items 26 to 29		-			-	-	-	-	-	-	-		
C&I Graded Small Rusiness (Scored/Delinguency Managed)						-	-				-	-		
Small Business (Scored/Delinquency Managed) Corporate Card											-	-	-	
Business Card			-				-	-					-	
Credit Cards	Sum of items 31 and 32													
Charge Card			-	-			-			-	-	-	-	
Bank Card			-			-	-	-	-	-	-	-	-	
Other Consumer	Sum of items 34, 35, 36, and 37		-	-	-	-	-	-	-		-	-	-	
Auto Loans			-	-	-	-	-	-	-	-	-	-	-	
Student Loans			-		-	-		-	-	-	-	-		
Other loans backed by securities (non-purpose lending)												-		
Other												-		
Other Loans	Sum of items 39 to 43		-			-	-	-	-	-	-	-		
Loans to Foreign Governments												-		
Agricultural Loans												-		
Loans for purchasing or carrying securities (secured or unsecured)  Loans to Depositories and Other Financial Institutions					-							-	-	+
All Other Loans and Leases	Sum of items 44 and 45				-	-		-	-		-	-	-	
All Other Loans (exclude consumer loans)	Sum of Rems 44 and 45											- /		
All Other Leases												- 1		
Total Loans and Leases	Sum of items 1, 25, 30, 33, and 38		-			-	-		-	-	-	-	-	
DSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR	WALLE OPTION													
Real Estate Loans (in Domestic Offices)	Sum of items 48, 49, 50, and 51		-						-		-	-	-	
First Lien Mortgages	3uiii 0j iteriis 40, 45, 30, uriu 31		-	-	-		-	-	-	-		-		
Second / Junior Lien Mortgages												-		
CRE Loans												-	-	
Loans Secured by Farmland												-	-	
Real Estate Loans (Not in Domestic Offices)	Sum of items 53, 54, and 55		-	-	-	-	-	-	-	-	-	-	-	
Residential Mortgages												-	-	
CRE Loans												-	-	
Loans Secured by Farmland												-		
C&I Loans												-	-	
Credit Cards Other Consumer											-	-		
Other Consumer All Other Loans and Leases											-		-	
Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	Sum of items 47, 52, 56, 57, 58, and 59		-								-			
	. , . , . , . , . , . , ,													
RADING ACCOUNT														
Trading MTM Losses	Item 10 on Trading Worksheet (flipped sign)											-	-	
Trading Incremental Default Losses (Trading IDR)	Item 1 on Counterparty Risk Worksheet											-	-	
Counterparty Credit MTM Losses (CVA losses)	Item 2 on Counterparty Risk Worksheet											-		
Counterparty Incremental Default Losses (CCR IDR)	Item 3 on Counterparty Risk Worksheet											-		
Other CCR losses	Item 4 on Counterparty Risk Worksheet											-		
Total Trading and Counterparty	Sum of items 61, 62, 63, 64, and 65		-			-	-				-	-	-	
THER LOSSES														
podwill impairment	riadc216		-					-	-		-		-	
aluation Adjustment for firm's own debt under fair value option (FVO)	• • • • • • • • • • • • • • • • • • • •		-				-		-			-		
her losses (describe in supporting documentation)												-		
Total Other Losses			-	-	-	-	-		-	-	-	-	-	
tal Losses	Sum of items 46, 60, 66, 67, 68, and 69		-			-	-		-		-		-	
LLOWANCE FOR LOAN and LEASE LOSSES														
ALLL, prior quarter						-	-				-			
Real Estate Loans (in Domestic Offices)	Sum of items 74, 78, and 82										-			
Residential Mortgages	Juli of Relia 7-9, 70, and 02		-	-										
First Lien Mortgages														
Closed-End Junior Liens														
Closed-End Junior Liens			-	-	-	-	-		-		-			
Closed-End Junior Liens HELOCs CRE Loans Construction			-	-	-	-	-	-	-	-	-			
Closed-End Junior Liens HELOCS CRE Loans			-	-	-	-	-	-	-		-			

83	Real Estate Loans (Not in Domestic Offices)	Sum of items 84, 85, and 86		-				-		-			
84	Residential Mortgages	sum of items 64, 65, and 66											
85	CRE Loans												
86	Farmland	6 61 00 00 100											
87 88	C&I Graded	Sum of items 88, 89, and 90	-	-			-	-	-	-			
89	Small Business (Scored/Delinquency Managed)												
90	Corporate and Business Cards												
91	Credit Cards												
92 93	Other Consumer All Other Loans and Leases												
93	Unallocated												
95	Provisions during the quarter	riad4230	-	-	-		-	-	-	-	-	-	-
96	Real Estate Loans (in Domestic Offices)	Sum of items 97, 101, and 105	-	-	-		-	-	-	-	-	-	-
97	Residential Mortgages			-			-	-		-	-	-	-
98 99	First Lien Mortgages Closed-End Junior Liens										-	-	
100	HELOCs										-	-	-
101	CRE Loans			-	-		-	-	-	-	-	-	-
102	Construction										-	-	-
103 104	Multifamily Nonfarm, Non-residential												-
104	Loans Secured by Farmland										-		-
106	Real Estate Loans (Not in Domestic Offices)	Sum of items 107, 108, and 109		-	-		-	-	-	-	-	-	-
107	Residential Mortgages										-	-	-
108	CRE Loans										-	-	-
109 110	Farmland C&I Loans	Sum of items 111, 112, and 113					-	-	-	-	-	-	•
111	C&I Graded	3um oj nems 111, 112, unu 113		-	-	-	-	-	-	-	-		-
112	Small Business (Scored/Delinquency Managed)										-	-	-
113	Corporate and Business Cards										-	-	-
114	Credit Cards										-		-
115 116	Other Consumer All Other Loans and Leases										-	-	-
117	Unallocated										-	-	-
118	Net charge-offs during the quarter	Item 44		-	-		-	-	-	-	-	-	-
119 120	Other ALLL Changes	riadc233 less riad5523					-				-	-	-
	ALLL, current quarter	Items 72, 95, and 119 less item 118 = riad3123		-				-		-			
120													
120	PRE-PROVISION NET REVENUE						-		-				
121	PRE-PROVISION NET REVENUE Net interest income	PPNR Projections Worksheet Item 13	-	-	-		-	-	-	-	-		
121 122	Net interest income Noninterest income	PPNR Projections Worksheet Item 26		-	-		-	-	-	-	•	•	•
121 122 123	Net interest income Noninterest income Noninterest expense	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41	-	-	-				-	-	-	•	-
121 122	Net interest income Noninterest income	PPNR Projections Worksheet Item 26		-	-			:	-	-	-	•	•
121 122 123 124	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue CONDENSED INCOME STATEMENT	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less Item 123	-	-	-					-	•		•
121 122 123 124	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue CONDENSED INCOME STATEMENT Pre-Provision Net Revenue	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less Item 123 Item 124	-	-	-					•			-
121 122 123 124	Net interest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Pre-Provision Net Revenue	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123 Item 124 Item 15 = riad230	-	-	-							-	•
121 122 123 124 125 126 127	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision during the quarter Total Trading and Counterparty Losses	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less Item 123 Item 124 Item 95 = riad230 Item 66	-	-			-			-		•	-
121 122 123 124 125 126 127 128 129	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provisions wing the quarter Total Trading and Counterparty Losses Total Other Losses Total Other Losses	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less Item 123 Item 124 Item 95 = riad230 Item 66 Item 70	-	-			-			-		-	•
121 122 123 124 125 126 127 128 129 130	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision Net Revenue Provision Net Revenue Provision Stating the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S Items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI)	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123 Item 124 Item 95 = riad230 Item 66 Item 70 riad3196	-	-			-			-	-	-	-
121 122 123 124 125 126 127 128 129 130	Net interest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Pre-Provision Net Revenue Provision Starte Menue Total Trading and Counterparty Losses Total Other Losses Other I/S Items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI)	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123 Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3221		-						-			-
121 122 123 124 125 126 127 128 129 130	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision Net Revenue Provision Net Revenue Provision Stating the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S Items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI)	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less Item 123 Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, Iess Items 126, 127, and 128		-						-		-	-
121 122 123 124 125 126 127 128 129 130 131	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision Net Revenue Provisions during the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less Item 123 Item 124 Item 125 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, less Items 126, 127, and 128 =riaad301		-						-		-	-
121 122 123 124 125 126 127 128 129 130 131 132	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provisions during the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S Items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary Items  Applicable income taxes (foreign and domestic)	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123 Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, less items 126, 127, and 128 =riad4301 riad302		-						-		-	-
121 122 123 124 125 126 127 128 129 130 131	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision Net Revenue Provisions during the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less Item 123 Item 124 Item 125 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, less Items 126, 127, and 128 =riaad301		-						-			
121 122 123 124 125 126 127 128 129 130 131 132	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision Net Revenue Provision Net Revenue Provision Net Revenue Provision Staring the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S Items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less Item 123 Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, less Items 126, 127, and 128 =riad4301 riad302 Item 132 less Item 133 =riad4300		-						-			
121 122 123 124 125 126 127 128 129 130 131 132	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provisions during the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S Items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary Items  Applicable income taxes (foreign and domestic)	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123 Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, less items 126, 127, and 128 =riad4301 riad302		-						-			
121 122 123 124 125 126 127 128 129 130 131 132 133 134	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provisions during the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123 Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, less items 126, 127, and 128 =riad4301 riad302 Item 132 less item 133 =riad4300 riad4320 Sum of Items 134 and 135 = riadg104		-						-			
121 122 123 124 125 126 127 128 129 130 131 131 132 133 134 135 136	Net interest income Noninterest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision Net Revenue Provision Net Revenue Provisions during the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments  Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests Net income (loss) attributable to bank and minority interests	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less Item 123 Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, less Items 126, 127, and 128 =riad4301 riad302 Item 132 less Item 133 =riad4300 riad3220 Sum of Items 134 and 135 = riadg104 riad3120 Sum of Items 134 and 135 = riadg104		-						-			
121 122 123 124 125 126 127 128 129 130 131 132 133 134	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provisions during the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123 Item 195 = riad230 Item 66 Item 70 Item 125, 129, 131, and 130, less items 126, 127, and 128 =riad3321 Sum of items 125, 129, 131, and 130, less items 126, 127, and 128 =riad4301 riad302 Item 132 less item 133 =riad4300 riad4320 Sum of items 134 and 135 = riadg104 riadg103 Item 57 less items 88 = riad4340 (must match item 4 on the Capital		-						-			
121 122 123 124 125 126 127 128 129 130 131 131 132 133 134 135 136	Net interest income Noninterest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision Net Revenue Provision Net Revenue Provisions during the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments  Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests Net income (loss) attributable to bank and minority interests	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less Item 123 Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, less Items 126, 127, and 128 =riad4301 riad302 Item 132 less Item 133 =riad4300 riad3220 Sum of Items 134 and 135 = riadg104 riad3120 Sum of Items 134 and 135 = riadg104		-						-			
121 122 123 124 125 126 127 128 129 130 131 131 132 133 134 135 136	Net interest income Noninterest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision Net Revenue Provision Net Revenue Provisions during the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments  Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests Net income (loss) attributable to bank and minority interests	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123 Item 195 = riad230 Item 66 Item 70 Item 125, 129, 131, and 130, less items 126, 127, and 128 =riad3321 Sum of items 125, 129, 131, and 130, less items 126, 127, and 128 =riad4301 riad302 Item 132 less item 133 =riad4300 riad4320 Sum of items 134 and 135 = riadg104 riadg103 Item 57 less items 88 = riad4340 (must match item 4 on the Capital		-						-			
121 122 123 124 125 126 127 128 129 130 131 132 134 135 136 137	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue Pre-Provision Net Revenue Pre-Provision Net Revenue Provision Staring the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S Items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments  Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to minority interests  Net income (loss) attributable to bank  Effective Tax Rate (%)	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123  Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, less items 126, 127, and 128 =riad4301 riad302 Item 132 less item 133 =riad4300 riad4320 Sum of Items 134 and 135 = riadg104 riadg103 Item 57 less Item 58 = riad4340 (must match Item 4 on the Capital Worksheet)									-		
121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137	Net interest income Noninterest income Noninterest income Noninterest expense Pre-Provision Net Revenue Pre-Provision Net Revenue Provisions Net Revenue Provisions of Marken Pre-Provision Net Revenue Provisions during the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests Net income (loss) attributable to minority interests Net income (loss) attributable to bank  Effective Tax Rate (%)	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123  Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, less items 126, 127, and 128 =riad4301 riad302 Item 132 less item 133 =riad4300 riad4320 Sum of Items 134 and 135 = riadg104 riadg103 Item 57 less Item 58 = riad4340 (must match Item 4 on the Capital Worksheet)									-		
121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138	Net interest income Noninterest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision Net Revenue Provision Net Revenue Provision Suring the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments  Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests Net income (loss) attributable to bank and minority interests Net income (loss) attributable to bank and minority interests Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to pank and minority interests  Net income (loss) attributable to pank and minority interests  Net income (loss) attributable to pank and minority interests  Net income (loss) attributable to pank and minority interests	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123  Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, less items 126, 127, and 128 =riad4301 riad302 Item 132 less item 133 =riad4300 riad4320 Sum of Items 134 and 135 = riadg104 riadg103 Item 57 less Item 58 = riad4340 (must match Item 4 on the Capital Worksheet)									-		
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121 122 123 124 125 126 127 128 129 131 131 132 134 135 136 137 138	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue  Pre-Provision Net Revenue  Pre-Provision Net Revenue Provision Net Revenue Provision Net Revenue Provision Net Revenue Provisions during the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments  Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests Net income (loss) attributable to minority interests Net income (loss) attributable to bank  Effective Tax Rate (%)  REPURCHASE RESERVE/IJABILITY FOR MORTGAGE REPS AND WARRANTIES Reserve, prior quarter Provisions during the quarter	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123  Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of Items 125, 129, 131, and 130, less items 126, 127, and 128 =riad4301 riad302 Item 132 less item 133 =riad4300 riad4320 Sum of Items 134 and 135 = riadg104 riadg103 Item 57 less Item 58 = riad4340 (must match Item 4 on the Capital Worksheet)									-		
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121 122 123 124 125 126 127 128 130 131 132 133 134 135 136 137 138 139	Net interest income Noninterest income Noninterest income Noninterest expense Pre-Provision Net Revenue CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision Net Revenue Provision Net Revenue Provisions during the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S Items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments  Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to minority interests  Net income (loss) attributable to bank  Effective Tax Rate (%)  REPURCHASE RESERVE/LUABILITY FOR MORTGAGE REPS AND WARRANTIES  RESERVE, DITO quarter Provisions during the quarter Net charges during the quarter Net charges during the quarter Reserve, current quarter  LITIGATION RESERVES/LUABILITY SPECIFIC TO SOLD MORTGAGE CLAIMS	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123 Item 124 Item 127 Item 127 Item 126 Item 126 Item 26 Item 27 Irid 3196 Irid 3121 Sum of items 125, 129, 131, and 130, less items 126, 127, and 128 =riad 301 Item 132 less item 133 =riad 4300 Item 132 less item 133 =riad 4300 Item 37 Item 137 less item 138 = riad 4300 Item 137 less item 58 = riad 4300 Item 131 divided by item 134, multiplied by 100									-		
121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139	Net interest income Noninterest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision Net Revenue Provision Net Revenue Provision Suring the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments  Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests Net income (loss) attributable to bank and minority interests Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to minority i	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123 Item 124 Item 127 Item 127 Item 126 Item 126 Item 26 Item 27 Irid 3196 Irid 3121 Sum of items 125, 129, 131, and 130, less items 126, 127, and 128 =riad 301 Item 132 less item 133 =riad 4300 Item 132 less item 133 =riad 4300 Item 37 Item 137 less item 138 = riad 4300 Item 137 less item 58 = riad 4300 Item 131 divided by item 134, multiplied by 100											
121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143	Net interest income Noninterest income Noninterest expense Pre-Provision Net Revenue Pre-Provision Net Revenue Pre-Provision Net Revenue Provision Net Network Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests Net income (loss) attributable to minority interests Net income (loss) attributable to minority interests Net income (loss) attributable to bank  Effective Tax Rate (%) REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES Reserve, prior quarter Provisions during the quarter Net charges during the quarter Reserve, current quarter  LITIGATION RESERVES/LIABILITY SPECIFIC TO SOLO MORTGAGE CLAIMS Reserve, prior quarter Provisions during the quarter Net charges during the quarter	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123 Item 124 Item 95 = riad230 Item 66 Item 70 riad3196 riad3521 Sum of items 125, 129, 131, and 130, less items 126, 127, and 128 =riad4301 riad302 Item 132 less item 133 =riad4300 riad4320 Sum of items 134 and 135 = riadg104 riadg103 Item 512 ites item 58 = riad4340 (must match item 4 on the Copital Worksheet) Item 133 divided by item 134, multiplied by 100									-		
121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139	Net interest income Noninterest income Noninterest income Noninterest expense Pre-Provision Net Revenue  CONDENSED INCOME STATEMENT Pre-Provision Net Revenue Provision Net Revenue Provision Net Revenue Provision Suring the quarter Total Trading and Counterparty Losses Total Other Losses Other I/S items - describe in supporting documentation Realized Gains (Losses) on available-for-sale securities (forecast = OTTI) Realized Gains (Losses) on held-to-maturity securities (forecast = OTTI) Income (loss) before taxes and extraordinary items  Applicable income taxes (foreign and domestic) Income (loss) before extraordinary items and other adjustments  Extraordinary items and other adjustments, net of income taxes Net income (loss) attributable to bank and minority interests Net income (loss) attributable to bank and minority interests Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to bank and minority interests  Net income (loss) attributable to minority i	PPNR Projections Worksheet Item 26 PPNR Projections Worksheet Item 41 Items 121 and 122 less item 123 Item 124 Item 127 Item 127 Item 126 Item 126 Item 26 Item 27 Irid 3196 Irid 3121 Sum of items 125, 129, 131, and 130, less items 126, 127, and 128 =riad 301 Item 132 less item 133 =riad 4300 Item 132 less item 133 =riad 4300 Item 37 Item 137 less item 138 = riad 4300 Item 137 less item 58 = riad 4300 Item 131 divided by item 134, multiplied by 100											

#### Bank Balance Sheet Worksheet: XYZ in Baseline

tem		Notes	Actual in \$Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Pro Q3 2013	jected in \$Millio Q4 2013	ons Q1 2014	Q2 2014	Q3 2014	Q4 20
		Assets										
	<u>SECURITIES</u>											
2	Held to Maturity (HTM)	riad1754 riad1773										
3	Available for Sale (AFS) Total Securities	Sum of items 1 and 2	-	-	-	-	-	-		-		
		•										
	Total Loans and Leases	Com of Home C & 11 and 13										
	Real Estate Loans (in Domestic Offices) First Lien Mortgages	Sum of items 5, 8, 11, and 17 Sum of items 6 and 7 = rcon5367	-	-	-	-	-	-	-	-		
	First Lien Mortgages											
	First Lien HELOAN											
	Second / Junior Lien Mortgages Closed-End Junior Liens	Sum of items 9 and 10 = rcon5368 = rcon5368	-	-	-	-	-	-	-	-		
	HELOCs	= rcon1797										
	CRE Loans	Sum of items 12, 13, and 14	-	-		-	-	-	-	-	-	
	Construction	= sum of rconf158 and rconf159										
	Multifamily Nonfarm, Non-residential	= rcon1460 Sum of items 15 and 16	-	-		-	-					
	Owner-Occupied	= rconf160										
	Non-Owner-Occupied	= rconf161										
	Loans Secured by Farmland	= rcon1420										
	Real Estate Loans (Not in Domestic Offices) First Lien Mortgages	Sum of items 19, 20, 21, and 27	-	-	-	-	-	-	-	-	-	
	Second / Junior Lien Mortgages											
	CRE Loans	Sum of items 22, 23, and 24	-	-	-	-	-	-		-		
	Construction Multifamily											-
	Nonfarm, Non-residential	Sum of items 25 and 26	-	-	-	-	-	-	-	-	-	
	Owner-Occupied											
	Non-Owner-Occupied											
	Loans Secured by Farmland C&I Loans	Sum of items 29 to 32	-	-		-	-		-	-	-	
	C&I Graded	Juni of nema 23 to 32			-							
	Small Business (Scored/Delinquency Managed)											
	Corporate Card Business Card											
	Credit Cards	Sum of items 34 and 35	-		-	-	-	-	-	-		
	Charge Card											
	Bank Card											
	Other Consumer Auto Loans	Sum of items 37, 38, 39, and 40 = rcfdk137	-	-	-	-	-	-		-	-	
	Student Loans	=10,00137										
	Other loans backed by securities (non-purpose lending)											
	Other Other Loans and Leases	Sum of items 42 to 46		-				-				
	Loans to Foreign Governments	= rcfd2081	-	-	-	-	-	-		-		
	Agricultural Loans	= rcfd1590										
	Loans for purchasing or carrying securities (secured or unsecured)  Loans to Depositories and Other Financial Institutions	= rcon1545 = rconb532+ rconb533+ rconb534+ rconb536+ rconb537+ rc	45.									
	All Other Loans and Leases	Sum of items 47 and 48	conjusa -	-	-	-	-	-		-		
	All Other Loans (exclude consumer loans)	= rconj451										
_	All Other Leases Total Loans and Leases	= rconf163 Sum of items 4, 18, 28, 33, 36, and 41		_								
	Total Edition and Editor	3011 0j RC113 4, 10, 20, 33, 30, 010 41										
	ACCRUAL LOANS											
	Real Estate Loans (in Domestic Offices) First Lien Mortgages	Sum of items 51, 54, 57, and 63 Sum of items 52 and 53	-	-	-	-	-	-		-		
	First Lien Mortgages	Sum of Rems 32 and 33	-	-	-	-	-	-	-	-	-	
	First Lien HELOAN		-	-	-	-	-	-	-	-	-	
	Second / Junior Lien Mortgages Closed-End Junior Liens	Sum of items 55 and 56	-	-	-	-	-	-	-	-	-	
	Closed-End Junior Liens HELOCs		-	-	-	-	-	-	-	-	-	
	CRE Loans	Sum of items 58, 59, and 60	-	-	-	-	-	-	-	-	-	
	Construction											
	Multifamily Nonfarm, Non-residential	Sum of items 61 and 62	-	-	-	-	-	-	-	-	-	
	Owner-Occupied											
	Non-Owner-Occupied											
	Loans Secured by Farmland Real Estate Loans (Not in Domestic Offices)	Sum of items 65, 66, 67, and 73	-		-	-	-	-	-	-	-	
	Real Estate Loans (Not in Domestic Offices) First Lien Mortgages	oun of kems 00, 00, 07, and 73	-	-	-	-	-	-	-	-	-	
	Second / Junior Lien Mortgages		-	-	-		-	-		-	-	
	CRE Loans	Sum of items 68, 69, and 70	-	-	-	-	-	-	-	-	-	
	Construction Multifamily		-									+
	Nonfarm, Non-residential	Sum of items 71 and 72	-	-		-	-	-	-	-	-	
	Owner-Occupied											
	Non-Owner-Occupied Loans Secured by Farmland											1
	Loans Secured by Farmland C&I Loans	Sum of items 75 to 78	-		-	-	-		-	-	-	
	C&I Graded											
	Small Business (Scored/Delinquency Managed)		-	-	-	-	-	-	-	-	-	
	Corporate Card Business Card		-	-	-	-	-	-		-	-	
	Credit Cards	Sum of items 80 and 81	-	-	-	-	-	-		-	-	
	Charge Card	•	-	-	-	-	-	-	-	-	-	
	Bank Card	Sum of Home 02 04 05 100	-	-	-	-	-	-	-	-	-	
	Other Consumer Auto Loans	Sum of items 83, 84, 85, and 86	-	-	-	-	-	-	-	-	-	
	Student Loans		-	-	-	-	-	-	-	-	-	
	Other loans backed by securities (non-purpose lending)											
										1		1
	Other	Sum of Home 99 to 02										
		Sum of items 88 to 92	-	-	-	-	-	-		-	-	

