

Dodd-Frank Act Stress Testing (DFAST) Reporting Instructions

OCC Reporting Form DFAST-14A

December 2014

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INSTRUCTIONS FOR PREPARATION OF Dodd-Frank Act Stress Testing Report DFAST-14A

GENERAL INSTRUCTIONS

The DFAST-14A reporting templates collect detailed data on national banks' and Federal savings associations' quantitative projections of balance sheet assets and liabilities, income, losses, and capital across a range of macroeconomic scenarios and qualitative information on methodologies used to develop internal projections of capital across scenarios.

The DFAST-14A templates are comprised of a Summary, Macro Scenario, Regulatory Capital Instruments, Regulatory Capital Transitions, Operational Risk and Counterparty Credit Risk (CCR) schedules, each with multiple supporting worksheets. The number of schedules a bank or Federal savings association must complete is subject to materiality thresholds and certain other criteria. National banks and Federal savings associations (hereafter "banks") report projections on the DFAST-14A schedules across supervisory scenarios provided by the Office of the Comptroller of the Currency (supervisory baseline, adverse and severely adverse). One or more of the macroeconomic scenarios includes a market risk shock that banks will assume when making trading and counterparty loss projections.

Banks are also required to submit qualitative information supporting their projections, including descriptions of the methodologies used to develop the internal projections of capital across scenarios and other analyses that support their comprehensive capital plans. Further information regarding the qualitative and technical requirements of required supporting documentation is provided in individual schedules as appropriate, as well as in Appendix A: Supporting Documentation.

NEW ELEMENTS IN DFAST 2015

The DFAST 2015 instructions provide further guidance on required supporting documentation and supervisory expectations. Specifically, new elements include:

- **Model Inventory** – Banks must provide a comprehensive inventory of models used in the projection of losses, revenues, expenses, balances, and RWAs. The inventory or list of models should be organized around the DFAST-14A line items. The documentation should clearly map the specific model/methodology to a product or line item in the DFAST-14A schedules.

The inventory should identify, at a minimum, the name of the model, model owner, model output and intended use (i.e., model purpose), and dates of completed or planned validation activities. The model inventory also should include *significant* end-user computing (EUC) applications that supports projections of losses, revenues, expenses, balances, and RWAs. EUCs include spreadsheets, databases, and desktop applications (e.g., queries/scripts).

- **DFAST Integrity Controls** – Banks must submit written procedures, and/or other documentation, that outlines internal controls and processes used to ensure the accuracy of the DFAST-14A submissions and quarterly Call Reports. This documentation should also list any management self-identified weaknesses or control deficiencies in the preparation and submission of regulatory reports.
- **Additional Scenario Variables** – These instructions provide further guidance for reporting additional scenario variables. The OCC is providing guidance on variable naming conventions and requiring information on each variable’s units of measurement, time frequency, and use (see pages 128-130).

WHO MUST REPORT

Banks and Federal savings associations with total consolidated assets of \$50 billion or more, as defined by 12 CFR 46.3), are required to submit the DFAST-14A to the Office of the Comptroller of the Currency (OCC). Total assets shall be calculated based on the due date of the bank’s or Federal savings association’s most recent *Consolidated Report of Condition and Income* (Call Report). If the bank or Federal savings association (hereafter “bank”) has not filed a Call Report for each of the four most recent quarters, the average of the bank’s total consolidated assets in the most recent consecutive quarterly Call Reports should be used in the calculation.

Separate schedules must be reported for each scenario as required, unless otherwise specified in the schedule or worksheet instructions. Certain data elements within the annual schedules are subject to materiality thresholds. The instructions to these data schedules provide details on how to determine whether a bank must submit a specific schedule, worksheet, or data element.

All annual schedules are required to be reported by all banks with the exception of the CCR schedule, and the Trading and CCR worksheets of the Summary schedule, which should be filed as described below:

CCR schedule and Trading and CCR worksheets (Summary Schedule): Banks with greater than \$500 billion in total consolidated assets who are subject to the amended market risk rule (12 CFR 3, Appendix B), and other banks the OCC designates using its reservation of authority, must submit this schedule and worksheets.