90 91	Loans for purchasing or carrying securities (secured or unsecured)  Loans to Depositories and Other Financial Institutions											
91	All Other Loans and Leases	Sum of items 93 and 94	-	-	-			-	-	-		-
93	All Other Loans (exclude consumer loans)											
94 95	All Other Leases Total Loans and Leases	Sum of items 50, 64, 74, 79, 82, and 87										
95	Total Loans and Leases	Sum of items 50, 64, 74, 79, 82, and 87	-	-	-	-	-	-	-	-	-	-
	Loans Held for Sale and Loans Accounted for under the Fair Value Option											
96	Real Estate Loans (in Domestic Offices)	Sum of items 97, 98, 99, and 100	-	-	-	-	-	-	-	-	-	-
97 98	First Lien Mortgages Second / Junior Lien Mortgages	Item 5 less 51 Item 8 less 54	-	-	-	-		-	-	-	-	-
99	CRE Loans	Item 11 less 57	-	-	-		-	-	-	-	-	-
100	Loans Secured by Farmland	Item 17 less 63	-	-	-	-	-		-	-	-	-
101 102	Real Estate Loans (Not in Domestic Offices) Residential Mortgages	Sum of items 102, 103, and 104 Items 19 and 20 less 65 and 66	-	-	-	-	-	-	-	-	-	-
102	CRE Loans	Items 19 and 20 less 65 and 66 Item 21 less 67	-	-	-	-			-	-	-	-
104	Loans Secured by Farmland	Item 27 less 73	-	-	-	-	-		-	-	-	-
105	C&I Loans	Item 28 less 74	-	-	-	-	-	-	-	-	-	-
106 107	Credit Cards Other Consumer	Item 33 less 79 Item 36 less 82	-	-	-	-	-	-	-	-	-	-
108	Other Loans and Leases	Item 41 less 87	-	-	-	-			-	-	-	-
109	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	Sum of items 96, 101, 105, 106, 107, and 108	-	-	-	-	-		-	-	-	-
110	Unearned Income on Loans	rcfd2123			1							
110	Unearned Income on Loans Allowance for Loan and Lease Losses	rcfd2123 rcfd3123	_	_				-	-			-
112	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income											
	and Allowance for Loan and Lease Losses	Item 49 less items 110 and 111 = bhckb529	-	-	-	-	-	-	-	-	-	-
	TRADING											
113	Trading Assets	rcfd3545										
-		<del>-</del>	-		-				-			
114	INTANGIBLES	rcfd3163										
114	Goodwill Mortgage Servicing Rights	rcfd3163 rcfd3164										
116	Purchased Credit Card Relationships and Nonmortgage Servicing Rights	rcfdb026										
117	All Other Identifiable Intangible Assets	rcfd5507										
118	Total Intangible Assets	Sum of items 114 to 117	-	-	-	-		-	-	-	-	-
	PREMISES AND FIXED ASSETS											
119	Collateral underlying leases for which the bank is the lessor			-	-	-	-		-	-	-	-
120	Autos											
121 122	Other Other											
123	Total Premises and Fixed Assets	Sum of items 119 and 122 = bhck2145		-		-	-		-	-	-	-
124	OTHER ORFO	£424E0										
124 125	Commercial	rcfd2150			-	-	-		-	-	-	-
126	Residential											
127 128	Farmland Other Assets											
128	Other Assets	rcfd0081 + rcfd0395 + rcfd0397 + rconb987 + rcfdb989 + rcfd2130 + rcfd3656 + rcfd2160										
129	Total OREO and Other Assets	Sum of items 124 and 128		-	-	-	-		-	-	-	-
130	TOTAL ASSETS	Sum of items 3, 112, 113, 118, and 128 = bhck2170		-	-	-	-	-	-	-	-	-
		Liabilities										
131 132	Deposits Trading Liabilities	rcon6631 + rcon6636 + rcfn6631 + rcfn6636 rcfd3548										
132	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued b	10,000,000										
133	Consolidated Special Purpose Entities											
134 135	Other Liabilities  Memo: Allowance for off-balance sheet credit exposures	rconb993 + rcfdb995 + rcfd3190 +rcfd3200 +rcfd293C rconb557										
136	Total Liabilities	Sum of items 131 to 134 = bhck2948		-					-		-	-
		Equity Capita	al									
137	Perpetual Preferred Stock and Related Surplus	rcfd3838										
138	Common Stock (Par Value)	rcfd3230										
139	Surplus (Exclude All Surplus Related to Preferred Stock)	rcfd3839										
	Retained Earnings	rcfd3632 rcfdb530										
140	Accumulated Other Comprehensive Income (AOCI)	10,0000										
141	Accumulated Other Comprehensive Income (AOCI) Other Equity Capital Components											
141 142	Other Equity Capital Components	rcfda130 Sum of items 137 to 142 = bhck3210 (must equal item 17 of										-
141		rcfda130				-		-	-	-	-	
141 142 143	Other Equity Capital Components  Total BHC Equity Capital	rcfda130 Sum of items 137 to 142 = bhck3210 (must equal item 17 of the HI-A section on the Capital Worksheet)		-	-	-	-	-	-	-	-	
141 142	Other Equity Capital Components	rcfda130 Sum of items 137 to 142 = bhck3210 (must equal item 17 of		-	-	-	-	-	-	-	-	-
141 142 143	Other Equity Capital Components  Total BHC Equity Capital  Noncontrolling (Minority) Interests in Consolidated Subsidiaries	rcfda130 Sum of items 137 to 142 = bhck3210 (must equal item 17 of the Hi-A section on the Capital Worksheet) rcfd3000 Sum of items 143 and 144 = rcfdg105		-	-	-	-	-	-	-	-	-
141 142 143	Other Equity Capital Components  Total BHC Equity Capital  Noncontrolling (Minority) Interests in Consolidated Subsidiaries	rcfda130 Sum of items 137 to 142 = bhck3210 (must equal item 17 of the HI-A section on the Capital Worksheet) rcfd3000		-	-	-	-	-	-	-	-	-
141 142 143	Other Equity Capital Components  Total BHC Equity Capital  Noncontrolling (Minority) Interests in Consolidated Subsidiaries  Total Equity Capital	rcfda130 Sum of item 137 to 142 = bhck3210 (must equal item 17 of the HI-A section on the Capital Worksheet) rcfd3000 Sum of items 143 and 144 = rcfdg105 Other rcfd164 + rcfd165 + rcfd457 + rcfd3819 + rcfd3819		-	-	-	-	-	-	-	-	-
141 142 143	Other Equity Capital Components  Total BHC Equity Capital  Noncontrolling (Minority) Interests in Consolidated Subsidiaries	rcfda130 Sum of items 137 to 142 = bhck32210 (must equal item 17 of the Hi-A section on the Capital Worksheet) rcfd3000 Sum of items 143 and 144 = rcfdg105 Other		-	-	-	-	-	-	-	- 1	-
141 142 143 144 145	Other Equity Capital Components  Total BHC Equity Capital  Noncontrolling (Minority) Interests in Consolidated Subsidiaries  Total Equity Capital	rcfda130 Sum of item 137 to 142 = bhck3210 (must equal item 17 of the HI-A section on the Capital Worksheet) rcfd3000 Sum of items 143 and 144 = rcfdg105 Other rcfd164 + rcfd165 + rcfd457 + rcfd3819 + rcfd3819		-		-	-		-	-	-	-
141 142 143 144 145	Other Equity Capital Components  Total BHC Equity Capital  Noncontrolling (Minority) Interests in Consolidated Subsidiaries  Total Equity Capital	rcfda130 Sum of item 137 to 142 = bhck3210 (must equal item 17 of the HI-A section on the Capital Worksheet) rcfd3000 Sum of items 143 and 144 = rcfdg105 Other rcfd164 + rcfd165 + rcfd457 + rcfd3819 + rcfd3819			-	-	-	-	-	-	-	-
141 142 143 144 145	Other Equity Capital Components  Total BHC Equity Capital  Noncontrolling (Minority) Interests in Consolidated Subsidiaries  Total Equity Capital  Unused Commercial Lending Commitments and Letters of Credit  The following cells provide checks of the internal consistency of the projected schedules.	rcfda130 Sum of items 137 to 142 = bhck3210 (must equal item 17 of the Hi-A section on the Capital Worksheet) rcfd3000 Sum of items 143 and 144 = rcfdg105 Other  rcfd164 + rcfd165 + rcfd457 + rcfdj458 + rcfdj459 + rcfd3819 + rcfd3821 + rcfd3411	heet is submitted		-	-	-	-	-	-		-
141 142 143 144 145	Other Equity Capital Components  Total BHC Equity Capital  Noncontrolling (Minority) Interests in Consolidated Subsidiaries  Total Equity Capital  Unused Commercial Lending Commitments and Letters of Credit  The following cells provide checks of the internal consistency of the projected schedules.  BHC Equity Capital	rcfda130 Sum of items 137 to 142 = bhck3210 (must equal item 17 of the Hi-A section on the Capital Worksheet) rcfd3000 Sum of items 143 and 144 = rcfdg105 Other  rcfd164 + rcfd165 + rcfd457 + rcfdj458 + rcfdj459 + rcfd3819 + rcfd3821 + rcfd3411	heet is submitted TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE
141 142 143 144 145	Other Equity Capital Components  Total BHC Equity Capital  Noncontrolling (Minority) Interests in Consolidated Subsidiaries  Total Equity Capital  Unused Commercial Lending Commitments and Letters of Credit  The following cells provide checks of the internal consistency of the projected schedules.	rcfda130 Sum of items 137 to 142 = bhck3210 (must equal item 17 of the Hi-A section on the Capital Worksheet) rcfd3000 Sum of items 143 and 144 = rcfdg105 Other  rcfd164 + rcfd165 + rcfd457 + rcfdj458 + rcfdj459 + rcfd3819 + rcfd3821 + rcfd3411	heet is submitted		TRUE TRUE	TRUE TRUE	TRUE TRUE	TRUE	TRUE	TRUE TRUE	TRUE	TRUE TRUE

These are line items that appear on the BHC Y9 form but do not have an associated match with the bank Call Report. At this time, the covered institution would not be expected to complete that line item.

Green Line items that appear on the BHC Y9 form but do not have an associated match with the bank Call Report. At this time, the covered institution would not be expected to complete that line item.

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Green Line items that appear on the BHC Y9 form but do not have an associated match with the bank Call Report. At this time, the covered institution would not be expected to complete that line item.

#### Bank Capital Worksheet: XYZ in Baseline

	Notes	Actual in \$Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Pro Q3 2013	jected in \$Millio Q4 2013	ons Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	Sums in \$Millions 2014	s 9-Qu
Schedule HI-A—Changes in Bank Equity Capital  Total bank holding company equity capital most recently reported for the end of previous QUARTER	riad3217										-	-	_	
Effect of changes in accounting principles and corrections of material accounting errors	riadb507											-	-	
Balance end of previous QUARTER as restated (sum of items 1 and 2)	riadb508		-	-	-	-	-	-	-	-	-	-	-	
Net income (loss) attributable to bank holding company	Must match item 138 on the													
	Income Statement Worksheet = riad4340											_		
Sale of perpetual preferred stock (excluding treasury stock transactions):														
Sale of perpetual preferred stock, gross	bhck3577											-	-	
Conversion or retirement of perpetual preferred stock Sale of common stock:	bhck3578											-	-	
Sale of common stock, gross	bhck3579											-		
Conversion or retirement of common stock	bhck3580												:	
Sale of treasury stock	bhck4782											-	-	
Purchase of treasury stock	bhck4783											-	-	
Changes incident to business combinations, net	riad4356											-	-	
Cash dividends declared on preferred stock	riad4470										-	-	-	
Cash dividends declared on common stock Other comprehensive income	riad4460 riadb511										-	-	-	
Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding											<del>                                     </del>	_		
company														
Other adjustments to equity capital (not included above)*	bhck3581											-	-	
Total bank holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items	Must match item 143 on the													
10, 12, 13)	Balance Sheet Worksheet =													
	riad3210					-	-					-		
Schedule HC-R—Regulatory Capital												-	-	
Tier 1 capital														
8 Total bank holding company equity capital 9 Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative	Item 17 =rcfd3210		-		-	-	-		-		-			
value)	rcfd8434		-									-	-	
O Net unrealized loss on available-for-sale equity securities (report loss as a positive value)	rcfda221													
1														
	rcfd4336													
2 Nonqualifying perpetual preferred stock	rcfdb588													
3 Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries	rcfdb589													
4 Qualifying restricted core capital elements (other than cumulative perpetual preferred stock) 5 Qualifying mandatory convertible preferred securities of internationally active bank holding companies	bhckg215													
6 Disallowed goodwill and other disallowed intangible assets	riadb590													
7 Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained														
earnings and is attributable to changes in the bank holding company's own creditworthiness (if a net gain, report as a														
positive value; if a net loss, report as a negative value)	riadf264													
8 Subtotal (sum of items 18, 23, 24, 25, less items 19, 20, 21, 22, 26, 27)	riadc227		-	-	-	-	-	-	-	-	-			
9 Disallowed servicing assets and purchased credit card relationships	rcfdb591													
0 Disallowed deferred tax assets  1 Other additions to (deductions from) Tier 1 capital**	rcfd5610 rcfdb592													
2 Tier 1 capital (sum of items 28 and 31, less items 29 and 30)	rcfd8274		-	-		-	-		-	-	-			
3 Total risk-weighted assets	rcfda223													
REGULATORY CAPITAL AND RATIOS														
4 Tier 1 Common Capital***											-			
5 Tier 1 Capital 6 Tatal Rick Racad Capital	rcfd8274 rcfd3792										-			
6 Total Risk-Based Capital 7 Risk-Weighted Assets	rcja3792 Item 33 = rcfda223		-	-	-	-	-		-	-	-			
8 Average Total Assets for Leverage Capital Purposes	rcfda224													
Tirr 1 Common Patio (%)	Tier 1 Common/RWA*100				-				-					
9 Tier 1 Common Ratio (%) 0 Tier 1 Ratio (%)	Tier 1 Common/RWA*100 Tier 1 Capital/RWA*100		-		-	-	-	-	-		-			
11 Total Risk-Based Capital Ratio (%)	Total Risk-Based Capital/RWA*	100		-				-	-	-	-			

	Schedule HC-R — Memoranda		_										
43	Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:  Noncumulative perpetual preferred stock	bhck5479	<u> </u>							Т	т		
44 45	Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities' Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding TruPS)	bhckc498 bhcka507	-			=				-	<del></del>		
	Treasury stock (including offsetting debit to the liability for ESOP debt):												
46 47	In the form of common stock	bhck5483 bhck5484	<del></del>			$\overline{}$			<del></del>	+		-	
40	Restricted core capital elements included in Tier 1 capital:  Qualifying Class B noncontrolling (minority) interest	bhcka219	<u> </u>										
49	Qualifying Class C noncontrolling (minority) interest)	bhckg220							<u> </u>	+	<del></del>	$\overline{}$	
50		bhck5990											
52	Goodwill net of any associated deferred tax liability	bhckc502 bhckg221								<del></del>	<del></del>		
	Schedule HC-F—Other Assets												
	Schedule HC-F—Other Assets Net deferred tax assets	rcfd2148											
	Schedule HC-G—Other Liabilities												
54	Net deferred tax liabilities	rcfd3049											
	Schedule HC-M—Memoranda												
55	Total number of bank holding company common shares outstanding Issuances associated with the U.S. Department of Treasury Capital Purchase Program:	bhck3459											
56		bhckg234								Т			
57	Warrants to purchase common stock or similar items	bhckg235	$\sqsubseteq \bot$										
	Disallowed Deferred Tax Assets Calculation (Schedule HC-R Instructions)												
58 59	(a) Enter the tier 1 subtotal (b) Enter 10% of the tier 1 subtotal	Item 28 10% of Item 58		-	-								
60	(c) Enter the amount of of deferred tax assets to be used when calculating the regulatory capital limit	,											
61 62		Item 53 less item 60		-	-	-			-			-	
-	(d) Enter the amount of taxes previously paid that the bank holding company could recover through loss carrybacks if the						1				'		
63	bank holding company's temporary differences (both deductible and taxable) fully reverse at the report date****  (e) Amount of deferred tax assets that is dependent upon future taxable income	max(item 60 less item 62, 0)	<del></del>	-	-				-	4		-	
64	(f) Enter the portion of (e) that the bank holding company could realize within the next 12 months based on its projected												
	future taxable income. Future taxable income should not include net operating loss carryforwards to be used during the next 12 months or existing temporary differences that are expected to reverse over the next 12 months						1				'		
		1											
66	(g) Enter minimum of (f) and (b) (h) Subtract (g) from (e), cannot be less than 0 (must equal item 30)	min(item 64, item 59) max(item 63 less item 65, 0)	H	-	-	-	-						
67	Future taxes paid used to determine item 64												
	Future taxable income consistent with item 64*****	I	$\longrightarrow$								<u> </u>		
60	Supplemental Capital Action Information (report in \$Millions unless otherwise noted)******  Cash dividends declared on common stock					т							
70	Common shares outstanding (Millions)	I	+						<u> </u>	+	<del></del>	+	
71		Item 69 divided by item 70		-	-	-	-	-	-	-	-	-	
	Issuance of common stock for employee compensation	r											
73 74	Other issuance of common stock Total issuance of common stock	Sum of items 72 and 73	-	_						4		-	
										-			
76	Share repurchases to offset issuance for employee compensation Other share repurchase									<u> </u>	<u> </u>		
77	Total share repurchases	Sum of items 75 and 76		-	-	-	-	-	-	-	-	-	
*)	Please break out and explain below other adjustments to equity capital												
**)	Please break out and explain below other additions to (deductions from) Tier 1 capital												
1	TOUCH ON ON ON CAPAGING COLORS SEEMED TO LEAD TO SEEMED												4
***)	Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplu-	us and minority interest in subsid	iaries. Specifically	, non-common el	ements must inc	clude the follo	wing items car	tured in the Ca	II Report: Sche	dule RC, line it	em 23 net of Sche	dule RC-R, line ite	em 5; Sched
	line item 6 and line item 10.												
****)	The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide d Taxes paid during fiscal year ended 2009	disaggregated data for item 62 as	follows										
	Taxes paid during fiscal year ended 2010												
	Taxes paid during the 9 months ended 9/30/11		1										
*****)	Please provide historical data related to item 68 as follows:		7										
	Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2009 Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2010		1										
•••••	Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the RI-A buckets												
	The following cells provide checks of the internal consistency of the projected schedules. Please ensure that these cells are al	-!! "TRUE" before the worksheet	ihmittad										
	The following cells provide checks of the internal consistency of the projected schedules. Please ensure that these cens are a	all TRUE perore the worksheer											
	RI-A bank equity capital vs RC bank equity capital		TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	
			TRUE TRUE	TRUE TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE TRUE	TRUE TRUE	TRUE TRUE	