WHERE TO SUBMIT THE REPORTS

All banks subject to these reporting requirements must submit completed reports electronically. Banks will be provided information on how to transmit data to the FTP website. Please send requests for FTP website access to the following mailbox and you will receive the website URL and individual access information: DFA165i2.reporting@occ.treas.gov

WHEN TO SUBMIT THE REPORTS

Banks must file the DFAST-14A report according to the appropriate time schedules described below:

- With the exception of the CCR schedule and the Trading and CCR worksheets of the Summary schedule, the data collected will be reported as of September 30. The “as of” date for the CCR schedule and the Trading and CCR worksheets of the summary schedule will be between October 1 and December 1 of that calendar year.
- *General Timing:* All schedules will be due on or before January 5 (unless that day falls on a weekend). If the submission date falls on a weekend, the data must be received on the first business day after the weekend. No other extensions of time for submitting reports will be granted. The data are due by the end of the reporting day on the submission date. Early submission aids the OCC in reviewing and processing data and is encouraged.

Banks may be asked to resubmit DFAST-14A data, either in whole or in part, after the initial due date should errors or omissions be found. Any resubmissions of DFAST-14A schedules will be due on or before January 23, 2015.

HOW TO PREPARE THE REPORTS:

GAAP

Banks are required to prepare and file the DFAST-14A schedules in accordance with U.S. generally accepted accounting principles (GAAP) and these instructions. The financial records of the banks should be maintained in such a manner and scope to ensure the DFAST-14A is prepared in accordance with these instructions and reflects a fair presentation of the bank's financial condition and assessment of performance under stressed scenarios.

Consolidation

Please reference the *Instructions for the Preparation of Consolidated Reports of Condition and Income (FFIEC 031 and 041)*, commonly known as Call Report instructions, for a discussion regarding the rules of consolidation.

PQ – Projected Quarters

The schedules collect data on a “projection horizon”, which includes one quarter of actual data followed by at least nine quarters of projected data. The “projection horizon” refers to the nine quarters starting with the fourth quarter of the reporting year (e.g. from the fourth quarter of 2013 through the fourth quarter of 2015). Column headings refer to PQ1 through PQ9, where PQ stands for “projected quarter” and PQ1 through PQ9 are nine quarterly projections over which the planning horizon extends. In some cases, the projected quarters will extend beyond the nine-quarter planning horizon, necessitating PQ10 or more.

Technicalities

The following instructions apply generally to the DFAST-14A schedules, unless otherwise specified.

- Do not enter any data in gray highlighted or shaded cells, including those with embedded formulas. Only non-shaded cells should be completed by institutions.
- Ensure that any internal consistency checks are complete prior to submission.
- Report dollar values in *millions* of US dollars (unless specified otherwise).
- Dates should be entered in an YYYYMMDD format (unless otherwise indicated).
- Report negative numbers with a minus (-) sign.
- An amount, zero or null should be entered for all items, except in those cases where other options such as “not available” or “other” are specified.
- Report income and loss data on a quarterly basis, and not on a cumulative or YTD basis.

Confidentiality

Data that is collected as part of the annual company-run stress test requirement is confidential. All templates, worksheets and schedules are the property of the OCC and unauthorized disclosure is prohibited pursuant to 12 CFR 4.37.

Amended Reports

The OCC will require the filing of amended DFAST-14A templates if previous submissions contain significant errors. Additionally, a bank must file an amended report when it or the OCC discovers significant errors or omissions subsequent to submission of a report. Finally, since the Federal Reserve’s FR Y-14A reporting forms and instructions are almost identical to the OCC DFAST-14A, there is a possibility that an error identified on one form may also appear on the other reporting form. If resubmission is required on the FR Y-14A, please check the DFAST-14A for that same error and file an amended report if needed. Failure to file amended reports on a timely basis may subject the institution to supervisory action.

If resubmissions are required, institutions should contact their resident examination staff, as well as the DFAST-14A mailbox: DFA165i2.reporting@occ.treas.gov.

SUMMARY SCHEDULE

General Instructions

This document contains instructions for the DFAST-14A Summary Schedule. The schedule includes data collection worksheets related to the following:

1. Income, Balance Sheet, and Equity/Capital Statements;
2. Retail;
3. Securities;
4. Trading;
5. Counterparty Credit Risk;
6. Operational Risk; and
7. Pre-Provision Net Revenue (PPNR).