These are line items that appear on the BHC '99 form but do not have an associated match with the bank Call Report. At this time, the covered institution would not be expected to complete that line ite

Green Unie items that have Micro Data Reference Manual (MDRM) numbers that differ between the FR Y-9C and the Call Report as well as any changes made to the elements associated with the line item. The covered institution is expected to complete this line iter

## Bank Retail Balance and Loss Projection Worksheet: XYZ in Baseline

Item		Actual in \$Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	ojected in \$Millio Q4 2013	ns Q1 2014	Q2 2014	Q3 2014	Q4 2014
Item	First Lien Mortgages (in Domestic Offices)	Q3 2012	Q4 2012	Q1 2013	QZ 2013	<b>Ψ</b> 3 2013	Q4 2013	Q1 2014	QZ ZU14	ų3 2014	Q4 2014
1	Balances										
2	Gross New originations										
3	Paydowns										
4 5	Asset Purchases Asset Sales										
6	Loan Losses										
7	Cumulative interim loan losses - Non PCI										
8	Cumulative interim loan losses - PCI										
	First Lien HELOANs (in Domestic Offices)				I	I				I	
9 10	Balances Gross New originations										
11	Paydowns										
12	Asset Purchases										
13	Asset Sales										
14	Loan Losses										
15	Cumulative interim loan losses - Non PCI										
16	Cumulative interim loan losses - PCI Closed-End Junior Liens (in Domestic Offices)										
17	Balances										
18	Gross New originations										
19	Paydowns										
20	Asset Purchases										
21	Asset Sales										
22 23	Loan Losses Cumulative interim loan losses - Non PCI										
24	Cumulative interim loan losses - PCI										
	HELOCs (in Domestic Offices)										
25	Balances										
26	Paydowns										
27 28	Asset Purchases Asset Sales										
29	Loan Losses										
30	Cumulative interim loan losses - Non PCI										
31	Cumulative interim loan losses - PCI										
	First Lien Mortgages and HELOANs (International)										
32	Balances										
33	Gross New originations										
34 35	Paydowns Asset Purchases										
36	Asset Sales										
37	Loan Losses										
38	Cumulative interim loan losses - Non PCI										
39	Cumulative interim loan losses - PCI										
	Closed-End Junior Liens and HELOCs (International)				I	I				I	
40 41	Balances										
41	Gross New originations Paydowns										
43	Asset Purchases										
44	Asset Sales										
45	Loan Losses										
46	Cumulative interim loan losses - Non PCI										
47	Cumulative interim loan losses - PCI										
48	Corporate Card (Domestic) Balances	-	_	_	-	_	_	-	_	_	
49	Balance from vintages < 4Q12	-		_	_		_			_	
50	Balance from vintage 4Q12-4Q13										
51	Balance from vintage 2014										
52	Paydowns										
53	Asset Purchases										
54 55	Asset Sales Loan Losses										
,,	Business Card (Domestic)		1	1	1	1	1		I	1	-
56	Balances	-	-	-	-	-	-	-	-	-	
57	Balance from vintages < 4Q12										
58	Balance from vintage 4Q12-4Q13										
59	Balance from vintage 2014										
60 61	Paydowns Asset Purchases										
62	Asset Furchases Asset Sales										
63	Loan Losses										
	Charge Card (Domestic)										
64	Balances	-	-	-	-	-	-	-	-	-	
65	Balance from vintages < 4Q12										
66 67	Balance from vintage 4Q12-4Q13										
67 68	Balance from vintage 2014 Paydowns										
69	Asset Purchases										
70	Asset Sales										
71	Loan Losses										
	Bank Card (Domestic)										
72	Balances	-	-	-	-	-	-	-	-	-	
73	Balance from vintages < 4Q12										
74	Balance from vintage 4Q12-4Q13										
75 76	Balance from vintage 2014										
76 77	Paydowns Asset Purchases										
				-							
78	Asset Sales										

	Corporate Card (International)					
80	Balances					
81	Paydowns					
82	Asset Purchases					
83 84	Asset Sales	<del></del>				
64	Loan Losses Business Card (International)					
85	Balances					
86	Paydowns					
87	Asset Purchases	<del></del>				
88 89	Asset Sales Loan Losses					
	Charge Card (International)					
90	Balances					
91	Paydowns	<del></del>				
92 93	Asset Purchases Asset Sales					
94	Loan Losses					
	Bank Card (International)					
95	Balances	<del></del>				
96 97	Paydowns Asset Purchases					
98	Asset Sales					
99	Loan Losses					
400	Auto Loans (Domestic)					
100 101	Balances New originations					
102	Paydowns					
103	Asset Purchases					
104	Asset Sales					
105	Loan Losses Auto Loans (International)					
106	Balances					
107	New originations					
108	Paydowns					
109 110	Asset Purchases Asset Sales					
111	Loan Losses					
	Auto Leases (Domestic)					
112	Balances					
113 114	New originations Paydowns					
115	Asset Purchases					
116	Asset Sales					
117	Loan Losses Auto Losses (International)					
118	Auto Leases (International) Balances					
119	New originations					
120	Paydowns	<del></del>				
121 122	Asset Purchases Asset Sales					
123	Loan Losses					
	Student Loan					
124	Balances					
125 126	New originations Paydowns					
127	Asset Purchases					
128	Asset Sales					
129	Loan Losses Small Business Loan - Scored (Domestic)					
130	Balances					
131	New originations					
132 133	Paydowns Asset Purchases					
134	Asset Sales					
135	Loan Losses					
	Small Business Loan - Scored (International)					
136 137	Balances New originations					
138	Paydowns					
139	Asset Purchases					
140	Asset Sales	<del></del>				
141	Loan Losses Other Consumer Loan (Domestic)					
142	Balances					
143	New originations					
144	Paydowns					
145 146	Asset Purchases Asset Sales					
147	Loan Losses					
	Other Consumer Loan (International)					
148 149	Balances New originations					
150	Paydowns					
150 151	Asset Purchases					
150						

#### Bank Retail Repurchase Worksheet: XYZ in Baseline

			Bank Retail R										
Table A.1 LOANS SOLD TO FANNIE MAE, BANK ABLE TO REPORT DELINQUENCY INFORMATION R	EQUESTED IN	TABLE A.1				Vintage						Scenarios for which row should be reported	w
\$Millions Original UPB	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total	Baseline Only	
Original UPB (Excluding Exempt Population)											-	Baseline Only	
Outstanding UPB (Excluding Exempt Population) Delinquency Status as of 3Q(Excluding Exempt Population)											-	Baseline Only	Delinquency Validity Check
Current Past due 30 to 89 days											-	Baseline Only Baseline Only	TRUE
Past due 90 to 179 days											-	Baseline Only	
Past due 180+ days  Net Credit Loss Realized to-date(Excluding Exempt Population)											-	Baseline Only Baseline Only	
Repurchase Requests Outstanding (Excluding Exempt Population) Estimated Lifetime Net Credit Losses (Excluding Exempt Population)											-	Baseline Only All Scenarios	
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios	
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-	All Scenarios	
Table A.2 LOANS SOLD TO FANNIE MAE, BANK UNABLE TO REPORT DELINQUENCY INFORMATIO	N REQUESTED	IN TABLE A.1				Vintage							
\$Millions	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total	Baseline Only	
Original UPB Original UPB (Excluding Exempt Population)											-	Baseline Only	
Outstanding UPB (Excluding Exempt Population)  Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-	Baseline Only All Scenarios	
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-	All Scenarios	
Table A.3 Loss Projections for LOANS SOLD TO FANNIE MAE													
\$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	jected in \$Milli Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total		Projection Validity Check
Projected Future Losses to BANK Charged to Repurchase Reserve Projected Future Losses to BANK Charged to Litigation Reserve											-	All Scenarios All Scenarios	TRUE TRUE
Tojetta Tuture 20020 to britis etia ged to brigation reserve												All Scenarios	THOE
Table B.1 LOANS SOLD TO FREDDIE MAC, BANK ABLE TO REPORT DELINQUENCY INFORMATION	REQUESTED IN	TABLE B.1											
\$Millions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total		
Original UPB Original UPB (Excluding Exempt Population)											-	Baseline Only Baseline Only	
Outstanding UPB (Excluding Exempt Population)											-	Baseline Only	Delinquency
Delinquency Status as of 3Q(Excluding Exempt Population)  Current											-	Baseline Only	Validity Check TRUE
Past due 30 to 89 days Past due 90 to 179 days											-	Baseline Only Baseline Only	
Past due 180+ days											-	Baseline Only	
Net Credit Loss Realized to-date(Excluding Exempt Population)  Repurchase Requests Outstanding (Excluding Exempt Population)											-	Baseline Only Baseline Only	
Estimated Lifetime Net Credit Losses (Excluding Exempt Population) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios	
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-	All Scenarios	
Table B.2 LOANS SOLD TO FREDDIE MAC, BANK UNABLE TO REPORT DELINQUENCY INFORMATIO	N REQUESTED	IN TABLE B.1											
\$Millions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total		
Original UPB											-	Baseline Only	
Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population)											-	Baseline Only Baseline Only	
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)  Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-	All Scenarios All Scenarios	
Table B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC													
						jected in \$Milli							Projection Validity
\$Millions Projected Future Losses to BANK Charged to Repurchase Reserve	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total -	All Scenarios	Check TRUE
Projected Future Losses to BANK Charged to Litigation Reserve											-	All Scenarios	TRUE
Table C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT DELI	NOTIENCY INE	ODMATION DE	DIJESTED IN T	DIEC1									
						Vintage							
\$Millions Original UPB	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total -	Baseline Only	
Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population)											-	Baseline Only Baseline Only	Delinguency
Delinquency Status as of 3Q (Excluding Exempt Population)													Validity Check
Current Past due 30 to 89 days											-	Baseline Only Baseline Only	TRUE
Past due 90 to 179 days Past due 180+ days											-	Baseline Only Baseline Only	
Net Credit Loss Realized to-date(Excluding Exempt Population)											-	Baseline Only Baseline Only	
Repurchase Requests Outstanding (Excluding Exempt Population)  Loss to-date due to Denied Insurance		1										Baseline Only	
											-	All Scenarios	
Estimated Lifetime Net Credit Losses(Excluding Exempt Population)													
Estimated Lifetime Net Credit Losses(Excluding Exempt Population) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios	
Estimated Lifetime Net Credit Losses(Excluding Exempt Population)											-	All Scenarios	
Estimated Lifetime Net Credit Losses(Excluding Exempt Population) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)	ELINQUENCY I	INFORMATION	REQUESTED IN	I TABLE C.1							-		
Estimated Uletime Net Credit Losses/Excluding Exempt Population) Projected future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Projected future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population) Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT D					2008	Vintage 2009	2010	2011	2012	Unallocated	Total		
Estimated Lifetime Net Credit Losses/Excluding Exempt Population) Projected Tuture Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Projected Tuture Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population) Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. PHA, VA), BANK UNABLE TO REPORT D SMIllions Original UP	ELINQUENCY I	INFORMATION 2005	REQUESTED IN	1 TABLE C.1 2007	2008	Vintage 2009	2010	2011	2012	Unallocated	- Total	All Scenarios  Baseline Only	
Estimated Lifetime Net Credit Losses/Excluding Exempt Population) Projected future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)  Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT D  SMillions					2008		2010	2011	2012	Unallocated	Total	All Scenarios	
Estimated Lifetime Net Credit Losses/Excluding Exempt Population) Projected future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)  Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT D  SMIllions Original UPB Original UPB Original UPB (Excluding Exempt Population)					2008		2010	2011	2012	Unallocated	Total	All Scenarios  Baseline Only Baseline Only Baseline Only	
Estimated Uletime Net Credit Losses/Excluding Exempt Population) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)  Table C. 2. LOANS INSURED BY THE US GOVERNMENT (e.g., PHA, VA), BANK UNABLE TO REPORT D  Original UPB Original UPB Original UPB (Excluding Exempt Population) Original UPB (Excluding Exempt Population) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)					2008		2010	2011	2012	Unallocated	Total	All Scenarios  Baseline Only Baseline Only Baseline Only All Scenarios	
Estimated Lifetime Net Credit Losses/Excluding Exempt Population) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)  Table C. Z. LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT DISTRIBUTED CONTROL OF THE PROPERTY POPULATION OF THE PROPERTY POPULATION OF THE PROPERTY POPULATION) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)					2008		2010	2011	2012	Unallocated	Total	All Scenarios  Baseline Only Baseline Only Baseline Only	
Estimated Uletime Net Credit Losses/Excluding Exempt Population) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)  Table C. 2. LOANS INSURED BY THE US GOVERNMENT (e.g., PHA, VA), BANK UNABLE TO REPORT D  Original UPB Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)						2009		2011	2012	Unallocated	Total	All Scenarios  Baseline Only Baseline Only Baseline Only All Scenarios	Projection Validity
Estimated Uletime Net Credit Losses/Excluding Exempt Population) Projected Tuture Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)  Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT D SMillions Original UPB Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)  Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)  \$Millions								2011 Q3-2014	2012 Q4-2014	Unallocated	Total Total Total	All Scenarios  Baseline Only Baseline Only Baseline Only All Scenarios All Scenarios	Projection Validity Check
Estimated Lifetime Net Credit Losses/Excluding Exempt Population) Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Projected Future Losses to BANK Charged to Utigation Reserve (Excluding Exempt Population) Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT DISTRIBUTED OF THE PROPERTY OF THE	2004	2005	2006	2007	Pn	2009	ons				-	All Scenarios  Baseline Only Baseline Only Baseline Only All Scenarios	
Estimated Lifetime Net Credit Losses/Excluding Exempt Population)  Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)  Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT D  SMIllions  Original UPB  Original UPB (Excluding Exempt Population)  Original UPB (Excluding Exempt Population)  Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)  Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)  Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)  SMIllions  Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)	2004	2005	2006	2007	Pn	2009	ons				-	All Scenarios  Baseline Only Baseline Only Baseline Only All Scenarios All Scenarios	Check TRUE
Estimated Lifetime Net Credit Losses/Excluding Exempt Population)  Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)  Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT D  SMIllions  Original UPB  Original UPB (Excluding Exempt Population)  Original UPB (Excluding Exempt Population)  Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)  Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)  Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)  SMIllions  Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)	2004 Q4-2012	2005 Q1-2013	2006 Q2-2013	2007 03-2013	Pn	2009	ons				-	All Scenarios  Baseline Only Baseline Only Baseline Only All Scenarios All Scenarios	Check TRUE
Estimated Lifetime Net Credit Losses/Excluding Exempt Population) Projected future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. PHA, VA), BANK UNABLE TO REPORT D'Original UPB Original UPB (Excluding Exempt Population) Original UPB (Excluding Exempt Population) Original UPB (Excluding Exempt Population) Projected future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)  Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. PHA, VA)  SMIllions Projected future Losses to BANK Charged to Ditigation Reserve (Excluding Exempt Population)  Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. PHA, VA)  SMIllions Projected future Losses to BANK Charged to Litigation Reserve Projected Future Losses to BANK Charged to Litigation Reserve  Table D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK ABLE TO REPORT DELINQUE  SMIllions	2004 Q4-2012	2005 Q1-2013	2006 Q2-2013	2007 03-2013	Pn	2009	ons				-	All Scenarios  Baseline Only Baseline Only Baseline Only All Scenarios All Scenarios All Scenarios	Check TRUE
Estimated Lifetime Net Credit Losses/Excluding Exempt Population) Projected future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Projected future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)  SMIllions Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population) Projected future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Projected future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)  Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)  SMIllions Projected future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)  Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)  SMIllions Original UPB (Excluding Exempt Population)	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Pr Q4-2013	2009  pjected in \$Milli Q1-2014  Vintage	ODS Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total	All Scenarios  Baseline Only Baseline Only Baseline Only All Scenarios All Scenarios	Check TRUE
Estimated Lifetime Net Credit Losses/Excluding Exempt Population) Projected future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population) Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. PHA, VA), BANK UNABLE TO REPORT D'Original UPB Original UPB (Excluding Exempt Population) Original UPB (Excluding Exempt Population) Original UPB (Excluding Exempt Population) Projected future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)  Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. PHA, VA)  SMIllions Projected future Losses to BANK Charged to Ditigation Reserve (Excluding Exempt Population)  Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. PHA, VA)  SMIllions Projected future Losses to BANK Charged to Litigation Reserve Projected Future Losses to BANK Charged to Litigation Reserve  Table D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK ABLE TO REPORT DELINQUE  SMIllions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Pr Q4-2013	2009  pjected in \$Milli Q1-2014  Vintage	ODS Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total	All Scenarios  Baseline Only Baseline Only Baseline Only All Scenarios All Scenarios All Scenarios Baseline Only	Check TRUE

Delinquency Status as of 3Q (Excluding Exempt Population)													Validity Check
Current Past due 30 to 89 day:	s										-	Baseline Only Baseline Only	TRUE
Past due 90 to 179 day. Past due 180+ day											-	Baseline Only Baseline Only	
Net Credit Loss Realized to-date(Excluding Exempt Population)											-	Baseline Only Baseline Only	
Repurchase Requests Outstanding (Excluding Exempt Population) Estimated Lifetime Net Credit Losses (Excluding Exempt Population)											-	All Scenarios	
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)												All Scenarios	
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)												All Scenarios	
Table D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT DELING	NIENCY INFOR	AATION DEOL	CETED IN TAR	F.D.1								All Sections	
						Vintage							
\$Millions Original UPB	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total -	Baseline Only	
Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population)											-	Baseline Only Baseline Only	
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)													
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-	All Scenarios	
											-	All Scenarios	
Table D.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE					Pro	ojected in \$Millio	ons						Projection Validity
\$Millions Projected Future Losses to BANK Charged to Repurchase Reserve	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total	All Scenarios	Check TRUE
Projected Future Losses to BANK Charged to Repurchase Reserve  Projected Future Losses to BANK Charged to Litigation Reserve											-	All Scenarios	TRUE
Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT DELIN	QUENCY INFOR	MATION REQU	JESTED IN TAB	LE E.1		Vintage							
\$Millions Original UPB	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total	Baseline Only	
Original UPB (Excluding Exempt Population)											-	Baseline Only	
Outstanding UPB (Excluding Exempt Population) Delinquency Status as of 3Q (Excluding Exempt Population)											-	Baseline Only	Delinquency Validity Check
Current Past due 30 to 89 day											-	Baseline Only Baseline Only	TRUE
Past due 90 to 179 day:	s										-	Baseline Only	
Past due 180+ day: Net Credit Loss Realized to-date(Excluding Exempt Population)	s										-	Baseline Only Baseline Only	
Repurchase Requests Outstanding (Excluding Exempt Population) Estimated Lifetime Net Credit Losses(Excluding Exempt Population)											-	Baseline Only All Scenarios	
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)													
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-	All Scenarios	
respected to the costs to serial charges to diagnost reserve (exchange exchipt responditor)											-	All Scenarios	
Table E.2 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK UNABLE TO REPORT DE	LINQUENCY INI	ORMATION RI	EQUESTED IN 1	ABLE E.1		Vintage							
\$Millions Original UPB	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total	Baseline Only	
Original UPB (Excluding Exempt Population)											-	Baseline Only	
Outstanding UPB (Excluding Exempt Population)											-	Baseline Only	
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios	
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-	All Scenarios	
Table E.3 Loss Projections for LOANS SECURITIZED WITHOUT MONOLINE INSURANCE													
\$Millions	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	ojected in \$Millio Q1-2014	Ons Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total		Projection Validity Check
Projected Future Losses to BANK Charged to Repurchase Reserve Projected Future Losses to BANK Charged to Litigation Reserve											-	All Scenarios All Scenarios	TRUE TRUE
Projected Fatale Costs to Shink charged to diagnost neserve												All Sections	THOSE
Table F.1 WHOLE LOANS SOLD, BANK ABLE TO REPORT DELINQUENCY INFORMATION REQUESTE	D IN TABLE F.1												
\$Millions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total		
Original UPB Original UPB (Excluding Exempt Population)											-	Baseline Only Baseline Only	
Outstanding UPB (Excluding Exempt Population)											-	Baseline Only	Delinquency
Delinquency Status as of 3Q (Excluding Exempt Population)  Current											-	Baseline Only	Validity Check TRUE
Past due 30 to 89 day Past due 90 to 179 day											-	Baseline Only Baseline Only	
Past due 180+ day:  Not Credit Lors Position to date (Excluding Exempt Regulation)	s										-	Baseline Only Baseline Only	
Net Credit Loss Realized to-date(Excluding Exempt Population) Repurchase Requests Outstanding(Excluding Exempt Population)												Baseline Only	
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)											-	All Scenarios	
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)  Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-	All Scenarios	
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-	All Scenarios	
Table F.2 WHOLE LOANS SOLD, BANK UNABLE TO REPORT DELINQUENCY INFORMATION REQUE	STED IN TABLE	F.1				Med							
\$Millions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total		
Original UPB Original UPB (Excluding Exempt Population)											-	Baseline Only Baseline Only	
Outstanding UPB (Excluding Exempt Population)											-	Baseline Only	
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-	All Scenarios	
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)		I.	I	I			I.	I.	I.		-	All Scenarios	
Table F.3 Loss Projections for WHOLE LOANS SOLD					Pro	ojected in \$Millio	ons						Projection Validity
\$Millions Projected Future Losses to BANK Charged to Repurchase Reserve	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total	All Scenarios	Check TRUE
Projected Future Losses to BANK Charged to Litigation Reserve											-	All Scenarios	TRUE
Table G.3 TOTAL Loss Projections													
\$Millions					Pri	ojected in \$Millio	ons						
Projected Future Losses to BANK Charged to Repurchase Reserve	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	Total -	All Scenarios	
	Q4-2012 -	Q1-2013 -	Q2-2013 -	Q3-2013 -	Q4-2013		Q2-2014 -	Q3-2014 -	Q4-2014 -	2015 or Later -	Total -	All Scenarios All Scenarios	

#### Bank ASC 310-30 Worksheet: XYZ in Baseline

Yes No

## Clarifications Regarding PCI Allowance:

Is item 4 (Provision to Allowance/Reclassification of Allowance to Accretable Yield) included in Income Statement line 87? If no, please list Income Statement line on which item is included:

Is item 7 (Net Charge-offs to Allowance) included in Income Statement line 102?