The bank should submit a *separate* Summary schedule for *each* scenario (Use the “Save As” function of the original Excel workbook provided to the institutions.). Name the file using the following style: **DFAST-14A_SUMMARY_RSSD_BANKMNEMONIC_SCENARIO.xlsx**.

In the tab labeled *Summary Submission Cover Sheet*, include:

- The name and RSSD ID of the submitting bank;
- The date of submission to the OCC;
- Which scenario this Summary Schedule applies to (choose from the drop-down box); and

Supporting Documentation

Please refer to Supporting Documentation (Appendix A) for guidance on providing supporting documentation.

A. INCOME STATEMENT

The Income Statement worksheet collects projections for the main components of the income statement. Micro Data Reference Manual (MDRM) codes are provided in the ‘Notes’ column for many of the line items. Where applicable, use the definitions for the Call Report line items corresponding to the MDRM code.

For each scenario used, input the loan loss projections for the various line items in this worksheet. The bank should include losses tied to the relevant balances reported on the Balance Sheet worksheet.

- Losses associated with held for investment loans accounted for at amortized cost should be reported in the appropriate line items under the “Losses Associated With Loans Held for Investment Accounted for at Amortized Cost” section
- Losses due to changes in the fair value of assets that are held for sale or held for investment under the fair value option should be reported in the appropriate line items

under the “Losses Associated With Loans Held for Sale and Loans Accounted for Under the Fair Value Option” section.

The Repurchase Reserve/Liability for Mortgage Reps and Warrants line items are included to provide information on the expected evolution of any reserve or accrued liability that has been established for losses related to sold or government- insured mortgage loans (first or second lien). Losses charged to this reserve can occur through contractual repurchases, settlement agreement, or litigation loss, including losses related to claims under securities law or fraud claims; it is likely that most losses charged to this reserve will come through contractual repurchases or settlements. Quarterly reserve/accrued liability levels and quarterly provisions and net charge-offs to the reserve/accrued liability should be reported as forecast under the applicable scenario. To ensure consistency across the sheets of each Y-14A summary workbook, the Provisions during the quarter line is linked to the PPNR Projections Worksheet rows where banks are expected to report any provisions to the Repurchase Reserve/Liability for Mortgage Reps and Warrants. For the same reason, the Net charges during the quarter line is linked to Table G.3 in the Retail Repurchase Worksheet.

Losses on HFI Loans at Amortized Cost

Item 1 Real estate loans (in domestic offices)

This item is a shaded cell and is derived from the sum of items 2, 5, 8 and 14.

Item 2 First lien mortgages (including HELOANS)

This item is a shaded cell and is derived from the sum of items 3 and 4.

Item 3 First lien mortgages

Report losses associated with loans held for investment accounted for at amortized cost on all closed-end loans secured by first liens on 1 to 4 family residential properties, excluding closed-end first lien home equity loans (reported in item 4).

Item 4 First lien home equity loans (HELOANS)

Report losses associated with loans held for investment accounted for at amortized cost on all closed-end first lien home equity loans.

Item 5 Second/junior lien mortgages

This item is a shaded cell and is derived from the sum of items 6 and 7.

Item 6 Closed-end junior loans

Report losses associated with loans held for investment accounted for at amortized cost on all closed-end loans secured by junior (i.e., other than first) liens on 1 to 4 family residential properties.

Item 7 Home equity lines of credit (HELOCS)

Report losses associated with loans held for investment accounted for at amortized cost on the amount outstanding under revolving, open-end lines of credit secured by 1 to 4 family residential properties.

Item 8 Commercial real estate (CRE) loans

This item is a shaded cell and is derived from the sum of items 9, 10, and 11.

Item 9 Construction

Report losses associated with loans held for investment accounted for at amortized cost on construction, land development, and other land loans, as defined in the Call Report Schedule RC-C, items 1(a)(1) and 1(a)(2).

Item 10 Multifamily

Report losses associated with loans held for investment accounted for at amortized cost on loans secured by multifamily (5 or more) residential properties, as defined in the Call Report Schedule RC-C, item 1(d).

Item 11 Nonfarm, nonresidential

This item is a shaded cell and is derived from the sum of items 12 and 13.

Item 12 Owner-occupied

Report losses associated with loans held for investment accounted for at amortized cost on loans secured by owner-occupied nonfarm nonresidential properties, as defined in the Call Report Schedule RC-C, item 1(e)(1).

Item 13 Non-owner-occupied

Report losses associated with loans held for investment accounted for at amortized cost on nonfarm nonresidential real estate loans that are not secured by owner-occupied nonfarm nonresidential properties, as defined in the Call Report Schedule RC-C, item 1(e)(2).

Item 14 Loans secured by farmland

Report losses associated with loans held for investment accounted for at amortized cost on all loans secured by farmland, as defined in the Call Report Schedule RC-C, item 1(b).

Item 15 Real estate loans (Not in domestic offices)

This item is a shaded cell and is derived from the sum of items 16, 17, 18 and 24.

Item 16 First lien mortgages (Not in domestic offices)

Report losses associated with loans held for investment accounted for at amortized cost on all closed-end loans secured by first liens on 1 to 4 family residential properties, not held in domestic offices.

Item 17 Second/junior lien mortgages (Not in domestic offices)

Report losses associated with loans held for investment accounted for at amortized cost on all loans secured by second/junior (i.e., other than first) liens on 1 to 4 family residential properties, not held in domestic offices.

Item 18 Commercial real estate (CRE) loans (Not in domestic offices)

This item is a shaded cell and is derived from the sum of items 19, 20, and 21.

Item 19 Construction (Not in domestic offices)

Report losses associated with loans held for investment accounted for at amortized cost on construction, land development, and other land loans, as defined in the Call Report Schedule RC-

C, items 1(a)(1) and 1(a)(2), not held in domestic offices.

Item 20 Multifamily (Not in domestic offices)

Report losses associated with loans held for investment accounted for at amortized cost on loans secured by multifamily (5 or more) residential properties, as defined in the Call Report Schedule RC-C, item 1(d), not held in domestic offices.

Item 21 Nonfarm, nonresidential (Not in domestic offices)

This item is a shaded cell and is derived from the sum of items 22 and 23.

Item 22 Owner-occupied (Not in domestic offices)

Report losses associated with loans held for investment accounted for at amortized cost on loans secured by owner-occupied nonfarm nonresidential properties, as defined in the Call Report Schedule RC-C, item 1(e)(1), not held in domestic offices.

Item 23 Non-owner-occupied (Not in domestic offices)

Report losses associated with loans held for investment accounted for at amortized cost on nonfarm nonresidential real estate loans that are not secured by owner-occupied nonfarm nonresidential properties, as defined in the Call Report Schedule RC-C, item 1(e)(2), not held in domestic offices.

Item 24 Loans secured by farmland (Not in domestic offices)

Report losses associated with loans held for investment accounted for at amortized cost on all loans secured by farmland, as defined in the Call Report Schedule RC-C, item 1(b), not held in domestic offices.

Item 25 C&I Loans

This item is a shaded cell and is derived from the sum of items 26, 27 and 28.

Item 26 C&I Graded

Report losses associated with loans held for investment accounted for at amortized cost on all graded commercial and industrial (C&I) loans. Report only loans "graded" or "rated" using the reporting entity's commercial credit rating system, as it is defined in the reporting entity's normal course of business. This includes losses associated with domestic and international business and corporate credit card or charge card loans for which a commercially graded corporation is ultimately responsible for repayment of credit losses incurred.

Item 27 Small Business (Scored/Delinquency Managed)

Report losses associated with loans held for investment accounted for at amortized cost on small business loans. Report all "scored" or "delinquency managed" U.S. small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans reported in the Call Report on lines 2.a, 2.b, 2.c, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, 10.b of schedule RC-C excluding corporate and small business credit card loans included on line 4.a.

Item 28 Business and Corporate Card

Report losses associated with loans held for investment accounted for at amortized cost on loans extended under business and corporate credit cards. Business cards include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account

level). Corporate cards include employer-sponsored credit cards for use by a company's employees. Exclude losses associated with corporate card or charge card loans included in Item 26 (C&I Graded Loans).

Item 29 Credit Cards

Report losses associated with loans held for investment accounted for at amortized cost on loans extended under consumer general purpose or private label credit cards. General purpose credit cards are credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student cards if applicable. Private label credit cards are credit cards, also known as proprietary credit cards, tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable.