If no, please list Income Statement line on which item is included:

No

Actual in

			\$Millions			Projected in \$Millions						
Item	First Lien Mortgages	Data Clarifications:	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013			Q2 2014	Q3 2014	Q4 2014
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive		-	-	-	-	-	-	-	-	-
3	Net Carry Value		-	-	-	-	-	-	-	-	-	-
	Rollforward of Allowance											
4	Provision to Allowance/(Reclassification to Accretable Yield)		-	-	-	-	-	-	-	-	-	-
5	Principal	Prov/(Reclass)										
6	Interest & Other	Prov/(Reclass)										
7	Net Charge-offs to Allowance		-	-	-	-	-	-	-	-	-	-
8	Principal	Input as Negative										
9	Interest & Other	Input as Negative										
10	Other Changes to Allowance	Increase/(Decrease)										
11	Contractual Cash Flows Due over Remaining Life of Pool		-	-	-	-	-	-	-	-	-	-
12	Principal	Input as Positive										
13	Interest & Other	Input as Positive										
14	Cash Flows Expected to be Collected over Remaining Life of Pool		-	_	_	_	-	-	-	-	_	-
15	Principal	Input as Positive										
16	Interest & Other	Input as Positive										
4.7				I	I	1						
17	Non-Accretable Difference Remaining to Absorb Cash Flow Shortfalls on PCI Loans		-	-	-	-	-	-	-	-	-	-
18	Principal	Input as Positive										
19	Interest & Other	Input as Positive										
20	Non-Accretable Difference Depleted Due to Charge-off		-	-	-	-	-	-	-	-	-	-
21	Principal	Input as Negative										
22	Interest & Other	Input as Negative										
23	Non-Accretable Difference Reclassified as Accretable Yield	Input as Negative										
24	Other Changes in Non-Accretable Difference	Increase/(Decrease)										
25	Accretable Yield Remaining	Input as Positive		-	-	-	-	-	-	-	-	-
20	Rollforward of Accretable Yield	to much one Al		1	1	1	1					
26	Accretable Yield Accreted to Income	Input as Negative										
27	Accretable Yield Changes due to Changes in Cash Flow Expectations	Increase/(Decrease)										
28	Other Changes in Accretable Yield	Increase/(Decrease)										
29	Effective Yield (%)	Input as Percentage										
20	Code Europe de de la Collecte d'in Occaden				l							
30	Cash Expected to be Collected in Quarter	to and an Oralities	-	-	-	-	-	-	-	-	-	-
31	Principal	Input as Positive										
32	Interest & Other	Input as Positive										

Actu	al in	
ŚMil	lions	

Item	Second Lien HELOANs	Data Clarifications:	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive		-	-	-	-	-	-	-	-	-

3	Net Carry Value		-	-	-	-	-	-	-	-	-	-
	Rollforward of Allowance											
4	Provision to Allowance/(Reclassification to Accretable Yield)		-	-	-	-	-	-	-	-	-	-
5	Principal	Prov/(Reclass)										
6	Interest & Other	Prov/(Reclass)										
7	Net Charge-offs to Allowance	Innut as Nonativo	-	-	-	-	-	-	-	-	-	-
8 9	Principal Interest & Other	Input as Negative Input as Negative										
10	Other Changes to Allowance	Increase/(Decrease)										
	<b>.</b>	, , , , , , , , , , , , , , , , , , , ,										
11	Contractual Cash Flows Due over Remaining Life of Pool		-	-	-	-	-	-	-	-	-	-
12	Principal	Input as Positive										
13	Interest & Other	Input as Positive										
14	Cash Flows Expected to be Collected over Remaining Life of Pool		_	_	_	_	_	_	_	_	_	_
15	Principal	Input as Positive										
16	Interest & Other	Input as Positive										
				•	•	-	•	•	•	•		
17	Non-Accretable Difference Remaining to Absorb Cash Flow Shortfalls on PCI Loans		-	-	-	-	-	-	-	-	-	-
18	Principal	Input as Positive										
19	Interest & Other	Input as Positive										
20	Non-Accretable Difference Depleted Due to Charge-off		-	_	_	_	_	-	_	_	-	-
21	Principal	Input as Negative										
22	Interest & Other	Input as Negative										
23	Non-Accretable Difference Reclassified as Accretable Yield	Input as Negative										
24	Other Changes in Non-Accretable Difference	Increase/(Decrease)										
25	Accretable Yield Remaining	Innut as Bositiva		-	_		_	_		-	-	-
25	Accretable field kemaining	Input as Positive		_	_	_	-	_	<u>-</u>	-	-	-
	Rollforward of Accretable Yield											
26	Accretable Yield Accreted to Income	Input as Negative										
27	Accretable Yield Changes due to Changes in Cash Flow Expectations	Increase/(Decrease)										
28	Other Changes in Accretable Yield	Increase/(Decrease)										
29	Effective Yield (%)	Input as Percentage		1	1	T	1	1	l	l		
29	Effective field (%)	input us Percentuge				1						
30	Cash Expected to be Collected in Quarter		-	-	-	-	-	-	-	-	-	-
31	Principal	Input as Positive										
32	Interest & Other	Input as Positive										
			Actual in									
			\$Millions				Proje	cted in \$Mi	illions			
Item	HELOCs	Data Clarifications:	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive		-	-	-	-	-	-	-	-	-
3	Net Carry Value		-	-	-	-	-	-	-	-	-	-
	Rollforward of Allowance											
4	Provision to Allowance/(Reclassification to Accretable Yield)		-	-	-	-	-	-	-	-	-	-
5		5 //5 / )										
6	Principal	Prov/(Reclass)										
	Principal Interest & Other	Prov/(Reclass) Prov/(Reclass)										
7	Principal Interest & Other Net Charge-offs to Allowance	Prov/(Reclass)	-	-	-	-	-	-	-	-	-	-
7 8	Principal Interest & Other Net Charge-offs to Allowance Principal	Prov/(Reclass) Input as Negative	-	-	-	-	-	-	-	-	-	-
7 8 9	Principal Interest & Other Net Charge-offs to Allowance Principal Interest & Other	Prov/(Reclass)  Input as Negative Input as Negative	-	-	-	-	-	-	-	-	-	-
7 8	Principal Interest & Other Net Charge-offs to Allowance Principal	Prov/(Reclass) Input as Negative	-	-	-	-	-	-	-	-	-	-
7 8 9	Principal Interest & Other  Net Charge-offs to Allowance Principal Interest & Other  Other Changes to Allowance	Prov/(Reclass)  Input as Negative Input as Negative	-	-	-	-	-	-	-	-	-	-
7 8 9 10	Principal Interest & Other Net Charge-offs to Allowance Principal Interest & Other	Prov/(Reclass)  Input as Negative Input as Negative										
7 8 9 10	Principal Interest & Other Net Charge-offs to Allowance Principal Interest & Other Other Changes to Allowance Contractual Cash Flows Due over Remaining Life of Pool	Prov/(Reclass) Input as Negative Input as Negative Increase/(Decrease)										

14 15 16	Cash Flows Expected to be Collected over Remaining Life of Pool Principal Interest & Other	Input as Positive Input as Positive	-	-	-	-	-	-	-	-	-	-
17	Non-Accretable Difference Remaining to Absorb Cash Flow Shortfalls on PCI Loans		-	-	-	-	-	-	-	-	-	-
18	Principal	Input as Positive										
19	Interest & Other	Input as Positive										
20	Non-Accretable Difference Depleted Due to Charge-off		-	_	_	_	I -	_	_	_	_	_
21	Principal	Input as Negative										
22	Interest & Other	Input as Negative										
23	Non-Accretable Difference Reclassified as Accretable Yield											
		Input as Negative										
24	Other Changes in Non-Accretable Difference	Increase/(Decrease)										
25	Accretable Yield Remaining	Input as Positive		-	-	-	-	-	-	-	-	-
	Poliforward of Accretable Vield											
26	Rollforward of Accretable Yield	Input as Nogativo					Ι	1				
26	Accretable Yield Accreted to Income	Input as Negative										
27	Accretable Yield Accreted to Income Accretable Yield Changes due to Changes in Cash Flow Expectations	Increase/(Decrease)										
	Accretable Yield Accreted to Income											
27 28	Accretable Yield Accreted to Income Accretable Yield Changes due to Changes in Cash Flow Expectations Other Changes in Accretable Yield	Increase/(Decrease) Increase/(Decrease)										
27	Accretable Yield Accreted to Income Accretable Yield Changes due to Changes in Cash Flow Expectations	Increase/(Decrease)										
27 28	Accretable Yield Accreted to Income Accretable Yield Changes due to Changes in Cash Flow Expectations Other Changes in Accretable Yield	Increase/(Decrease) Increase/(Decrease)		-	-	_		_	-	-	-	-
27 28 29	Accretable Yield Accreted to Income Accretable Yield Changes due to Changes in Cash Flow Expectations Other Changes in Accretable Yield Effective Yield (%)	Increase/(Decrease) Increase/(Decrease)	-	-	-	-	-	-	-	-	-	-
27 28 29	Accretable Yield Accreted to Income Accretable Yield Changes due to Changes in Cash Flow Expectations Other Changes in Accretable Yield  Effective Yield (%)  Cash Expected to be Collected in Quarter	Increase/(Decrease) Increase/(Decrease) Input as Percentage	-	-	-	-	-	-	-	-	-	-

Actual in

			Actual III									
14	Other (specify in documentation)	Data Clarifications:	\$Millions	04 2012	Q1 2013	02 2012		cted in \$Mi		02 2014	02 2014	04 2014
Item	<u> </u>		Q3 2012	Q4 2012	Q1 2013	QZ 2013	Q3 2013	Q4 2013	Q1 2014	QZ 2014	Q3 2014	Q4 2014
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive		-	-	-	-	-	-	-	-	-
3	Net Carry Value		-	-	-	-	-	-	-	-	-	-
	Rollforward of Allowance											
4	Provision to Allowance/(Reclassification to Accretable Yield)		-	-	-	-	-	-	-	-	-	-
5	Principal	Prov/(Reclass)										
6	Interest & Other	Prov/(Reclass)										
7	Net Charge-offs to Allowance		-	-	-	-	-	-	-	-	-	-
8	Principal	Input as Negative										
9	Interest & Other	Input as Negative										
10	Other Changes to Allowance	Increase/(Decrease)										
11	Contractual Cash Flows Due over Remaining Life of Pool		-	-	-	-	-	-	-	-	-	-
12	Principal	Input as Positive										
13	Interest & Other	Input as Positive										
14	Cash Flows Expected to be Collected over Remaining Life of Pool		-	-	-	-	-	-	-	-	-	-
15	Principal	Input as Positive										
16	Interest & Other	Input as Positive										
17	Non-Accretable Difference Remaining to Absorb Cash Flow Shortfalls on PCI Loans		-	-	-	-	-	-	-	-	-	-
18	Principal	Input as Positive										
19	Interest & Other	Input as Positive										
20	Non-Accretable Difference Depleted Due to Charge-off		-	-	-	-	-	-	-	-	-	-
21	Principal	Input as Negative										
22	Interest & Other	Input as Negative										
23	Non-Accretable Difference Reclassified as Accretable Yield	Input as Negative										
24	Other Changes in Non-Accretable Difference	Increase/(Decrease)										
	-											

25	Accretable Yield Remaining	Input as Positive		-	-	-	-	-	-	-	-	-
	Dallforward of Associable Vield											
20	Rollforward of Accretable Yield	Innut as Nonative		1	1	1		1	1	1		
26 27	Accretable Yield Accreted to Income	Input as Negative										
	Accretable Yield Changes due to Changes in Cash Flow Expectations	Increase/(Decrease)										
28	Other Changes in Accretable Yield	Increase/(Decrease)										
29	Effective Yield (%)	Input as Percentage										
30	Cash Expected to be Collected in Quarter		-	-	-	-	-	-	-	-	-	-
31	Principal	Input as Positive										
32	Interest & Other	Input as Positive										
Item	Portfolio to be acquired (specify in documentation)	Data Clarifications:	Actual in \$Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013		cted in \$Mi Q4 2013		Q2 2014	Q3 2014	Q4 2014
1	Carry Value	Input as Positive										
2	Allowance	Input as Positive		-	-	-	-	-	-	-	-	-
3	Net Carry Value		-	-	-	-	-	-	-	-	-	-
	Rollforward of Allowance											
4	Provision to Allowance/(Reclassification to Accretable Yield)		-	-	-	-	-	-	-	-	-	-
5	Principal	Prov/(Reclass)										
6	Interest & Other	Prov/(Reclass)										
7	Net Charge-offs to Allowance		-	-	-	-	-	-	-	-	-	-
8	Principal	Input as Negative										
9	Interest & Other	Input as Negative										
10	Other Changes to Allowance	Increase/(Decrease)										
11	Contractual Cash Flows Due over Remaining Life of Pool		_	_	_	_	_	_	-	_	-	-
12	Principal	Input as Positive										
13	Interest & Other	Input as Positive										
						:						
14	Cash Flows Expected to be Collected over Remaining Life of Pool		-	-	-	-	-	-	-	-	-	-
15	Principal	Input as Positive										
16	Interest & Other	Input as Positive										
17	Non-Accretable Difference Remaining to Absorb Cash Flow Shortfalls on PCI Loans		-	-	-	-	-	-	-	-	-	-
18	Principal	Input as Positive										
19	Interest & Other	Input as Positive										
20	Non-Accretable Difference Depleted Due to Charge-off		_	-	_	_	_	_	_	_	_	-
21	Principal	Input as Negative										
22	Interest & Other	Input as Negative										
23	Non-Accretable Difference Reclassified as Accretable Yield	Input as Negative										
24	Other Changes in Non-Accretable Difference	Increase/(Decrease)										
25	Accretable Yield Remaining	Input as Positive		-	-	-	-	-	-	-	-	-
	Rollforward of Accretable Yield											
26	Accretable Yield Accreted to Income	Input as Negative										
27	Accretable Yield Changes due to Changes in Cash Flow Expectations	Increase/(Decrease)										
28	Other Changes in Accretable Yield	Increase/(Decrease)										
29	Effective Yield (%)	Input as Percentage										
30	Cash Expected to be Collected in Quarter		-	-	_	_	_	_	_	_	_	-
31	Principal	Input as Positive	-	_	_		_	_		_		
32	Interest & Other	Input as Positive					-				$\vdash$	
32	interest & Other	input us rusitive										

# Bank Projected OTTI by CUSIP: XYZ in Baseline

# **Projected OTTI for AFS Securities and HTM Securities by CUSIP**

For each position that incurred a loss in P&L, please state the identifier value (CUSIP or ISIN) and the amount of loss projected (over the entire forecast horizon). Create a separate line item for each position. Total projected losses should reconcile to the total sum of projected losses (across all quarters) provided in the Securities 2 tab of this schedule. Responses should be provided in \$Millions.

Identifier Value (CUSIP/ISIN)	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
GRAND TOTAL	-	-	-	-

# Bank Projected 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 09/30/2011 fair market values.

		Principal Market Value Source Please state whether a vendor or proprietary model is used. If using a 3rd	In general, how often are securities normally marked (e.g., daily, weekly,
	AFS and HTM Securities	party vendor, please provide the name(s) of the 3rd party vendor(s).	quarterly, etc.)?
1	Agency MBS	party vendor, please provide the name(s) of the 3rd party vendor(s).	quarterry, etc.,;
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 Consumer ABS (excl HEL ABS)		
11	Corporate Bond		
12	Domestic Non-Agency RMBS (incl HEL ABS)		
13	Alt-A (Option ARM)		
14	Alt-A FRM		
15	Alt-A ARM		
16	Closed-End Second		
17	HELOC		
18	Scratch & Dent		
19	Subprime		
20	Prime Fixed		
21	Prime ARM		
22	Foreign RMBS		
23	Municipal Bond		
24	Mutual Fund		
25	Preferred Stock (Equity)		
	Sovereign Bond		
27	US Treasuries & Agencies		
28	Other*		

<sup>\*</sup>For 'Other' AFS and HTM securities, please provide name of security type in row 28 above (currently labeled "Other"). Please add additional rows if necessary.

# Bank Post-Trading Shock Market Values for AFS Securities: XYZ in Baseline

# **Post-Trading Shock Market Values for AFS Securities**

Banks should estimate and provide fair market values of AFS securities based on a re-pricing of 09/30/2011 positions.

	Banks should estimate and provide fair market values of	AFS securities based on a re-pricing of 09/30/2011 positions.
	A TO 0 111	
	AFS Securities Agency MBS	Estimated Post-Trading Shock Fair Market Value
	Auction Rate Securities	
	CDO	
	CLO	
	CMBS	
	Common Stock (Equity) Auto ABS	
	Credit Card ABS	
	Student Loan ABS	
	Other Consumer ABS (excl HEL ABS)	
	Corporate Bond	
	Domestic Non-Agency RMBS (incl HEL ABS)	
13	Alt-A (Option ARM)	
14	Alt-A FRM	
15	Alt-A ARM	
16	Closed-End Second	
17	HELOC	
18	Scratch & Dent	
19	Subprime	
20	Prime Fixed	
21	Prime ARM	
22	Foreign RMBS	
23	Municipal Bond	
24	Mutual Fund	
25	Preferred Stock (Equity)	
26	Sovereign Bond	
27	US Treasuries & Agencies	
28	Other*	
29	GRAND TOTAL	

<sup>\*</sup> For 'Other' AFS securities, please provide name of security type in row 28 above (currently labeled "Other"). Please add additional rows if necessary.

## Bank Projected OTTI by CUSIP: XYZ in Baseline

## High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio

Please complete the unshaded cells in the table provided.

_	AFS and HTM Securities	Threshold for Determining OTTI  (please provide one of the following responses: price- based threshold, ratings-based threshold, cash flow model-based threshold, or other threshold)	Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)	Discount Rate Methodology  (please state whether a market-based or accounting-based (e.g., book price/purchase price) discount rate is used)	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?
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 Consumer ABS (excl HEL ABS)					
11	Corporate Bond					
12	Domestic Non-Agency RMBS (incl HEL ABS)					
13	Alt-A (Option ARM)					
14	Alt-A FRM					
15	Alt-A ARM					
16	Closed-End Second					
17	HELOC					
18	Scratch & Dent					
19	Subprime					
20	Prime Fixed					
21	Prime ARM					
22	Foreign RMBS					
23	Municipal Bond					
24	Mutual Fund					
25	Preferred Stock (Equity)					
26	Sovereign Bond					
27	US Treasuries & Agencies					
28	Other*					
-	*For 'Other' AFS and HTM securities, please provide nar	ne of security type in row 29 above (currently labeled	"Other"\ Dieses add additional rows if personant			

<sup>\*</sup>For 'Other' AFS and HTM securities, please provide name of security type in row 28 above (currently labeled "Other"). Please add additional rows if necessary.

#### Bank Projected OTTI by CUSIP: XYZ in Baseline

Projected OTTI for AFS and HTM Securities by Portfolio
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 reaptived in OCI.

Only securities projected to experience an other-than-temporary impairment loss in the P&L should be reported in the tables 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 OTT1 is projected; should not be reported in this tab.

			Projected Q4 20:	1		Projected Q1 201	12		Projected Q2 20	12		rojected Q3 201	2	Р	rojected Q4 20:	12	P	rojected Q1 201	.3	F	rojected Q2 201	13		rojected Q3 20	13		Projected Q4 20:	013
	Actual MM/DD/YYYY	Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss	Non- Credit	
AFS Securities	Amortized Cost	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI		Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	
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				_															-									-
Other Consumer ABS (excl HEL ABS)				-															_									-
1 Corporate Bond				-															_									-
2 Domestic Non-Agency RMBS (incl HEL ABS)				-						_									-									
3 Alt-A (Option ARM)				-	-											-												-
4 Alt-A FRM				-				-																				-
5 Alt-A ARM				-																								
6 Closed-End Second		-	-	-		-			-	-	1	-		-	-		-	-	-	-	-	-	-			-		
7 HELOC				-						-									-									-
8 Scratch & Dent										-									-									-
9 Subprime				-						_									-									-
0 Prime Fixed				-															_									-
Prime Fixed Prime ARM				-															-									-
2 Foreign RMBS				-												-			-									-
3 Municipal Bond		İ														-			-									-
4 Mutual Fund							-									-			-									-
5 Preferred Stock (Equity)							-									-			-									-
6 Sovereign Bond		İ		-			-									-			-									-
7 US Treasuries & Agencies		İ					-									-			-									-
8 Other*		İ		-			-									-			-									-
9 GRAND TOTAL		ol (	0			0	-		) (			0	-	0	0	-	0	0	-		0	-	(		-		0	0 -

*For 'Other	AFS securities, please provide name of security type in	row 28 above (currently labeled "Other").	<ul> <li>Please add additional rows if necessary.</li> </ul>	If adding additional rows, please ensure that grand totals sum appropriately.