Item 30 Other Consumer

This item is a shaded cell and is derived from the sum of items 31, 32, 33 and 34.

Item 31 Auto Loans

Report losses associated with loans held for investment accounted for at amortized cost on auto loans, as defined in the Call Report Schedule RC-C, item 6(c).

Item 32 Student Loans

Report losses on loans held for investment accounted for at amortized cost on student loans.

Item 33 Other (consumer) loans backed by securities (non-purpose lending)

Report losses associated with loans held for investment accounted for at amortized cost on other consumer loans that are backed by securities (i.e., non-purpose lending).

Item 34 Other (consumer)

Report losses associated with loans held for investment accounted for at amortized cost on all other consumer loans not reported in items 31, 32 or 33.

Item 35 Other Loans

This item is a shaded cell and is derived from the sum of items 36, 37, 38, 39 and 40.

Item 36 Loans to Foreign Governments

Report losses associated with loans held for investment accounted for at amortized cost on loans to foreign governments, as defined in the Call Report Schedule RC-C, item 7. Exclude losses associated with loans to foreign governments included in Item 27 (Small Business Loans).

Item 37 Agricultural Loans

Report losses associated with loans held for investment accounted for at amortized cost on agricultural loans, as defined in the Call Report Schedule RC-C, item 3. Exclude losses associated with agricultural loans included in Item 27 (Small Business Loans).

Item 38 Loans for Purchasing or Carrying Securities (secured or unsecured)

Report losses associated with loans held for investment accounted for at amortized cost on loans for purchasing or carrying securities (secured or unsecured), as defined in the Call Report Schedule RC-C, item 9.b.(1). Exclude losses associated with loans for purchasing or carrying securities included in Item 27 (Small Business Loans).

Item 39 Loans to Depositories and Other Financial Institutions

Report losses associated with loans held for investment accounted for at amortized cost on loans to depositories and other financial Institutions (secured or unsecured), as defined in the Call Report Schedule RC-C, items 2.a, 2.b, and 9.a. Exclude losses associated with loans to depositories and other financial institutions included in Item 27 (Small Business Loans).

Item 40 All Other Loans and Leases

This item is a shaded cell and is derived from the sum of items 41 and 42.

Item 41 All Other Loans (exclude consumer loans)

Report losses associated with loans held for investment accounted for at amortized cost on all other loans (excluding consumer loans), as defined in the Call Report Schedule RC-C, item 9.b.(2). Exclude losses associated with all other loans included in Item 27 (Small Business Loans).

Item 42 All Other Leases

Report losses associated with loans held for investment accounted for at amortized cost on all other leases (excluding consumer leases), as defined in the Call Report Schedule RC-C, item 10.b. Exclude losses associated with all other leases included in Item 27 (Small Business Loans).

Item 43 Total Loans and Leases

Report the sum of items 1, 15, 25, 29, 30 and 35.

Losses on HFS Loans and Fair Value Option Loans

Item 44 Real estate loans (in domestic offices)

This item is a shaded cell and is derived from the sum of items 45, 46, 47 and 48.

Item 45 First Lien Mortgages

Report losses associated with held for sale loans and loans accounted for under the fair value option on all closed-end loans secured by first liens on 1 to 4 family residential properties, including closed-end first lien home equity loans.

Item 46 Second/Junior Lien Mortgages

Report losses associated with held for sale loans and loans accounted for under the fair value option on all loans secured by junior (i.e., other than first) liens on 1 to 4 family residential properties.

Item 47 Commercial real estate (CRE) loans

Report losses associated with held for sale loans and loans accounted for under the fair value option on all construction, multifamily, and nonfarm nonresidential loans, as defined in the Call Report Schedule RC-C, items 1.a.(1), 1.a.(2), 1.d, 1.e.(1) and 1.e.(2).

Item 48 Loans secured by farmland

Report losses associated with held for sale loans and loans accounted for under the fair value option on all loans secured by farmland, as defined in the Call Report Schedule RC-C, item 1(b).

Item 49 Real estate loans (not in domestic offices)

This item is a shaded cell and is derived from the sum of items 50, 51 and 52.

Item 50 Residential Mortgages (not in domestic offices)

Report losses associated with held for sale loans and loans accounted for under the fair value option on all loans secured by 1 to 4 family residential properties, including both first lien and second/junior lien loans, not held in domestic offices.

Item 51 Commercial real estate (CRE) loans (not in domestic offices)

Report losses associated with held for sale loans and loans accounted for under the fair value option on all construction, multifamily, and nonfarm nonresidential loans, as defined in the Call Report Schedule RC-C, items 1.a.(1), 1.a.(2), 1.d, 1.e.(1) and 1.e.(2), not held in domestic offices.

Item 52 Loans secured by farmland (not in domestic offices)

Report losses associated with held for sale loans and loans accounted for under the fair value option on all loans secured by farmland, as defined in the Call Report Schedule RC-C, item 1(b), not held in domestic offices.

Item 53 C&I Loans

Report losses associated with held for sale loans and loans accounted for under the fair value option on all commercial and industrial loans, as defined in items 26, 27 and 28.

Item 54 Credit Cards

Report losses associated with held for sale loans and loans accounted for under the fair value option on loans extended under consumer general purpose or private label credit cards. General purpose credit cards are credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student cards if applicable. Private label credit cards are credit cards, also known as proprietary credit cards, tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable.

Item 55 Other Consumer

Report losses associated with held for sale loans and loans accounted for under the fair value option on all other consumer loans, as defined in items 31, 32, 33 and 34.

Item 56 All Other Loans and Leases

Report losses associated with held for sale loans and loans accounted for under the fair value option on all other loans and leases, as defined in items 36, 37, 38, 39, 41 and 42.

Item 57 Total Loans and Leases

This item is a shaded cell and is derived from the sum of items 44, 49, 53, 54, 55 and 56.

*Trading Account***Item 58 Trading Mark-to-market (MTM) Losses**

Item 58 must equal item 10 on the Trading Schedule, with the sign reversed.

Item 59 Trading Issuer Default Losses (Trading IDR)

Item 59 must equal item 1 on the Counterparty Risk Schedule.

Item 60 Counterparty Credit MTM Losses (CVA losses)

Item 60 must equal item 2 on the Counterparty Risk Schedule.

Item 61 Counterparty Default Losses

Item 61 must equal item 3 on the Counterparty Risk Schedule.

Item 62 Total Trading and Counterparty losses

This item is a shaded cell and is derived from the sum of items 58, 59, 60, and 61

*Other Losses***Item 63 Goodwill Impairment**

Report losses associated with goodwill impairment, as defined in the Call Report Schedule RC, item 10(a).

Item 64 Valuation Adjustment for firm's own debt under fair value option (FVO)

Report losses associated with the valuation adjustment for the firm's own debt under the fair value option (FVO).

Item 65 Other Losses (describe in supporting documentation)

Report all other losses not reported in items 1 through 64. Describe these losses in the supporting documentation.

Item 66 Total Other Losses

Report the sum of all other losses included in items 63, 64 and 65.

Item 67 Total Losses

Report the sum of items 43, 57, 62 and 66.

Allowance for Loan and Lease Losses

Item 68 ALLL prior quarter

Report the total allowance for loan and lease losses as of the end of the prior quarter.

Item 69 Real Estate Loans (in Domestic Offices)

Report the sum of items 70, 74 and 78.

Item 70 Residential Mortgages (in Domestic Offices)

Report the sum of the allowance for loan and lease losses included in items 71, 72 and 73.

Item 71 First Lien Mortgages (in Domestic Offices)

Report the allowance for loan and lease losses for all loans secured by first liens on 1 to 4 family residential properties, including first lien home equity loans, held in domestic offices.

Item 72 Closed-end Junior Liens (in Domestic Offices)

Report the allowance for loan and lease losses for all closed-end loans secured by junior (i.e., other than first) liens on 1 to 4 family residential properties, held in domestic offices.

Item 73 HELOCs (in Domestic Offices)

Report the allowance for loan and lease losses for revolving, open-end lines of credit secured by 1 to 4 family residential properties, held in domestic offices.

Item 74 CRE Loans (in Domestic Offices)

Report the sum of the allowance for loan and lease losses included in items 76, 77 and 78.