			-	Projected Q4 20:	11	F	Projected Q1 20:	12	F	rojected Q2 20	12	F	rojected Q3 201	2	Pr	ojected Q4 201	12		Projected Q1 201	.3	P	rojected Q2 201	13	F	rojected Q3 201	.3		Projected Q4 20:	/13
		Actual MM/DD/YYYY	Credit Loss	Non- Credit								Credit Loss	Non- Credit			Non- Credit		Credit Loss			Credit Loss	Non- Credit		Credit Loss	Non- Credit		Credit Loss		
	HTM Securities	Amortized Cost	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI	Portion	Loss Portion	Total OTTI
	Agency MBS																												
	Auction Rate Securities																												
	CDO CDO										_																		
	CLO																			-									-
	CMBS							-						-			-						-			-			
6	Common Stock (Equity)				-			-						-			-									-			-
7	Auto ABS				-			-						-			-			-						-			-
8	Credit Card ABS				-			-						-			-			-			-			-			-
9	Student Loan ABS				-			-						-			-			-			-			-			-
10	Other Consumer ABS (excl HEL ABS)							-						-						-						-			-
11	Corporate Bond							-						-						-						-			-
12	Domestic Non-Agency RMBS (incl HEL ABS)																			-					-	-			
13						-		-						-						-						-			-
14	Alt-A FRM							-	-					-												-			-
15	Alt-A ARM							-				_		-												-			
16	Closed-End Second		-	-	-		-	-		-	-		-		-	-		-	-	-	-	-	-	-		-	-		
17	HELOC				-			-						-						-						-			-
18					-			-						-						-						-			-
19	Subprime				-			-			-			-						-						-			-
20	Prime Fixed	•			-			-			-			-			-			-						-			-
21	Prime ARM				-			-			-			-			-			-						-			-
22	Foreign RMBS				-			-			-			-			-			-						-			-
	Municipal Bond				-			-			-			-			-			-						-			-
	Mutual Fund				-			-			_			-			-			-						-			-
	Preferred Stock (Equity)				-			-			_						-			-						-			-
	Sovereign Bond				-			-									-			-						-			-
	US Treasuries & Agencies				-			-			-			-			-			-			-			-			-
	Other				-			-			-			-			-			-			-			-			-
	GRAND TOTAL	0		0	-	0	) 0	-	0	0		0	0	-	0	0	-		0	-	0	0	-	0	0	-		0 0	-
	*For 'Other' AFS securities, please provide name of security by	me in row 28 shove /curren	tly labeled "Oth	har") Diagra adr	d additional row	s if necessary	If adding addition	n'al rous nless	e encure that or	and totals sum s	annronriately		U	-	U	0	-			_		0	-		0			0	

# **Bank Trading Worksheet: XYZ in Baseline**

Effective date: TBD

		(A)	(B)	(C)
	P/L Results in \$Millions		Contribut	ions from:
		Firmwide	Higher-	
		Total	<b>Order Risks</b>	<b>CVA Hedges</b>
1	Equity			
2	FX			
3	Rates			
4	Commodities			
5	Securitized Products			
6	Other Credit			
7	Private Equity			
8	Other Fair Value Assets			
9	Cross-Asset Terms			
10	Total	-		

- 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.
- 5) "Securitized Products" is defined as the contribution to P/L from exposures detailed on the Securitized Products and Agencies worksheets.
- 6) "Other Credit" is defined as the contribution from all credit products other than those specified on the "Securitized Products" or "Agencies" worksheets.
- 9) Cross-Asset Terms are those intra-asset risks attributable to the co-movement of mulitple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk. The P/L due to this co-dependence would be entered into row 9.
- (B) 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.

When reporting P/L numbers above, report profits as positive numbers and losses as negative numbers.

# Bank Counterparty Risk Worksheet: XYZ in Baseline

\$Millions

# Losses should be reported as a positive value. 1 Trading Incremental Default Losses (Trading IDR) 1 Trading Incremental Default losses from securitized products 1 Trading Incremental Default losses from other credit sensitive instruments 2 Counterparty Credit MTM Losses (CVA losses) 2 Counterparty CVA losses 2 Doffline reserve CVA losses 3 Counterparty Incremental Default Losses (CCR IDR) 3 Impact of CCR IDR hedges (as defined in the Instructions)

## Bank Op Risk Scenario Input Worksheet: XYZ in Baseline

For the inputs into each scenario, provide the type of data, a brief description of the loss events (including events from an operational risk scenario analysis process), the unit of measure (UOM), and the contribution of those events to the operational loss projection.

Type of Data	Brief Description	Unit of Measure (UOM)	Contribution (\$millions)
TOTAL		Total	\$ -

TOTAL SHOULD AGREE TO THE PROJECTED "OPERATIONAL RISK EXPENSE" AMOUNT INCLUDED IN LINE 29 IN THE PPNR PROJECTIONS WORKSHEET

Page 1 OpRisk Scenario Inputs

# Bank Op Risk Projected Losses Worksheet: XYZ in Baseline

Provide any supporting information including statistical results, data, summary tables, and additional descriptions in a<u>separate document</u> and cross reference the document to the respective question/item.

The sum of the quarterly data provided must equal the total for each scenario in the Op Risk Scenario Inputs Worksheet.

# **Projected Operational Risk Losses**

\$Millions		2013 Pro	ojections			2014 Pro	ojections	
Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014

## Bank PPNR Projections Worksheet: XYZ in Baseline

Instructions: Bank Holding Company (BHC) to complete non shaded cells only; all shaded cells with embedded formulas will self populate. Quarterly items should be reported by quarter, and not on a year-to-date basis.

	\$Millions Call Report Code:					ected in \$Million							
	Net Interest Income by Business Segment: (17)	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter
1 1A	Retail and Small Business  Domestic	-	-	-	-		-	-	-	-	-	-	-
1B	Credit Cards (10)										-	-	-
1C	Mortgages										-	-	-
1D	Home Equity										-		-
1E 1F	Retail and Small Business Deposits Other Retail and Small Business Lending										-	-	-
1G	International Retail and Small Business (16)										-	-	-
2	Commercial Lending										-	-	-
3 4	Investment Banking Merchant Banking / Private Equity										-		-
5	Sales and Trading										-	-	-
6	Investment Management										-	-	-
7	Investment Services										-	-	-
8 9	Treasury Services Insurance Services										-		-
10	Retirement / Corporate Benefits Products										-	-	-
11	Corporate / Other										-	-	-
12	Optional Immaterial Business Segments (7)										-	-	-
13	Total Net Interest Income (1)										-	-	-
14	Non Interest Income by Business Segment: (17) Retail and Small Business	-									-		
14A	Domestic Domestic			-							-	-	-
14B	Credit Cards (10)	-		-	-		-	-			-	-	-
14C	Credit Card Interchange Revenues - Gross (exclude charge cards)										-		-
14D 14E	Credit Card Rewards/Partner Sharing (contra-revenue) Other										-	-	-
14F	Mortgages and Home Equity	-	-	-	-		-	-	-		-	-	-
14G	Production	-		-	-		-	-	-	-	-	-	-
14H 14I	Gains/(Losses) on Sale (18) Other										-		-
14J	Servicing	-	-							-	-	-	-
14K	Servicing & Ancillary Fees										-	-	-
14L	MSR Amortization (20)										-	-	-
14M	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21)										-		-
14N	Other										-	-	-
140	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (11) (12)										-		-
14P	Provisions to Litigation Reserves / Liability Specific to Sold Residential Mortgage Claims (contra-revenue) (11) (13)										-	-	-
14Q	Retail and Small Business Deposits	-	-							-	-	-	-
14R 14S	Non Sufficient Funds / Overdraft Fees - Gross Debit Interchange - Gross										-		-
143 14T	Other										-		-
14U	Other Retail and Small Business Lending										-	-	-
14V 15	International Retail and Small Business (16) Commercial Lending										-	-	-
16	Investment Banking			-						-	-		
16A	Advisory										-	-	-
16B	Equity Capital Markets										-	-	-
16C 16D	Debt Capital Markets Syndicated / Corporate Lending										-	-	-
17	Merchant Banking / Private Equity	-	-							-	-	-	-
17A 17B	Net Investment Mark-to-Market										-	-	-
17B 17C	Management Fees Other										-	-	-
18	Sales and Trading	-			-		-			-	-	-	-
18A	Equities  Commission and Fees	-		-	-		-	-		-	-	-	-
18B 18C	Commission and Fees Other										-	-	-
18D	Fixed Income	-	-	-						-	-		-
18E	Rates										-	-	-
18F 18G	Credit Other										-	-	-
18H	Commodities	-	-							-	-	-	-
181	Commission and Fees										-	-	-
18J	Other	-		-		-	-	-			-	-	-
18K 18L	Prime Brokerage Commission and Fees	-	-	-		•	-	•	•	-	-	-	-
18M	Other										-		-
19	Investment Management	-	-	-	-					-	-	-	-
19A 19B	Asset Management Wealth Management / Private Banking										-	-	-
19B 20	Wealth Management / Private Banking  Investment Services	-		-							-	-	-
20A	Asset Servicing	-			-		-			-	-	-	-
20B	Securities Lending										-	-	-
20C 20D	Other Issuer Services										-		-
20E	Other										-	-	-
21	Treasury Services										-	-	-
22	Insurance Services		<del> </del>		-						-	-	-

Oį	propriate / Other											
	otional Immaterial Business Segments (7)											
To	tal Non-Interest Income (2) (24)		-	-								
To	atal Revenues											
	on Interest Expense:											
CC	mpensation Expense Salary <b>(14)</b>		-		-	-		-	-		•	
	Benefits (14)											
	Commissions (6) Stock Based Compensation											
	Cash Variable Pay											
	perational Risk Expense (8)					-		-				
	gal Expenses and Litigation Settlements & Penalties (unrelated to Operational Risk d not reported elsewhere)											
	ovisions to Repurchase Reserve / Liability for Residential Mortgage Representations											
an	d Warranties (11) (12)											
	ovisions to Litigation Reserves / Liability Specific to Sold Residential Mortgage											
	ofessional and Outside Services Expenses, excluding Legal Expenses											
Ex	penses of Premises and Fixed Assets	RIAD4217										
	nortization Expense and Impairment Losses for Other Intangible Assets arketing Expense (15)	RIADC232	-			-	_	-	-			
IVI	Credit Cards (17) (10)			-	-				-	-	-	
_	Other											
	edit Card Rewards/Partner Sharing Expense her Real Estate Owned Expense											
	ovision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (E	BHCKB557) in Balance Shee	et)									
Ot	her Non-Interest Expense (4)											
To	tal Non-Interest Expense (3)		-	-								
-	See to J DRUD (F)											
Pr	ojected PPNR (5)		•	-	•	•	-	•	•	-	-	
	luation Adjustment for firm's own debt under fair value option (FVO) (9)											
	odwill Impairment ss resulting from trading shock exercise (if applicable) (22) (23)	RIADC216	-		-	-		-	-	_	_	
note:	s to the <i>PPNR Submission Worksheet</i> nount should equal item 45 of the PPNR NII Worksheet, if completed. cludes Valuation Adjustment for firm's own debt under fair value option (FVO) and trad	ing shock loss in items 43 a	and 45.									
Ar Ex Ex	nount should equal item 45 of the PPNR NII Worksheet, if completed. cludes Valuation Adjustment for firm's own debt under fair value option (FVO) and trad cludes Goodwill Impairment included in item 44.			are renorted	without further	hreakout						
Ar Ex Ex	nount should equal item 45 of the PPNR NII Worksheet, if completed. cludes Valuation Adjustment for firm's own debt under fair value option (FVO) and trad			e are reported	without further	breakout:						
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Net Interest Income agrees between worksheets Immaterial revenues are less than or equal to 10% of total revenue 

#### Bank PPNR Net Interest Income Worksheet: XYZ in Baseline

Instructions: All Banks for which deposits comprise 25% or more of total liabilities for any reported period must complete this worksheet. Banks to complete non shaded cells only; all shaded cells with embedded formulas will self populate. Quarterly items should be reported by quarter, and not on a year-to-date basis.

Please indicate if deposits are 25% or more of total liabilities Call Report Codes (5) Projected in \$Millions Average Interest-Bearing Asset Balances (\$Millions) (1) Q4 2012 Q1 2013 Q2 2013 Q3 2013 Q4 2013 Q1 2014 Q2 2014 Q3 2014 Q4 2014 First Lien Residential Mortgages (in Domestic Offices) RCON5367 Second / Junior Lien Residential Mortgages (in Domestic Offices) 2A Closed-End Junior Liens RCON5368 Home Equity Lines Of Credit (HELOCs) 2B RCON1797 3 C&I Loans, excl. Small Business (Scored/Delinquency Managed) (7) Small Business (Scored/Delinquency Managed) 4 RCONF158+RCONF159+RCO N1460+RCONF160+RCONF1 **CRE Loans (in Domestic Offices)** 61 Credit Cards RCFDB538 6 7 Other Consumer RCFDK137 7A Auto Loans Student Loans 7B 7C Other, incl. loans backed by securities (non-purpose lending) RCFD1410 less items 1, 2, 5, Real Estate Loans (Not in Domestic Offices) and RCON1420 8 8A Residential Mortgages (First and Second Lien) 8B Other 9 Other Loans & Leases 10 Interest-Bearing Securities (AFS and HTM) RCFD1754+RCFD1773 **Trading Assets** RCFD3401 11 12 Deposits with Banks & Other 13 Other (2) 14 Total Average Interest-Bearing Asset Balances Average Rates Earned (%) (9) First Lien Residential Mortgages (in Domestic Offices) 15 Second / Junior Lien Residential Mortgages (in Domestic Offices) 16 16A Closed-End Junior Liens 16B **HELOCs** 17 C&I Loans, excl. Small Business (Scored/Delinquency Managed) 18 Small Business (Scored/Delinquency Managed) 19 CRE Loans (in Domestic Offices) Credit Cards 20 21 Other Consumer 21A Auto Loans 21B Student Loans 21C Other, incl. loans backed by securities (non-purpose lending) 22 Real Estate Loans (Not in Domestic Offices) 22A Residential Mortgages (First and Second Lien) 22B Other 23 Other Loans & Leases Interest-Bearing Securities (AFS and HTM) 24 25 Trading Assets 26 Deposits with Banks & Other 27 Other 28 Total Interest Income Average Deposit and Interest-Bearing Non-Deposit Liability Balances (\$Millions) Customer Deposits-Domestic (6) 29A Non-Interest-Bearing Demand 29B Money Market Accounts Savings 29C NOW, ATS, and other Transaction Accounts 29D 29E Time Deposits 30 Customer Deposits-Foreign (6) Foreign Deposits

30B	Foreign Deposits-Time									
31	Fed Funds, Repos, & Other Short Term Borrowing	-	-	-	-	-	-	-	-	-
31A	Fed Funds									
31B	Repos									
31C	Other Short Term Borrowing									
32	Trading Liabilities									
	Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred									
33	Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities									
34	All Other Long Term Debt									
35	Other (3)									
36	Total Average Deposit and Interest-Bearing Non-Deposit Liability Balances	-	-	-	-	-	-	-	-	-
	Average Liability Rates (%) (9)									
	Customer Deposits-Domestic (6)									
		0.00/	0.00/	0.00/	0.00/	0.00/	0.00/	0.00/	0.00/	0.00/
37A	Non-Interest-Bearing Demand (8)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
37B	Money Market Accounts									
37C	Savings									
	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and									
37D	other Transaction Accounts									
37E	Time Deposits									
38	Customer Deposits-Foreign (6)									
38A	Foreign Deposits									
	= :									
38B	Foreign Deposits-Time									
39	Fed Funds, Repos, & Other Short Term Borrowing									
39A	Fed Funds									
39B	Repos									
39C	Other Short Term Borrowing									
40	Trading Liabilities									
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS									
41	Issued by Consolidated Special Purpose Entities									
42	All Other Long Term Debt									
43	Other									
43	other									
44	Total Interest Expense	-								
	rotal interest Expense	_	-	-	-	-	-	-	-	-
4E .	Total Net Interest Income (4)		-	-		-	-	-	-	-
73	rotal nee merest meone (4)									
Eagtr	notes to the Net Interest Income Worksheet									
		toral large trade	.d. b.akb.a.a	land EV lanna						
	Exclude nonaccrual loans, reporting these balances in item 55 of the PPNR Metrics Worksheet. Include purchased credit impa									
(2)	Break out and explain nature of significant items included in Other Average Interest-Bearing Asset Balances such that no more	e 5% of total Av	erage Interest-B	searing Asset Ba	alances are repo	rted without a fur	tner breakout			
-										
Γ										
(3)	Break out and explain nature of significant items included in Other Average Deposit and Interest-Bearing Non-Deposit Liabilit	y Balances such	that no more th	nan 5% of total	Average Deposit	and Interest-Bear	ing Non-Deposi	t Liability Balan	es are reported	without a furth
. [	<u> </u>									
ľ										
ŀ										
-										
-										
۱	Amount should equal item 13 of the PPNR Projections Worksheet.									
(5) (6) (7) (8)	All requested balance items are averages. Call Report code references are intended only to provide guidance for the types of A sum of average domestic and foreign customer deposits should be equal to a sum of average RCON6631, RCON6636, RCFNi Report Large Commercial Credits and Small Business (Graded) Loans.  Rates are equal to zero by definition.  All rates are annualized.			d; but NOT the	type of balance	to be providec				
	Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances?	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances?  Are Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances more	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank PPNR Metrics Worksheet: XYZ in Baseline
Instructions: Banks to complete non shaded cells only; all shaded cells with embedded formulas will self populate. Quarterly items should be reported by quarter, and not on a year-to-date basis. Annual and 9-Quarter numbers for all averages should be reported only if the annual averages are not equal to a simple average of the four quarters for a given year.

	the annual averages are not equal to a simple average of the four quarters for a given							Projected							
	4.44.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4	Call Report Codes	Units	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter
	A. Metrics by Business Segment (9) Retail and Small Business Segment														
	Domestic														
1	Credit Cards Total Accounts		#											-	N/A
2	Credit Card Purchase Volume (exclude charge cards)		\$Millions										-	-	-
_	Mortgages and Home Equity														
3 4	Average Third-Party Residential Mortgages Serviced (3) Residential Mortgage Originations Market Size – Volume		\$Millions \$Millions										-		-
5	Residential Mortgages Sold during the quarter	RCONF070+RCONF071+RC													
6	Servicing Expenses (8)	ONF674+RCONF675	\$Millions \$Millions										-		-
Ü	Retail and Small Business Deposits		Çiviiliona												
7 8	Total Deposit Accounts Debit Card Purchase Volume		# SMillions										-	-	N/A
٥	International Retail and Small Business (12)		ŞIVIIIIVIS										-	-	-
9	Credit Card Revenues (1)		\$Millions										-	-	-
10	Investment Banking Segment Number of Employees (15)		#					I					-	-	N/A
11	Compensation - Total		\$Millions										-	-	-
12	Stock Based Compensation and Cash Variable Pay (8)  Advisory		\$Millions										-	-	-
13	Deal Volume		\$Millions										-	-	-
14	Market Size - Fees		\$Millions										-	-	-
15 16	Market Size - Volume Backlog		\$Millions \$Millions										-	-	-
	Equity Capital Markets														
17	Deal Volume Market Size - Fees		\$Millions \$Millions										-	-	-
18 19	Market Size - Volume		\$Millions										-		-
	Debt Capital Markets														
20 21	Deal Volume Market Size - Fees		\$Millions \$Millions										-		-
22	Market Size - Volume		\$Millions										-		-
23	Syndicated Lending  Deal Volume		SMillions											-	
24	Market Size - Fees		\$Millions												
25	Market Size - Volume		\$Millions										-	-	-
26	Merchant Banking / Private Equity AUM (10)		SMillions										-	-	N/A
27	Sales and Trading Segment														
28 29	Number of Employees (15) Total Proprietary Trading Revenue		# \$Millions										-	-	N/A
30	Compensation - Total		\$Millions										-	-	-
31	Stock Based Compensation and Cash Variable Pay (8)		\$Millions										-	-	-
32	Equities Average Asset Balance		\$Millions												
	Fixed Income														
33	Average Asset Balance Commodities		\$Millions												
34	Average Asset Balance		\$Millions												
35	Prime Brokerage Average Client Balances (13)		\$Millions												
36	Transaction Volume		\$Millions										-	-	-
37	Total Revenue (incl. Net Interest Income)		\$Millions										-	-	-
	Investment Management Segment														
	Asset Management														
38 38A	AUM - Total <b>(10)</b> AUM - Equities		\$Millions \$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A N/A
38B	AUM - Fixed Income		\$Millions										-	-	N/A
38C 39	AUM - Other Net Inflows/Outflows		\$Millions \$Millions										-	-	N/A
	Wealth Management/Private Banking														
40 40A	AUM - Total <b>(10)</b> AUM - Equities		\$Millions \$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A N/A
40A 40B	AUM - Fixed Income		\$Millions										-	-	N/A
40C	AUM - Other		\$Millions .										-	-	N/A
41 42	Net Inflows/Outflows Number of Financial Advisors (11)		\$Millions #	-									-	-	N/A
	Investment Services Segment														
43	Asset Servicing Assets under Custody and Administration		\$Millions				I	I						-	N/A
	Issuer Services		ÇIIIOII3												
44	Corporate Trust Deals Administered		#										-	-	-
	B. Firm Wide Metrics														
45	Number of Employees	RIAD4150	#										-	-	N/A
46 46A	Revenues - International Revenues - APAC (2) (16)		\$Millions \$Millions	-	-	-	-	-	-	-	-	-	-	-	-
46B	Revenues - EMEA (2) (17)		\$Millions										-	-	-
46C	Revenues - LatAm (2) (18) Revenues - Canada (2)		\$Millions \$Millions										-	-	-
46D 47	Revenues - Domestic		\$Millions	-	-		-	-	-	-	-	-		-	-
48 49	Severance Costs (14)		\$Millions \$Millions										-	-	- N/A
49 49A	Collateral Underlying Leases for Which the Bank is the Lessor Auto		\$Millions \$Millions	-	-		-	-	-	-	-	-	-	-	N/A N/A
49B	Other		\$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
50 50A	OREO Balance Commercial	RCFD2150	\$Millions \$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A N/A
50B	Residential		\$Millions		-	-	-	-	-	-	-		-		N/A
50C	Farmland		\$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
	Non Interest Income														
51	Trading Revenue	RIADA220	\$Millions										-	-	-
52 53	Net Gains/(Losses) on Sales of Other Real Estate Owned (19)  Net Gains/(Losses) on Sales of Other Assets (excluding securities) (20)	RIAD5415 RIADB496	\$Millions \$Millions									<del>                                     </del>	-	-	-
54	Extinguishment of Debt and Preferred Exchange Benefits Revenue (21)		\$Millions										-	-	-