Item 75 Construction (in Domestic Offices)

Report the allowance for loan and lease losses for construction, land development, and other land loans (as defined in the Call Report Schedule RC-C, items 1(a)(1) and 1(a)(2)), held in domestic offices.

Item 76 Multifamily (in Domestic Offices)

Report the allowance for loan and lease losses for loans secured by multifamily (5 or more) residential properties as defined in the Call Report Schedule RC-C, item 1(d), held in domestic offices.

Item 77 Nonfarm, Non-residential (in Domestic Offices)

Report the allowance for loan and lease losses for loans secured by nonfarm nonresidential

properties as defined in the Call Report Schedule RC-C, items 1(e)(1) and 1(e)(2), held in domestic offices.

Item 78 Loans Secured by Farmland (in Domestic Offices)

Report the allowance for loan and lease losses for loans secured by farmland as defined in the Call Report Schedule RC-C, item 1(b)), held in domestic offices.

Item 79 Real Estate Loans (Not in Domestic Offices)

Report the sum of items 81, 82 and 83.

Item 80 Residential Mortgages (Not in Domestic Offices)

Report the allowance for loan and lease losses for all loans secured by 1 to 4 family residential properties, including both first lien and second/junior lien loans, not held in domestic offices.

Item 81 CRE Loans (Not in Domestic Offices)

Report the allowance for loan and lease losses for all construction, multifamily, and nonfarm nonresidential loans as defined in the Call Report Schedule RC-C, items 1.a.(1), 1.a.(2), 1.d, 1.e.(1) and 1.e.(2)), not held in domestic offices.

Item 82 Farmland (Not in Domestic Offices)

Report the allowance for loan and lease losses for all loans secured by farmland as defined in the Call Report Schedule RC-C, item 1(b)), not held in domestic offices.

Item 83 C&I Loans

Report the sum of items 85, 86 and 87.

Item 84 C&I Graded

Report the allowance for loan and lease losses for all graded commercial and industrial (C&I) loans. Report the associated allowance only for loans "graded" or "rated" using the reporting entity's commercial credit rating system, as it is defined in the reporting entity's normal course of business. This includes the allowance for loan and lease losses for all domestic and international business and corporate credit card or charge card loans for which a commercially graded corporation is ultimately responsible for repayment of credit losses incurred.

Item 85 Small Business (Scored/Delinquency Managed)

Report the allowance for loan and lease losses for small business loans. Report the associated allowance for all "scored" or "delinquency managed" U.S. small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans reported in the Call Report on lines 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, 10.b of schedule RC-C. Exclude corporate and small business credit card loans included on line 4.a of schedule RC-C.

Item 86 Business and Corporate Card

Report the allowance for loan and lease losses for loans extended under business and corporate credit cards. Business cards include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level). Corporate cards include employer-sponsored credit cards for use by a company's employees. Exclude the allowance for loan and lease losses related to corporate card or charge card loans included in Item 85(C&I Graded Loans).

Item 87 Credit Cards

Report the allowance for loan and lease losses for loans extended under consumer general purpose or private label credit cards. General purpose credit cards are credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student cards if applicable. Private label credit cards are credit cards, also known as proprietary credit cards, tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type.

Item 88 Other Consumer

Report the allowance for loan and lease losses for all other consumer loans, as defined in items 31, 32, 33 and 34.

Item 89 All Other Loans and Leases

Report the allowance for loan and lease losses for all other loans and leases, as defined in items 36, 37, 38, 39, 41 and 42.

Item 90 Unallocated

Report any unallocated portion of the allowance for loan and lease losses (i.e., no attributable to items 70 to 89 above)

Item 91 Provisions during the quarter

Report the provision for loan and lease losses during the quarter, as defined in the Call Report Schedule RI, item 4.

Item 92 Real Estate Loans (in Domestic Offices)

Report the sum of items 93, 97 and 101.

Item 93 Residential Mortgages (in Domestic Offices)

Report the sum of the provision for loan and lease losses included in items 94, 95, and 96.

Item 94 First Lien Mortgages (in Domestic Offices)

Report the provision for loan and lease losses for all loans secured by first liens on 1 to 4 family residential properties, including first lien home equity loans, held in domestic offices.