55	Nonaccrual Loan Balance	RCFD5526 less RCFD3507	\$Millions									- N/A	
56	Carrying Value of Purchased Credit Impaired (PCI) Loans	RCONC780	\$Millions			-						- N/A	
57	Net Accretion of discount on PCI Loans included in interest Revenues	ACONC780	SMillions								-	- N/A	
3/	Net Accretion of discount on PCI Loans included in interest Revenues		ŞIVIIIIIVIS								-	- N/A	
	Quarter End Weighted Average Life of Assets (4) (6)												
58	First Lien Residential Mortgages (in Domestic Offices)		months			1							_
59	Closed-End Junior Residential Liens (in Domestic Offices)		months										_
60	Home Equity Lines Of Credit (HELOCs)		months										_
													_
61	C&I Loans, excl. Small Business (Scored/Delinquency Managed)		months										_
62	Small Business (Scored/Delinquency Managed)		months										
63	CRE Loans (in Domestic Offices)		months										_
64	Credit Cards		months										
65	Auto Loans		months										
66	Student Loans		months										
67	Other, incl. loans backed by securities (non-purpose lending) (7)		months										
68	Residential Mortgages (First and Second Lien, Not in Domestic Offices)		months										
69	Other Real Estate Loans (Not in Domestic Offices)		months										
70	Other Loans & Leases		months										
71	Interest-Bearing Securities (AFS and HTM)		months										
72	Trading Assets		months										
												· · · · · · · · · · · · · · · · · · ·	
	Quarter End Weighted Average Life of Liabilities (4) (6)												
73	Domestic Deposits - Time		months										
74	Foreign Deposits-Time		months										_
75	Fed Funds		months										_
76	Repos		months										-
77	Other Short Term Borrowing		months										-
78	Trading Liabilities		months										-
/0	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Iss		monus										_
70		sueu											
79 80	by Consolidated Special Purpose Entities		months months			1							_
80	All Other Long Term Debt		montns										_
				For upward rate For downward rate									
	Average Retail Deposit Repricing Beta in a 'Normal Environment' (5)			movements movements	Assumed Floor								
81	Money Market Accounts		basis points	movements movements	Posamica Frodi								
82	Savines		basis points										
83	NOW, ATS, and other Transaction Accounts		basis points										
84	Time Deposits		basis points										
85	New Business Pricing for Time Deposits		basis points	Curve:	(if multiple terms assumed)								
85	New Business Pricing for Time Deposits		basis points	curve:	(if multiple terms assumed)								
	Footnotes to the PPNR Metrics Worksheet												
	Provide metrics data for all quarters, but only if International Retail and Small Business				ii Business revenue exceeded 59	or total revenu	es in any of the las	t rour actual q	uarters request	ea in the PPNR s	scnedule.		
	Provide regional breakouts for all quarters but only if international revenue exceeded 5		our actual quarters re	equested in the PPNR schedule.									
	Average oustanding principal balance fo residential mortgage loans the Bank services for												
(4)	The Weighted Average Life should reflect the current position, the impact of new busin									ted average of t	ime to principal act	ual repayment (as modeled) fo	or all positions in that
	rounded to the nearest monthly term. For revolving products, the WAL should reflect												
	A rate movement in an environment where the repricing assumption assumed by each	of the major deposit products is not restr	icted by a cap, floor, o	or zero. Beta should be reported as a b	alance-weighted average of the	betas of the line	items that contrib	oute to the roll	up point reque	sted, with an as	of date equal to th	e reporting date.	
	Reference PPNR Net Interest Income worksheet for product definitions.												
(7)	Corresponds to line item 7C on the Net Interest Income worksheet												
	Include both direct and allocated expenses.												
(9)	See Instructions for description of standardized Business Segments/Lines. Unless speci	ified otherwise, all numbers are global.											
(10)	Assets under Management												
(11)	Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to fa	acilitate the assessment of revenue produc	tivity in the Wealth N	Management/Private Banking business	line.								
	Regions outside the US and Puerto Rico.												
	Report the grossed up "interest balances" that result from prime brokerage activities.												
	List items on PPNR Projections worksheet that include this item if any:												
(14)	Est rems on 1 min rojections worksheet that include this item if diffy.												
(15)	Full-time equivalent employees at end of current period (RCON4150) for a given segme	ant only											
	Asia and Pacific region (incl. South Asia, Australia, and New Zealand)	ent only.											
	Europe, Middle East, and Africa												
	Latin America, including Mexico	4											
(19)	List Business Segments reported on PPNR Projections Worksheet that include this item	ı ır any:											

Do international revenues exceed 5% of total revenues?

(20) List Business Segments reported on PPNR Projections Worksheet that include this item if any:

(21) List Business Segments reported on PPNR Projections Worksheet that include this item if any:

N/A N/A N/A N/A N/A N/A N/A

Green Line items that have Micro Data Reference Manual (MDRM) numbers that differ between the FR Y-9C and the Call Report as well as any changes made to the elements associated with the line item. The covered institution is expected to complete this line item.

# **Basel III Capital Summary Submission Cover Sheet**

# Dodd-Frank Act Annual Stress Test Reporting Template for Covered Institutions with Total Consolidated Assets of \$50 Billion or More

All Covered Institutions are expected to complete a version of the Summary template for each required scenario - Baseline, Adverse, and Severely Adverse.

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 XXXXX@occ.treas.gov.

Institution Name:		XYZ	
OCC Charter ID:	#####		
Source:	Bank		
Current Year:	2012	(Enter appropriate year)	
Planning Horizon Year 1:	2013		
Planning Horizon Year 2:	2014		
Submission Date (MM/DD/YYYY):		(Enter date)	
When Received:			
Please indicate the scenario associated with t		he following drop-down menu	
Briefly describe the scenario below:			

## OCC DFAST Y14A - Basel III & Dodd-Frank Schedule: XYZ (Baseline Scenario)

<u> </u>	С	D	Е	F	G	Н	ı	J	K	L
	\$ Millions			\$ Mi	llions					
	Actual				ected					
	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 20
Basel III Tier 1 Common Common Stock and Related Surplus (Net of Treasury Stock)			1							
Common Stock and Related Surplus (Net of Treasury Stock) Retained Earnings (dividends only and not share repurchases)										
Accumulated Other Comprehensive Income										
Unrealized Gains and Losses on Available-for-Sale Items										
Gains and Losses on Derivatives Held as Cash Flow Hedges										
Gains and Losses Resulting from Converting Foreign Currency Subsidiaries to the Parent Currency (If Applicable)										
Actuarial Reserve (If Applicable)										
Unrealized Gains and Losses from a Foreign Currency Hedge of a Net Investment in a Foreign Operation (If Applicable)										
All Other Reserves (If Applicable)										
Other Equity Capital Components (Including Unearned Employee Stock Ownership Program Shares)										
Fotal Tier 1 Common attributable to Parent Company Common Shareholders										
Minority Interest Included in Tier 1 Common										
Fotal Group Tier 1 Common Prior to Regulatory Adjustments										
Deductions										
Goodwill, Net of Related Deferred Tax Liability										
Intangibles Other than Mortgage Servicing Rights, Net of Related Deferred Tax Liability										
Deferred Tax Assets (Excluding Temporary Differences Only), Net of Related Deferred Tax Liabilities										
Investments in Own Shares (Excluding Treasury Stock)										
Reciprocal Cross Holdings in Common Equity										
Shortfall of Provisions to Expected Losses										
Cash Flow Hedge Reserve (If Gain, Report as Positive; If Loss, Report as Negative)										_
Cumulative G/L Due to Changes in Own Credit Risk on Fair Valued Liabilities (If Gain, Report as Positive; If Loss, Report as Negative)			1							
Defined Benefit Pension Fund Assets										
Securitization Gain on Sale										
Total Tier 1 Common After Deductions Above										
Insignificant Investments in the Common Share of Unconsolidated Financial Entities That Exceed 10% of Tier 1 Common (line 25)										
Fotal Tier 1 Common After the Regulatory Adjustments Above										
Significant Investments in the Common Stock of Financial Entities (Amount Above 10% Threshold)										
Mortgage Servicing Rights (Amount Above 10% Threshold)										
Deferred Tax Assets Arising from Temporary Differences (Amount Above 10% Threshold)										
Total Common Equity Tier 1 Capital After the Regulatory Adjustments Above  Regulatory Adjustments to be Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 to Cover Deductions										
Regulatory Adjustments to be Applied to Common Equity Her 1 Due to Insufficient Additional Her 1 to Cover Deductions  Fotal Common Equity Tier 1 Capital After the Regulatory Adjustments Above										
Amount Exceeding the 15% Threshold										
Tier 1 Common										
ier Econimon										
Basel III Tier 1 Capital										
Von-common Tier 1 Capital Instruments			1							
Winority Interest Included in Tier 1 Capital										
Deductions										
Regulatory Adjustments to be Deducted from Additional Tier 1 Capital										
Tier 2 Regulatory Adjustments Which have to be Deducted from Additional Tier 1 Capital										
Fier 1 Capital										
Periodic Changes in Common Stock										
Common Stock and Related Surplus (Net of Treasury Stock)										
Issuance of common stock (including conversion to common stock)										
Repurchases of common stock										
Periodic Changes in Retained Earnings										
Net income (loss) attributable to bank holding company										
Cash dividends declared on preferred stock										
Cash dividends declared on common stock										
Data Validation Check (The following cells provide checks for consistency of the projected schedules)  Validation Check Within the Worksheet Up to 2019 (Auto-populated/No Input Required)										
Does Line 42= Line 1 for Common Stock and Related Surplus?	No	No	No	No	No	No	No	No	No	N
bues the 42- the Fibi common stock and related surplus:	NU	NU	NU	INU	NU	NU	NU	INU	INU	14
Differences in Reporting from the Y-14A Summary Schedule Up to 2014 (Please ensure that the logic applies. If not, please explain why in the Explanations Mi	emorandum Ro	v hefore subn	mitting the cou	mnleted scher	lule)					
Differences in reporting from the 1-14x Julianus y Julianus - Op to 2014 (Flease ensure that the logic applies. If not, please explain why in the Explanations in		planations Me			iulej					
Line 1, "Common Stock and Related Surplus" = "Common Stock (Par Value)" (MDRM No. bhck3230) + "Surplus (Exclude All Surplus Related to Preferred Stock)"		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,								
(MDRM No. bhck3240) of Balance Sheet Worksheet (FR Y-14A Summary Schedule)										
Line 2, "Retained Earnings" = "Retained Earnings" (MDRM No. bhck3247) of Balance Sheet Worksheet (FR Y-14A Summary Schedule)										
. ,										
Line 3, "AOCI" = "Accumulated Other Comprehensive Income (AOCI)" (MDRM No. bhckb530) of Balance Sheet Worksheet (FR Y-14A Summary Schedule)										
Line 10, "Other Equity Capital Components" = "Other Equity Capital Components" (MDRM No. bhcka130) of Balance Sheet Worksheet (FR Y-14A Summary										
Schedule)										
The sums of Line 1 and Line 10 must be equal under both the BHC and Supervisory Baseline Scenarios										
Line 43, "Issuance of common stock" = "Total issuance of common stock" of Capital Worksheet (FR Y-14A Summary Schedule)										
Line 44, "Repurchases of common stock" = "Total share repurchases" of Capital Worksheet (FR Y-14A Summary Schedule)										
Line 45, "Net income (loss) attributable to bank holding company" = "Net income (loss) attributable to bank holding company" (MDRM No. bhct4340) of										
Capital Worksheet (FR Y-14A Summary Schedule)										
Line 46, Cash dividends declared on preferred Stock" = "Cash dividends declared on preferred stock" (MDRM No. bhck4598) of Capital Worksheet (FR Y-14A										
Line 46, "Cash dividends declared on preferred stock" = "Cash dividends declared on preferred stock" (MDRM No. bhck4598) of Capital Worksheet (FR Y-14A Summary Schedule)										
Summary Schedule)										
Summary Schedule) Line 47, "Cash dividends declared on common stock" = "Cash dividends declared on common stock" (MDRM No. bhck4460) of Capital Worksheet (FR Y-14A										
Summary Schedule)										
Summary Schedule) Line 47, "Cash dividends declared on common stock" = "Cash dividends declared on common stock" (MDRM No. bhck4460) of Capital Worksheet (FR Y-14A										

Footnotes:

<sup>&</sup>lt;sup>1</sup> Investments in the capital of financial entities where the bank does not own more than 10% of the issued common share capital.

<sup>2</sup> For Covered Institutions participating in the Basel Committee on Bank Supervision's Basel III Implementation Monitoring exercise, this column provides the corresponding tab name and cells. References are made according to the September 2011 version of

#### Basel III "Exception Bucket" Calculator \$ Millions Actual Projected Q3 2012 Q4 2012 Q1 2013 Q2 2013 Q3 2013 Q4 2013 Q1 2014 Q2 2014 Q3 2014 Q4 2014 Significant investments in the capital of unconsolidated financial entities<sup>1</sup> Gross holdings of common stock Permitted offsetting short positions in relation to the specific gross holdings included above Holdings of common stock net of short positions Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary difference Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap Mortgage servicing rights Total mortgage servicing rights classified as intangible Associated deferred tax liability which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards Mortgage servicing rights net of related tax liability Common Equity Tier 1 after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary difference 10 Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap Deferred tax assets due to temporary differences 11 Net deferred tax assets due to temporary differences 12 Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary differences 13 Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap Aggregate of items subject to the 15% limit (significant investments in financial institutions, mortgage servicing rights and DTAs that arise from temporary differences) 14 Significant investments in the common equity of financial entities not deducted as part of the 10% cap 15 Mortgage servicing rights not deducted as part of the 10% cap Deferred tax assets due to temporary differences not deducted as part of the 10% cap 17 Sum of significant investments in financials, mortgage servicing rights and DTA temporary differences not deducted as a result of the 10% cap 18 Deduction from Common Equity Tier 1 capital in respect of amounts above the 15% cap Data Completeness Check If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.

#### Footnotes:

significant investments in the capital of unconsolidated banking, financial and insurance entities (i.e. where the bank owns more than 10% of the issued common share capital or where the entity is an affiliate), excluding amounts held for underwriting purposes only if held for 5 working days or less.

<sup>2</sup> For BHCs participating in the Basel Committee on Bank Supervision's Basel III Implementation Monitoring exercise, this column provides the corresponding tab name and cells. References are made according to the September 2011 version of "Instructions for Basel III Implementation Monitoring."

Basel III Risk-weighted Assets<sup>1, 2</sup>

_	Basel III Risk-weighted Assets 112										
_	В	C	D	E	F	G	H	ı	J	K	L
		\$ Millions					\$ Millions				
		Actual					Projected				
_		Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
	redit risk (Including CCR and non-trading credit risk), with 1.06 scaling factor										
1	Corporate  Country Condit Birls Francisco (anticological CVA charges and based to CCBs)										
2	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)										
3 4	Other Exposures										
	Sovereign  Counterparty Credit Birk Evacures (not including CVA charges or charges to CCPs)										
5 6	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)  Other Exposures										
7	Bank										
8	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)										
9	Other Exposures										
.0	Retail										
.1	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)										
.2	Other Exposures										
.3	Equity										
.s .4	Securitization		-				-	-			
.5	Trading Book Counterparty Credit Risk Exposures (if not included in above)		<del> </del>					<del> </del>			
.5 .6	CVA Capital Charge (Risk-Weighted Asset Equivalent)										
.7	Advanced CVA										
.8	Unstressed VaR with multipliers										
9	Stressed VaR with multipliers										
.0	Standardized CVA										
1	Other Credit Risk										
2	Total Credit RWA										
_	Total Create NWA										
N	Narket risk										
3	Standardized Specific Risk (excluding securitization and correlation)			1	I	I					
.5	VaR with multiplier										
5	Stressed VaR with multiplier										
6	Incremental Risk Charge (IRC)										
7	Correlation Trading <sup>3</sup>										
8	Comprehensive Risk Measurement (CRM), Before Application of Floor										
9	Standardized Measurement Method (100%) for Exposures Subject to the CRM										
0	CRM Floor Based on 100% of Standardized - Net Long										
1	CRM Floor Based on 100% of Standardized - Net Short										
2	Standardized Measurement Method for Exposures Not Subject to CRM										
3	Net Long										
4	Net Short										
5	Securitization Non-correlation <sup>3, 4</sup>										
6	Net Long		-				-	-			
7	Net Short		-					-			
8	Other Market Risk										
9	Total Market RWA										
_											
	Other Biller 1 Capital Requirements		1	1	I	l	1	1		I	I
0	Other Pillar 1 Capital Requirements		-				-	-			
1	Operational Risk		-				-	-			
2	Change in Risk-Weighted Assets Due to Impact of Basel III Definition of Capital			1	l	l				1	1
2	Total Risk weighted Assats										
3	Total Risk-weighted Assets										
_	ata Completeness Check										
U	If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank;										
4	enter "0" if not applicable.	No	No	No	No	No	No	No	No	No	No
-	circi o il nocappiicable.	INO	INO	140	NO	NO	INU	NO	NO	INO	140

# Footnotes:

<sup>&</sup>lt;sup>1</sup> Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

<sup>&</sup>lt;sup>2</sup> Any assets deducted from capital should not be included in risk-weighted assets.

<sup>&</sup>lt;sup>3</sup> For credit derivatives, the exposure basis to be risk weighted should be the mark-to-market of the underlying, consistent with the last round of QIS instructions.

<sup>&</sup>lt;sup>4</sup> In accordance with Revisions to the Basel II market risk framework issued by the Basel Committee (updated as of 31 December 2010), during a transitional period until December 31, 2013, the charge for securitization non-correlation is the larger of the net

осс	DFAST Y14A - Basel III & Dodd-Frank Schedule: XYZ (Baseline Scenario)		Only firms tha	t are NOT mar	datory Basel I	l or opt-in Bas	el II have the o	ption to use th	nis simplified F	RWA schedule	
_	Basel III Risk-weighted Assets <sup>1, 2</sup>										
_	В	\$ Millions Actual Q3 2012	D Q4 2012	Q1 2013	F Q2 2013	G Q3 2013	H \$ Millions Projected Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
	Credit risk (Including CCR and non-trading credit risk), with 1.06 scaling factor if applicable		I			I	1		I	I	
1	Counterparty Credit RWA Credit RWAs excluding Counterparty Credit RWAs										
3	Total Credit RWA										
ı	Market risk										
4	Standardized Specific Risk (excluding securitization and correlation)										
5	VaR with multiplier										
6	Stressed VaR with multiplier										
7	Incremental Risk Charge (IRC)										
8	Correlation Trading <sup>3</sup>										
9 10	Comprehensive Risk Measurement (CRM), Before Application of Floor Standardized Measurement Method (100%) for Exposures Subject to the CRM										
11	CRM Floor Based on 100% of Standardized - Net Long										
12	CRM Floor Based on 100% of Standardized - Net Short										
13	Standardized Measurement Method for Exposures Not Subject to CRM										
14	Net Long										
15	Net Short										
16	Securitization Non-correlation <sup>3, 4</sup>										
17	Net Long										
18	Net Short										
19	Other Market Risk										
20	Total Market RWA										
	Other										
21	Other Pillar 1 Capital Requirements										
22	Change in Risk-Weighted Assets Due to Impact of Basel III Definition of Capital										
23	Total Risk-weighted Assets										
1	Data Completeness Check										
24	If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No	No	No	No

# Footnotes:

<sup>&</sup>lt;sup>1</sup> Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

<sup>&</sup>lt;sup>2</sup> Any assets deducted from capital should not be included in risk-weighted assets.

<sup>&</sup>lt;sup>3</sup> For credit derivatives, the exposure basis to be risk weighted should be the mark-to-market of the underlying, consistent with the last round of QIS instructions.

<sup>&</sup>lt;sup>4</sup> In accordance with *Revisions to the Basel II market risk framework issued by the Basel Committee (updated as of 31 December 2010)*, during a transitional period until December 31, 2013, the charge for securitization non-correlation is the larger of the net

## OCC DFAST Y14A - Basel III & Dodd-Frank Schedule: XYZ (Baseline Scenario)

Basel III Leverage Exposures (quarterly averages)										
В	С	D	E	F	G	Н	I	J	K	L
	\$ Millions				\$	Millions				
	Actual				P	rojected				
	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
1 On-Balance Sheet Derivatives, Basel II Netting										
2 Derivatives, Potential Future Exposure Applying Basel II Netting										
3 On-Balance Sheet Securities Financing Transactions, Basel II Netting										
4 Other On-Balance Sheet Items, Gross Value (Excluding Derivatives and Securities Financing Transactions)										
5 Off-Balance Sheet Items (excluding derivatives)										
6 Of Which: Unconditionally Cancellable Commitments eligible for 10% CCF										
7 Of Which: All Other										
8 Amounts Deducted from Tier 1 Capital (Report as Negative)										
9 Total Exposures for Basel III Leverage Exposure										
Data Completeness Check										
If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not										
10 applicable.	No	No	No	No	No	No	No	No	No	No

### OCC DFAST Y14A - Basel III & Dodd-Frank Schedule: XYZ (Baseline Scenario)

Basel III Planned Actions

					\$ Millions						
Α	В	С	D	E	F	G	Н	I	J	К	L
							Q3 2012	1	Balance Sheet		
Action #	Description	Action Type	Exposure Type	RWA Type	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Impact	Tier 1 Common	Tier 1
1	·	,,						· ·			
2											
3 4											
5											
6											
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10											
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56											
57 58											
58 59 60											
60											
			-	Total impact of planned actions	-					0	

Total impact of planned actions 0 0 0 0 0 0 0 0 0

Reported changes from prior period

7

М	N	0	Р	Q	R	S	Т	U	٧	W	X	Υ	Z	AA	AB	AC
Q4 2012		Balance Sheet			Q1 2013		Balance Sheet			Q2 2013	1	Balance Sheet			Q3 2013	
RWA	Leverage Exposure	Impact	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Impact	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Impact	Tier 1 Common	Tier 1	RWA	Leverage Exposure
	) 0	0	0	0	0	0	0	0	0		0		0	0	-	0

Planned Actions

AD	AE	AF	AG	AH	Al	AJ	AK	AL	AM	AN	AO	AP	AQ	AR	AS	AT
AD	AL	Ar	Q4 2013	AII	Al	AU .	AN	Q1 2014	AIVI	AIN	AO	Ar	Q2 2014	An	A3	AI
Balance Sheet					Balance Sheet					Balance Sheet					Balance Sheet	
Impact	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Impact	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Impact	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Impact	Tier 1 Common
0	0	0	0	0		0	0	0	0			0	0	0	0	

9

Planned Actions

AU	AV	AW	AX	AY	AZ	BA	BB	BC	BD	BE	BF	BG	BH	BI
7.0	Q3 2014	****	700	7	7.2	Q4 2014	55	50		52	Total		511	J.
			Balance Sheet					Balance Sheet					Balance Sheet	Confirm detailed description of act
Tier 1	RWA	Leverage Exposure	Impact	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Impact	Tier 1 Common	Tier 1	RWA	Leverage Exposure	Impact	provided in separate attachmen
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10

Planned Actions

## OCC DFAST Y14A - Basel III & Dodd-Frank Schedule: XYZ (Baseline Scenario)

Basel III Balance Sheet										
В	C \$ Millions	D	E	F	G	H \$ Millions	<u> </u>	J	K	L
	Actual					Projected				
	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Assets										
1 Held to Maturity (HTM) Securities										
2 Available for Sale (AFS) Securities										
3 Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses										
4 Trading Assets										
5 Total Intangible Assets										
6 Other Assets										
7 Total Assets										
8 Total Risk-weighted Assets/Total Assets										
Liabilities										
9 Deposits										
10 Trading Liabilities										
11 Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities										
12 Other Liabilities										
13 Total Liabilities										
Equity										
14 Total Equity Capital										
Data Validation Check (The following cells provide checks for consistency of the projected schedules)  Validation Check Within the Worksheet — Up to 2019 (Auto-populated/No Input Required)										
15 If "Check", please correct Lines 1 to 7 where applicable until "Ok" appears	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE
16 If "Check", please correct Lines 9 to 13 where applicable until "Ok" appears	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE
17 If "Check", please correct Lines 1 to 14 where applicable until "Ok" appears	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FALSE
17 If cheek , please contect third 1 to 14 where applicable until to k appears	TALSE	TALSE	TALSE	TALSE	TALUE	TALSE	TALSE	TALSE	TALSE	TALJE
Differences in Reporting from the Y-14A Summary Schedule Up to 2014 (Please ensure that the logic applies. If not, please explain why	in the Explanations	Memorandun	n Box before s	ubmitting the	completed so	hedule)				
	E	xplanations M	lemorandum B	lox						
18 Line 7 = "Total Assets" (MDRM No. bhck2170) of Balance Sheet Worksheet (FR Y-14A Summary Schedule										
19 Line 13 = "Total Liabilities" (MDRM No. bhck2948) of Balance Sheet Worksheet (FR Y-14A Summary Schedule										
20 Line 14 = "Total Equity Capital" (MDRM No. bhckg105) of Balance Sheet Worksheet (FR Y-14A Summary Schedule										
Data Completeness Check										
21 If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No	No	No	No

# OCC DFAST Y-14A: Counterparty Credit Risk / CVA Data Submission Cover Sheet

See tabs "CCR Data Dictionary" and "CCR Instructions to firms" for additional guidance on completing these worksheets.

Please do not change the structure of this workbook.

Covered Institutions should complete all relevant cells in the corresponding worksheets, including this cover page. Data should be reported in millions of dollars.

Any questions should be directed to XXXXX@occ.treas.gov.

Institution Name:	x	YZ
OCC Charter ID:	####	
Submission Date (MM/DD/YYYY):		(Enter date)
Data as of date:		(Enter date)
Version		(Enter number)
When Received:		

## OCC DFAST Y-14A: CCR data schedule - Instructions

## Data format:

Provide the output that meets the criteria outlined below.

**Future time buckets (tabs 2a and 2b):** The level of granularity of future revaluation time buckets should be at the level used to calculate CVA at the covered institution, and should be as granular as available.

**Data format**: Provide the data in the format used in this schedule.

- 1) <u>Readability</u>. Data must be in machine readable format. Tabs 1a, 1b, 1c, and 1d provide data at the counterparty level (unit of observation = counterparty). Tab 2a provides all available data at the counterparty + tenor bucket level (unit of observation = counterparty + tenor bucket). Tab 3a provides data at the counterparty level for each date of market data inputs used.
- 2) <u>Mergeability</u>. Data analysts must be able to merge the data on each tab based on the counterparty identifiers provided. **Unique** identifiers must be consistent across tabs. In particular, it must be possible to merge tabs 1a, 2a, and 3a on the variables Counterparty Name, Counterparty ID, industry, country, internal rating, and external rating. If any netting set or sub-netting set IDs are provided on one tab, they must be provided on all tabs. If any counterparties are missing from tab 2a, provide an explanation.

**Counterparty identification**: All counterparties must have a unique counterparty identifier. In addition, the name of the counterparty should be provided. As discussed above, other unique identifiers may be required depending on the form of the data provided.

## Tab Notes to the CCR Schedule

Use this tab(s) to submit voluntarily any additional information (e.g., data) that gives clarity on the portfolio. More than one additional tab may be provided.

If the covered institution elects to provide additional data, this should include an explanation of the additional data and why it is provided. If the data links to data in other tabs of the CCR schedule, then a clear data identifier must be provided such that tabs may be merged if necessary (see mergeability details above).

# OCC DFAST Y-14A:CCR Data dictionary

TAB	DATA FIELD	DESCRIPTION / DEFINITION
All tabs: Counterparty identifiers	Counterparty	Generally speaking, a "counterparty" should be defined at the level at which the covered institution calculates credit valuation adjustment (CVA). For many counterparties, all netting sets within the parent company will be a single counterparty; however if there are different market spreads attached to different legal entities, those should be considered separate counterparties.
	Counterparty name	Counterparty name should be a recognizable name rather than a code.
	Counterparty ID	Counterparty identifier.
	Netting set ID (optional)	This field is optional. Netting sets should map to ISDA master aggreements.
	Sub-netting set ID (optional)	This field is optional. Used if your covered institution calculates CVA below the netting set level.
	Industry	Use the industries that are provided in the drop down menu in each of the relevant tabs, which are broken down into the following categories: Banks, Financial guarantors / monolines, SPVs, Other financials, Non-financial corporates, Sovereigns, Local authorities, Other.
	Country	Country of domicile of the counterparty. See above for definition of a counterparty. Countries should be identified using the two letter codes available at http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm.
	Internal Rating	The covered institution's internal rating of the counterparty. If there are multiple ratings associated with the different netting sets of the counterparty, the mean or median internal rating should be used. Elaborate in the documentation the approach to selecting the internal rating for these types of counterparties. All data should be reported at the level at which CVA is calculated; thus every counterparty must have only one CDS spread associated with it. See above for definition of a counterparty.
	External Rating	The external rating associated with the counterparty's internal rating, not the external rating associated with the specific counterparty. Provide an external rating from a Nationally Recognized Statistical Rating Organization (NRSRO).
1) CVA	Gross CE	Gross CE (sometimes referred to as the replacement cost or current credit exposure) is the fair value of a derivative contract when that fair value is positive. Gross CE is zero when the fair value is negative or zero. For purposes of this schedule, Gross CE to an individual counterparty should be derived as follows: Determine whether a legally enforceable bilateral netting agreement is in place between the covered institution and the counterparty. If such an agreement is in place, the fair values of all applicable derivative contracts with that counterparty that are included in the scope of the netting agreement are netted to a single amount, which may be positive, negative, or zero. Report Gross CE when the fair value is positive, report it as a zero when the fair value is negative or zero.
	Stressed Gross CE	The full revaluation of Gross CE under stressed conditions.

Net CE	The sum of positive Gross CE netting agreements for a given counterparty less the value of collateral posted by the counterparty
	to secure those trades. Net CE should be reported after counterparty netting and after collateral. Net CE should reflect any
Stressed Net CE	excess collateral posted by the covered institution to the counterparty.
Stressed Net CE	The full revaluation of Net CE under stressed conditions. Hold collateral constant; assume no additional collection of collateral.
CVA	The balance of all credit valuation adjustments (CVA), gross of hedges, for asset-side, unilateral CVA. Report CVA as a positive
	value. CVA is an adjustment made to the market or fair value of derivatives receivables to take into account the credit risk of a
	counterparty. This is different from "Net CVA", which would be equivalent to CVA less debt valuation adjustment (DVA). Provide
	an explanation for counterparties where this does not hold (e.g., adjustments).
Stressed CVA	The full revaluation of asset-side CVA under stressed conditions. Stressed CVA should incorporate the full revaluation of
	exposure, probability of default (PD), and loss given default (LGD) under stressed conditions. Stressed CVA only needs to be
	calculated for the covered institution specification, under both the adverse and servely adverse scenarios.
CSA in place?	Indication of whether at least one of the netting sets comprising this counterparty has a legally enforceable collateral
·	agreement, for example, Credit Support Annex (CSA), in place. "Y" for yes, "N" for no.
% Gross CE with CSAs	Percentage of Gross CE that is associated with netting sets that have a legally enforceable collateral agreement in place. For
	example, if there are two netting sets, one collateralized and one not, with equal Gross CEs in both netting sets, fill in 50%.
Downgrade trigger modeled?	For the covered institution specification, indication of whether at least one of the netting sets comprising this counterparty has
0 00	an Expected Exposure (EE) profile where a downgrade trigger is modeled. "Y" for yes, "N" for no.
Single name credit hedges	The net notional amount of single name credit hedges on the default of the counterparty. Only a single name CDS hedge of the
	counterparty should be reported.
Aggregate CVA and stressed CVA	The difference between Aggregate Stressed CVA and Aggregate CVA should equal the CVA losses reported in the
	SUMMARY_SCHEDULE (Item 2 on the Counterparty Risk Worksheet). If this is not the case for your covered institution, provide a
	rationale in the methodology documentation.
Additional/ offline CVA reserves	Additional or offline CVA reserves are reported here. If there is a Gross CE or a Net CE figure associated with these reserves,
	those should be reported as well. If not, enter "0". Accompanying documentation should elaborate about the nature of these reserves.
Collateralized counterparty	A collateralized counterparty is a counterparty with at least one netting set with a legally enforceable collateral agreement in
	place.
Collateralized netting set	Netting sets with a CSA agreement in place.
Tenor bucket in years	The time provided should be as granular as possible. Use years as the unit. For example, if the time is 6 months, the covered
	institution should report "0.5" not "6".
EE - Covered Institution specification	The (unstressed) Expected Exposure (EE) metric used to calculate CVA for each tenor bucket. Along each simulation path, the
	exposure at time t used to estimate EE(t) should be non-negative; if any exposures along a simulation path calculated at time t
	are negative, these should be set to 0 before calculating the expected value. The EE reference point refers to the end-point of
	the time bucket between time t and t-1. A time bucket is considered the time between time t and time t-1. Indicate in separate methodology notes if another approach is used (e.g., average over time bucket, mid-point).
	EE (unstressed) calculated using the Covered Institution's own specification.
İ	

2) EE profile

Marginal PD	Value provided should be the interpolated marginal PD for each time bucket between time t and t-1. For most covered institutions, marginal PD will reflect default probability over tenor bucket and be equivalent to the difference between the
	cumulative PD at the beginning and the end of the tenor bucket. If not, provide additional explanation.
LGD (CVA)	Loss Given Default (1-Recovery Rate) used to calculate CVA.
LGD (PD)	Loss Given Default (1-Recovery Rate) used to calculate PDs from spreads. If the LGD used to calculate PDs are different from the LGDs used to calculate CVA, provide a rationale in the methodology documentation as requested in the Summary Instructions.
Discount factor	The discount factor should be roughly equal to e^-zt or (1+z)^-t, where z is the value of the zero curve at time t for the LIBOR or some other "risk free" rate.
Stressed EE - Adverse scenario &	Stressed EE calculated under the OCC adverse shock scenario using the OCC specification.
OCC specification	Calculate the EE under the OCC specification with a 10 day margin period of risk (MPOR) for all counterparties, and exclude the collection of additional collateral due to downgrade of a counterparty (i.e., downgrade triggers).
Stressed EE - Adverse scenario & Covered Institution specification	Stressed EE calculated under the adverse shock scenario using the covered institution's own specification. If MPOR and downgrade trigger assumptions are the same as in the OCC specification, this field may be populated with N/A.
Stressed EE - Severely adverse scenario & OCC specification	Stressed EE calculated under the severely adverse shock scenario using the OCC specification.
Stressed EE - Severely Adverse scenario & Covered Institution	Stressed EE calculated under the severely adverse shock scenario using the Covered Institution's own specification.
Stressed Marginal PD	The (unilateral) marginal PD associated with the counterparty's stressed spread.
Stressed LGD (CVA)	LGD used to calculate CVA in the stressed scenario.
Stressed LGD (PD)	LGD used to calculate PD in the stressed scenario.
EE (by ratings)	The sum of the EEs for the aggregate CVA by internal ratings category.
Marginal PD and Stressed marginal PD (Avg.) (by ratings)	Value provided should be the average marginal PD expected exposure-weighted across all counterparties by internal ratings category for each time bucket between time t and t-1. Stressed marginal PDs should be weighted by stressed expected exposures. All PDs should be unilateral (i.e., PDs should not be conditioned on the survival of the reporting covered institution.)
LGD and Stressed LGD (Avg.) (by ratings)	Average Loss Given Default (1-Recovery Rate) weighted by marginal PD and expected exposure for each time bucket between time t and t-1, across all counterparties within each internal ratings category. Stressed LGDs should be weighted by stressed marginal PDs and stressed expected exposures.
Stressed EE (by ratings)	The sum of the full revaluation of the EE profile under stressed conditions by internal ratings category.
Time period	The date for which the CDS (or other input) applies. For a one year CDS spread, enter "1". For grid pricing, do not enter the interpolated CDS spreads. Enter only the dates for which market data was available.
Market spread (bps)	Enter the market value. If this value comes from a proxy grid, enter the value from the grid. The whole grid is not necessary. For example, if the grid is computed based on 1, 3, 5, and 10 years spreads, enter only 1, 3, 5, and 10 year data. All spread data should be reported as the all-in-cost spread, with any upfront costs incorporated into the current all-in spread.
Spread adjustment (bps)	Provide the amount and operator (e.g., "*" and "+") of adjustments (in bps), if any, applied to the market spread. This may be zero or blank if no add-on is used.

3) Credit Quality

	Spread (bps) used in CVA calculation	Enter the value used in the CVA calculation. This may be left blank if the market spread of the single name or proxy is used without any adjustment.
	Stressed spreads	The stressed values of CDS spreads used in the stressed CVA calculation.
	Mapping approach	Fill in this field with either <u>Single name own</u> or <u>Proxy</u> . <u>Single name own</u> means that the single name reference entity is the same as the counterparty name. <u>Proxy</u> means that the counterparty's own spread was not used; rather, a proxy spread was used.
	Proxy Mapping Approach	Indicate the type of proxy mapping approach used: Single name - related party, Industry (indicate the type of industry), Ratings class (indicate the rating; e.g., AAA, AA), Industry-rating, Industry-rating-geography, and Other. This field may be left blank when mapping approach is Single name own.
	Proxy Name	Identify the proxy used.
	Market input type	Select from the options provided (e.g., CDS spreads, Bond Spread, EDF, etc.).
	Ticker / identifier	Where applicable, enter the ticker number used (e.g., CDX IG AA, single name ticker, etc.).
	Report date	Enter the date of the market data.
	Source	Enter the source of the market data (e.g. Bloomberg, Markit).
	Comments	Enter any relevant comments.
	Average spread (bps) used in CVA calculation (by ratings)	Enter the average (exposure-weighted) value used in the CVA calculation across all counterparties by internal ratings category.
	Stressed spreads (by ratings)	Enter the average (exposure-weighted) value used in the CVA calculation across all counterparties by internal ratings category for each time period.
4) CVA sensitivities	Aggregate CVA sensitivities	Change in aggregate asset-side CVA for a given change in the underlying risk factor. A sensitivity refers to a 1 unit change in the risk factor, and a slide refers to a larger change in the risk factor. Report an increase in CVA as a positive figure. Reported figures should be gross of CVA hedges. The covered institution may provide their own values for slides (e.g., +20bps instead of +10bps). However, if a covered institution chooses to report slides other than those listed, at least one slide must be consistent with the size of the shock to that risk factor under the FR scenario. All slides should be reported only if they are based on a full revaluation of the portfolio given the change in the risk factor; slides should not be reported if they are simple linear scaling of the associated sensitivity. At a minimum there should be slides that represent a significant positive and negative move for that risk factor. For credit, when a basis point move is requested, this refers to an absolute move in the risk factor, and when a percentage move is requested, this refers to the relative move in the risk factor.
	Sensitivities for top 10 counterparties (ranked by CVA)	Change in CVA of each counterparty for a given change in the underlying risk factor. Report an increase in CVA as a positive figure. Reported sensitivities should be gross of CVA hedges.
	Other material sensitivities	Material sensitivities are other large and/or important risk factors for the covered institution. Add the relevant risk factors for the covered institution.
Notes to the CCR Schedule		Use this tab(s) to voluntarily submit additional information to give clarity on the portfolio.

#### 1a) Top 200 counterparties ranked by CVA \$ Millions

_		,		Counterparty identif	iers		Credit Qua	ality Data			Exposur	e Data			<u> </u>	CVA Data		ļ	Credit Mitigants		Credit Hedg
	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution	CSA in place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Nam Credit Hedg
1																					
_																					-
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-											INSERT :	TOP 20	O COUNTER	PARTIES							
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Н											RANK	ED BY	JNSTRESSE	O CVA			1				+
Н																					_
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# 1b) Top 20 counterparties ranked by Adverse Scenario Stressed CVA \$ Millions

				Counterparty ide	entifiers		Credit Quality Data			Exposu	re Data				CVA Data			Credit Mitigant	ts	Credit Hedges
Counterp		Counterpart y ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE (1) Adverse Scenario	Stressed Net CE (1) Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution	CSA in place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Credit Hedges
-																				
										INSERT TO	OP <u>20</u> C	OUNTERPAR	RTIES							
									DAN											
-									KAN	KED BY AQV	erse Sc	ENARIO <u>STR</u>	KESSED CVA							
)																				
									0 1 (11)											
												rties that are not in	icluded in anothe	r sectio	<u>n</u>					
-	_								of this schedule (f	or example, Tab 1	a) CP CVA	by top 200 CVA).								
,																				

1b) Top 20 counterparties ranked by Severely Adverse Scenario Stressed CVA \$ Millions

				Counterparty identif	fiers	Credit C	uality Data			Exposu	re Data				CVA Data			Credit Mitigant	ts	Credit Hedges
ınk <sup>Cı</sup>	unterparty name	Counterpart y ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country Internal Ratin	g External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE (1) Adverse Scenario	Stressed Net CE (1) Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution	CSA in place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Cree Hedges
1																				
2																				
3																				
4																				
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7										INICEDT TO	2D 20 C	OLINITEDDA	DTIEC							
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9									DANKED	BY Severely	Advor	SCENARIO	CTRECCEN	CVA						
0									IVAININE	DI Severely	Auvers	e SCLIVAINIC	J STINESSED	CVA						
1																				
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.3										counterparties for			icluded in anothei	r sectio	n of					
14									this schedule (for	example, Tab 1a)	CP CVA by t	op 200 CVA).								
15																				
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<u>,</u>							+													

# 1c) Top 20 counterparties ranked by Net CE \$ Millions

			Counterparty ide	ntifiers		Credit Qua	lity Data			Exposure	Data				CVA Dat	1		Credit Mitigant	s	Credit Hedges
Rank	Counterparty Counterparty name y ID	ert Netting s (option	ub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution specification	CSA in Place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Credit Hedges
1																				
1 2																				
-																				
5																				
6										INSERT	TOP 20	COUNTERP	<b>ARTIFS</b>							
7													5							
8										F	ANKE	D BY NET CE								
9												· <u></u>								
11																				
12									Only fill in these o	ounterparties for c	ounternar	ties that are not in	cluded in another	sectio	n of this					
13										mple, Tab 1a) CP C\			ciaaca dilotiici	Jestic	0					
14									scriedule (101 exa	ilipie, rub 10) CP CI	A Dy LOP 2	ZUU CVAJ.								
15																				
16																				
17																				
18																				
19																				
20																				

# 1c) Top 20 counterparties ranked by Adverse Scenario Stressed Net CE \$ Millions

				Counterparty ide	entifiers		Credit Qua	ality Data			Exposur	e Data				CVA Dat	a		Credit Mitigant	3	Credit Hedges
Ran	Counterparty name	Counterpart y ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification		CSA in Place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Credit Hedges
	!																				
											INICEDE			4 DT156							
	;										INSEKI	10P <u>20</u>	COUNTERP.	AKIIES							
										DAI	INED BY A4	61	CENARIO STI	DECCED NET	CE						
										KAI	NICD DI AUN	erse su	CENARIO 311	KESSED INE I	CE						
1	)																				
1																					
1	2									Only fill in these of	ounterparties for o	ounterpar	ties that are not in	cluded in another	r sectio	on of this					
1	3									schedule(for exar	nple, Tab 1a) CP CV	A by top 2	200 CVA).								
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1	5																				
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1	<u> </u>														-						
1								-							-						
2	<u>'</u>																				
	1													1							

# 1c) Top 20 counterparties ranked by Severely Adverse Scenario Stressed Net CE \$ Millions

			Counterparty ide	entifiers		Credit Qua	ality Data			Exposur	e Data				CVA Dat	a		Credit Mitigant	s	Credit Hedges
Rank Counterpart	ty Counterpart y ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification		CSA in Place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Credit Hedges
1																				
2																				
3																				
4							+													
6									-											
7										INSERT	ТОР <u>20</u>	COUNTERP	ARTIES							
8									DANIKEE						T CF					
9									KANKEL	BY Severei	/ Aaver	rse SCENARIO	O <u>STRESSEL</u>	) NE	I CE					
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13									schedule (for exa	mpie, Tab Ia) CP C	A by top 2	200 CVA).			_					
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15							+													
17							+						I	T						+
18																				
19																				1
20																				

1d) Top 20 collateralized counterparties ranked by Gross CE (counterparties with at least one netting set with a CSA agreement in place) \$ Millions

				Counterparty identifie	ers		Credit Q	uality Data			Exposure Data					CVA Data			Credit Mitigants		Credit Hedge
Rank	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario		tressed Net CE dverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution	CSA in place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Credit Hedges
1																					
2																					
4																					+
5										INSERTIC	)P <u>20 COLLATERA</u>	<u>LIZED</u>	COUNTE	RPARTIES	KAN	KED BA					
6												GROS	C CE								
7												GNO3.	3 CL								1
8																					-
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12										schedule (for example)	nple, Tab 1a) CP CVA by to	op 200 CV	<i>VA</i> ).								
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14															-						
16																					+
17																					
18																					
19																					
20																					

 $<sup>^{\</sup>star}$  A collateralized counterparty is a counterparty with at least one netting set with a CSA agreement in place.

1d) Top 20 collateralized counterparties\* ranked by Adverse Scenario Stressed Gross CE (counterparties with at least one netting set with a CSA agreement in place) \$ Millions

				Counterparty identifie	ers		Credit Qu	uality Data			Exposure Data				CVA Data			Credit Mitigants		Credit Hedge
Rank	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Net CE Scenario	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution	CSA in place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Credit Hedges
1																				
2																				
3																				
4										INS	ERT TOP 20 COLLAT	TERALIZED CO	OUNTERPAI	RTIE	ES –					
6											<u> </u>									
7										RAN	IKED BY Adverse SO	CENARIO <u>Str</u>	ESSED GRO	<u>)SS (</u>	CE –					
8																				
9																				
10										Only fill in these of	ounterparties for counterpar	ties that are not inc	cluded in another	secti	on of this					
11										schedule (for eval	mple, Tab 1a) CP CVA by top 2	200 CVA)								
12										Scricadic froi exa	inpic, rub 14/ cr cvriby top 2	200 CV/II.			_					
14														T						
15																				
16																				
17																				
18																				
19														-						
20					with a CCA agreement in a															

<sup>\*</sup> A collateralized counterparty is a counterparty with at least one netting set with a CSA agreement in place.

1d) Top 20 collateralized counterparties ranked by Severely Adverse Scenario Stressed Gross CE (counterparties with at least one netting set with a CSA agreement in place) \$ Millions

				Counterparty identifie	ers		Credit Qu	uality Data			Exposure Data	ta				CVA Data			Credit Mitigants		Credit Hedge
Rank	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating		Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE	let CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution	CSA in place?	% Gross CE with CSAs	Downgrade	Single Name Credit Hedges
1																					
2																					
3																					
4										INS	ERT TOP <u>20 CO</u> I	LLAT	ERALIZED CO	DUNTERPAI	RTIE	S					
5																					
7										RANKED	BY Severely Ac	dvers	e SCENARIO	STRESSED	GRO	OSS CE					
8											•										
9																					
10										Only fill in these c	ounterparties for count	ternart	ies that are not inc	luded in another	section	on of this					
11											nple, Tab 1a) CP CVA b			iladea iii aiiotiici	JCCCI	on or this					
12										schedule (for exal	npie, rab 1a) CP CVA b	y top 2	OU CVA).								
13																					
14															-						
15																					
16																					
10																					
19																					
20																					

illions											
regate Ratings	Category			Exposure	e Data				CVA Data		Credit Hedge
Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution specification	Single Name Cre Hedges
N/A	N/A	0	0	0	0	0	0	0	0	0	0
litional / offline CVA reserv				F	- D-4-			ı	CVA Data		C d'A II- d
Ratings (	Category  External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution specification	Credit Hedge Single Name Cr Hedges
N/A	N/A										
	tting sets with a CSA agreeme	ent in place)						1			
Ratings (	Category  External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	e Data Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	CVA Data  Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution specification	Credit Hedge Single Name Cr Hedges
			ır	NSERT AGGREGA	ATE D			ETTI	NG SETS BY	INTERNAL	
			II.	NSERT AGGREGA	ATE D		ATERALIZED N CATEGORY	ETT	NG SETS BY	INTERNAL	
			11	NSERT AGGREGA	ATE D			ETTI	NG SETS BY	INTERNAL	
			11	NSERT AGGREGA	ATE D			ETTI	NG SETS BY	INTERNAL	
			II	NSERT AGGREGA	ATE D			ETT	NG SETS BY	INTERNAL	
			II.	NSERT AGGREGA	ATE D.			ETT	NG SETS BY	INTERNAL	
			II	NSERT AGGREGA	ATE D.			ETTI	NG SETS BY	INTERNAL	
			II	NSERT AGGREGA	ATE D			ETTI	NG SETS BY	INTERNAL	
	netting without a CSA agreen	nent)	II					ETTI		INTERNAL	Credit Hedg
	netting without a CSA agreen Category  External Rating	nent)	Stressed Gross CE (1) Adverse Scenario	Exposure				CVA	CVA Data  Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution specification	
Ratings (	Category		Stressed Gross CE (1)	Exposure Stressed Gross CE (1)	e Data	RATINGS  Stressed Net CE (1)	Stressed Net CE (1)		CVA Data Stressed CVA Adverse Scenario & Covered Institution	Stressed CVA Severely Adverse Scenario & Covered Institution	Credit Hed
Ratings (	Category		Stressed Gross CE (1)	Exposure Stressed Gross CE (1)	e Data	RATINGS  Stressed Net CE (1)	Stressed Net CE (1)		CVA Data Stressed CVA Adverse Scenario & Covered Institution	Stressed CVA Severely Adverse Scenario & Covered Institution	Credit Hed
Ratings (	Category		Stressed Gross CE (1)	Exposure Stressed Gross CE (1)	e Data	RATINGS  Stressed Net CE (1)	Stressed Net CE (1)		CVA Data Stressed CVA Adverse Scenario & Covered Institution	Stressed CVA Severely Adverse Scenario & Covered Institution	Credit Hed
Ratings (	Category		Stressed Gross CE (1)	Exposure  Stressed Gross CE (1)  Severely Adverse Scenario	e Data	RATINGS  Stressed Net CE (1)	Stressed Net CE (1) Severely Adverse Scenario	CVA	CVA Data Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution specification	Credit Hed
Ratings (	Category		Stressed Gross CE (1)	Exposure  Stressed Gross CE (1)  Severely Adverse Scenario	e Data	Stressed Net CE (1) Adverse Scenario	Stressed Net CE (1) Severely Adverse Scenario	CVA	CVA Data Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution specification	Credit Hed

<sup>\*\*</sup> Netting sets without a CSA agreement in place.

# 2a) EE profile by counterparty, top 200 counterparties \$ Millions

		Counternal	rty identifiers					CVA Inputs							St	ressed CVA Inp	uts			
Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry		ternal Tenor buck ating in years <sup>(1</sup>	EE - Covered	Marginal PC	LGD (CVA)	LGD (PD)	Discount factor	Stressed EE - Adverse scenario & OCC specification	Stressed EE - Adverse scenaric & Covered Institution specification	Stressed EE - Severely Adverse scenario & OCC specification	Stressed EE - Severely Adverse	Stressed Marginal PD Adverse Scenario	Stressed Marginal PD Severely Adverse Scenario	Stressed LGD (CVA) Severely Adverse Scenario	Stressed LGD (PD) Adverse Scenario	Stressed LGD (PD) Severely Adverse Scenario
				+	INS	FRT TOP	200 COL	INTER	ΡΔΡ	TIFS										
				Ħ																
					F	RANKED	BY <u>UNSTI</u>	RESSEL	) C\	<u>'A</u>										
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										-										

2b) EE profile by ratings, aggregate data

\$ Millions

(1) Tenor buckets should be as granular as possible.

		(2) i.e. full revaluation under	stressed conditions															
Ratings	Category		CVA I	nputs				Stressed CVA Inputs										
Internal rating	External rating	Tenor bucket in years	EE - Covered Institution specification	Marginal PD (Avg.)	LGD (CVA) (Avg.)	LGD (PD) (Avg.)	Discount factor (Avg.)	Stressed EE - Adverse scenario & OCC specification	Stressed EE - Adverse scenario & Covered Institution specification	Stressed EE - Severely Adverse scenario & OCC specification	Stressed EE - Severely Adverse scenario & Covered Institution specification	Stressed Marginal PD Adverse Scenario	Stressed Marginal PD Severely Adverse Scenario		Stressed LGD (CVA) Severely Adverse Scenario	Stressed LGD (PD) Adverse Scenario	Stressed LGD (PD) Severely Adverse Scenario	
		10EDT 4 0655	0 4 <b>T</b> E D					<u> </u>	<u> </u>									
	II.	NSERT AGGRE	GATE DAT	ΓΑ														
	DV IN	TERMAL RATIO	ICC CATE	CODY														
	BY III	TERNAL RATII	NGS CATE	GUKY														
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### 3a) Credit quality by counterparty

			Counterparty an	d time identifier	rs						Data inputs					T	pe of credit qu	ality input			$\overline{}$
Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Time period (years)	Market spread (bps)	Spread adjustment (bps)	Spread (bps) used in CVA calculation	Stressed spreads (bps) Adverse Scenario	Stressed spreads (bps) Severely Adverse Scenario	Mapping approach	Proxy Mapping Approach	Proxy Name	Market input type	Ticker / identifier	Report date	Source (Bloomberg, Markit, KMV, etc.)	Comments
XYZ bank	34909	x1	x1_FX	Banks				1	205	+10	215			Single name own			CDS Spread	3765GA43 (CUSI	5/31/2011	Bloomberg	
XYZ bank	34909	x1	x1_FX	Banks				5	206	+10	216			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x1	x1_FX	Banks				7	208	+10	218			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x1	x1_FX	Banks				10	211	+10	221			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x1	x1_FX	Banks				30	215	+10	225			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x1	x1_IR	Banks				1	205	+10	215			Single name own			CDS Spread	98765GA43		Bloomberg	
XYZ bank	34909	x1	x1_IR	Banks				5	206	+10	216			Single name own			CDS Spread	3765GA43 (CUSI	5/31/2011	Bloomberg	
XYZ bank	34909	x1	x1_IR	Banks				7	208	+10	218			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x1	x1_IR	Banks				10	211	+10	221			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x1	x1_IR	Banks	,									Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x2	x2_FX	Banks										Single name own			CDS Spread	3765GA43 (CUSI	5/31/2011	Bloomberg	
XYZ bank	34909	x2	x2_FX	Banks										Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x2	x2 FX	Banks			IN:	SERT TO	OP 200	COUNTE	RPARTIES			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x2	x2_FX	Banks										Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x2	x2 FX	Banks				RANKE	D BY U	NSTRESS	ED CVA			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x2	x2 CDS	Banks					_					Single name own			CDS Spread	98765GA43		Bloomberg	
XYZ bank	34909	x2	x2 CDS	Banks										Single name own			CDS Spread	3765GA43 (CUSI	5/31/2011	Bloomberg	
XYZ bank	34909	x2	x2 CDS	Banks				. 7	208	+10	218			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x2	x2 CDS	Banks				10	211	+10	221			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909	x2	x2 CDS	Banks				30	215	+10	225			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
Country XYZ Developme	841135			Other				1	150	*1.25	188			Proxy	Industry (Sovereign)	Country XY2	Bond Spread	G10.FX.IG	5/31/2011	Markit	
Country XYZ Developme	841135			Other				1	152	*1.25	190			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
Country XYZ Developme	841135			Other				3	154	*1.25	193			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
Country XYZ Developme	841135			Other				3	156	*1.25	195			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
Country XYZ Developme	841135			Other				5	160	*1.25	200			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
Country XYZ Developme	841135			Other				5	163	*1.25	204			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
Country XYZ Developme	841135			Other				10	170	*1.25	213			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
SmallCo	11573587			Non-financial c	orporates			1	130	+50	180			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit	
SmallCo	11573587			Non-financial c	orporates			1	132	+50	182			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit	
SmallCo	11573587			Non-financial c				3	135	+50	185	İ		Proxy	gle name - related pa		CDS Spread	BIGC	5/31/2011	Markit	
SmallCo	11573587			Non-financial c				3	136	+50	186			Proxy	gle name - related pa		CDS Spread	BIGC	5/31/2011	Markit	
SmallCo	11573587			Non-financial c				5	140	+50	190			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit	
SmallCo	11573587			Non-financial c				5	142	+50	192	İ		Proxy	gle name - related pa	0	CDS Spread	BIGC	5/31/2011	Markit	
SmallCo	11573587			Non-financial c	orporates			10	148	+50	198			Proxy	gle name - related pa	-	CDS Spread	BIGC	5/31/2011	Markit	

(3) Fill in this field with either "Single name own" or "Proxy".

(4) Samples of proxy mapping approach:

- Single name related party
  Industry (indicate industry)
  Rating class (indicate rating class)
  Industry-rating
  Industry-rating
  Other (specify)

(5) Sample of market inputs:

- CDS spreads
   Bond spreads
   KMV-EDFs
   Internal rating

- Other

# 3b) Credit quality by ratings

Ratings	categories and time ident	ifiers	Data inputs							
Internal Rating	External Rating	Time period (years)	Average spread (bps) used in CVA calculation	Stressed spreads (bps) Adverse Scenario	Stressed spreads (bps) Severely Adverse Scenario	Comments				
1		1	215							
1			216							
1		3	218			_				
1		INICEDE ACCRECATE DATA								
1		INSERT AGGREGATE DATA								
1		DV INITEDNIAL DATINGS CATEGORY								
1			BY INTERNAL R	<b>ATINGS CATEGO</b>	JKY					
2										
2										
2		3	193							
2			195							
2		5	200							
2			204							
2		10	213							
3		1	180							
3			182							
3		3	185							
3			186							
3		5	190							
3			192							
3		10	198							
•••										

#### 4) CVA sensitivities and slides

### \$ Millions

Change to asset-side CVA for a given change in the underlying, gross of any hedges (an increase in CVA should be reported as a positive figure)

<u>Notes</u>:
Blank cells below will be interpreted as a zero

		Ag	gregate CV	'A sensitivit	ties					Sensitiviti	es for top 10 counterpa	rties (ranked by unstre	ssed CVA)			
							Top 1 Cpty < <insert name="">&gt;</insert>	Top 2 Cpty < <insert name="">&gt;</insert>	Top 3 Cpty < <insert name="">&gt;</insert>	Top 4 Cpty < <insert name="">&gt;</insert>	Top 5 Cpty < <insert name="">&gt;</insert>	Top 6 Cpty < <insert name="">&gt;</insert>	Top 7 Cpty < <insert name="">&gt;</insert>	Top 8 Cpty < <insert name="">&gt;</insert>	Top 9 Cpty < <insert name="">&gt;</insert>	Top 10 Cp
Credit Spreads Counterparty Spread	-50%	-10%	+1bp	+10%	+100%	+300%	< <insert cpty="" id="">&gt; 1bp</insert>	< <insert cpty="" id="">&gt; 1bp</insert>	< <insert cpty="" id="">&gt; 1bp</insert>	< <insert cpty="" id="">&gt; 1bp</insert>	< <insert cpty="" id="">&gt; 1bp</insert>	< <insert cpty="" id="">&gt; 1bp</insert>	< <insert cpty="" id="">&gt; 1bp</insert>	< <insert cpty="" id="">&gt; 1bp</insert>	< <insert cpty="" id="">&gt; 1bp</insert>	< <insert cpt<="" th=""></insert>
Aggregate																
Aggregate by rating:							-	:		-				:		
AAA																
AA																
Α																
BBB BB																
В																
ccc																
cc																
c																
NR																
Reference Spread																
Aggregate																
Aggregate by rating:		1	I	1	_											T.
AAA																
AA																
A BBB																
BB																
В																
ccc																
cc																
c																
NR NR																
Interest Rates (bps) EUR		-10bps	+1bp	+10bps	+100bps	+300bps	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp
=1Y																
1-5Y																
>=5-10Y																
>=10Y																
All Maturities																
GBP																
<=1Y																
1-5Y																
>=5-10Y																
>=10Y All Maturities																
USD																
<=1Y																
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>=5-10Y																
>=10Y																
All Maturities																
Other material sensitivities																
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FX (%)	-50%	-10%	+1%	+10%	+100%	+300%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%
EUR																
GBP																
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equity (%)	-50%	-10%	+1%	+10%	+100%	+300%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%
		1070	170	10/3	1100/0	, 30070	11/0	1 1/0	1 1/0	11/0	11/0	11/0	1 1/0	11/0	11/0	71/0
S << Datina>>																
US < <define>&gt; Europe &lt;<define>&gt;</define></define>																

# 4) CVA sensitivities and slides \$ Millions

Change to asset-side CVA for a given change in the underlying, gross of any hedges (an increase in CVA should be reported as a positive figure)

<u>Notes</u>:
Blank cells below will be interpreted as a zero

		Ag	gregate CV	'A sensitivit	ties					Sensitivit	ties for top 10 counterpa	orties (ranked by unstre	ssed CVA)			
							Top 1 Cpty	Top 2 Cpty	Top 3 Cpty	Top 4 Cpty	Top 5 Cpty	Top 6 Cpty	Top 7 Cpty	Top 8 Cpty	Top 9 Cpty	Top 10 Cpty
							< <insert name="">&gt;</insert>	< <insert name="">&gt;</insert>	< <insert name="">&gt;</insert>	< <insert name="">&gt;</insert>	< <insert name="">&gt;</insert>	< <insert name="">&gt;</insert>	< <insert name="">&gt;</insert>	< <insert name="">&gt;</insert>	< <insert name="">&gt;</insert>	< <insert name<="" th=""></insert>
Other material Equity sensitivities																
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< <insert definition="" name="">&gt;</insert>																
< <insert definition="" name="">&gt;</insert>																
< <insert definition="" name="">&gt;</insert>																
Commodities (%)	-50%	-10%	+1%	+10%	+100%	+300%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%
Oil & Oil Products																
Natural Gas																
Power																
Coal & Freight																
Softs & Ags																
Precious Metals																
Base Metals																
her material Commodity sensitivities																
< <insert definition="" name="">&gt;</insert>																
< <insert definition="" name="">&gt;</insert>																
Other material sensitivities	-50	-10	+1	+10	+100	+300	+1	+1	+1	+1	+1	+1	+1	+1	+1	+1
< <insert definition="" name="" units="">&gt;</insert>																
< <insert definition="" name="" units="">&gt;</insert>																
< <insert definition="" name="" units="">&gt;</insert>																
	-50%	-10%	+1%	+10%	+100%	+300%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%
< <insert definition="" name="" units="">&gt;</insert>																
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