Item 95 Closed-end Junior Liens (in Domestic Offices)

Report the provision for loan and lease losses for all closed-end loans secured by junior (i.e., other than first) liens on 1 to 4 family residential properties, held in domestic offices.

Item 96 HELOCs (in Domestic Offices)

Report the provision for loan and lease losses for revolving, open-end lines of credit secured by 1 to 4 family residential properties, held in domestic offices.

Item 97 CRE Loans (in Domestic Offices)

Report the sum of the provision for loan and lease losses included in items 98, 99 and 100.

Item 98 Construction (in Domestic Offices)

Report the provision for loan and lease losses for construction, land development, and other land loans as defined in the Call Report Schedule RC-C, items 1(a)(1) and 1(a)(2), held in domestic offices.

Item 99 Multifamily (in Domestic Offices)

Report the provision for loan and lease losses for loans secured by multifamily (5 or more) residential properties as defined in the Call Report Schedule RC-C, item 1(d), held in domestic offices.

Item 100 Nonfarm, Non-residential (in Domestic Offices)

Report the provision for loan and lease losses for loans secured by nonfarm nonresidential properties as defined in the Call Report Schedule RC-C, items 1(e)(1) and 1(e)(2), held in domestic offices.

Item 101 Loans Secured by Farmland (in Domestic Offices)

Report the provision for loan and lease losses for loans secured by farmland as defined in the Call Report Schedule RC-C, item 1(b)), held in domestic offices.

Item 102 Real Estate Loans (Not in Domestic Offices)

Report the sum of items 104, 105 and 106.

Item 103 Residential Mortgages (Not in Domestic Offices)

Report the provision for loan and lease losses for all loans secured by 1 to 4 family residential properties, including both first lien and second/junior lien loans, not held in domestic offices.

Item 104 CRE Loans (Not in Domestic Offices)

Report the provision for loan and lease losses for all construction, multifamily, and nonfarm nonresidential loans as defined in the Call Report Schedule RC-C, items 1.a.(1), 1.a.(2), 1.d, 1.e.(1) and 1.e.(2), not held in domestic offices.

Item 105 Farmland (Not in Domestic Offices)

Report the provision for loan and lease losses for all loans secured by farmland as defined in the Call Report Schedule RC-C, item 1(b), not held in domestic offices.

Item 106 C&I Loans

Report the sum of items 107, 108 and 109.

Item 107 C&I Graded

Report the provision for loan and lease losses for all graded commercial and industrial (C&I) loans. Report the associated provision only for loans "graded" or "rated" using the reporting entity's commercial credit rating system, as it is defined in the reporting entity's normal course of business. This includes the provision for loan and lease losses for all domestic and international business and corporate credit card or charge card loans for which a commercially graded corporation is ultimately responsible for repayment of credit losses incurred.

Item 108 Small Business (Scored/Delinquency Managed)

Report the provision for loan and lease losses for small business loans. Report the associated provision for all "scored" or "delinquency managed" U.S. small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans reported in the Call Report on lines 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, 10.b of schedule RC-C. Exclude corporate and small business credit card loans included on line 4.a of RC-C.

Item 109 Business and Corporate Cards

Report the provision for loan and lease losses for loans extended under business and corporate credit cards. Business cards include small business credit card accounts where the loan is

underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level). Corporate cards include employer-sponsored credit cards for use by a company's employees. Exclude the provision for loan and lease losses related to corporate card or charge card loans included in Item 108 (C&I Graded Loans).

Item 110 Credit Cards

Report the provision for loan and lease losses for loans extended under consumer general purpose or private label credit cards. General purpose credit cards are credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student cards if applicable. Private label credit cards are credit cards, also known as proprietary credit cards, tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type.

Item 111 Other Consumer

Report the provision for loan and lease losses for all other consumer loans, as defined in items 31, 32, 33 and 34.

Item 112 All Other Loans and Leases

Report the provision for loan and lease losses for all other loans and leases, as defined in items 36, 37, 38, 39, 41 and 42.

Item 113 Unallocated

Report any unallocated portion of the provision for loan and lease losses.

Item 114 Net charge-offs during the quarter

Report charge-offs net of recoveries during the quarter, as defined in the Call Report Schedule RI-B, Part I, item 9, Column A minus Column B.

Item 115 Other ALLL Changes

Report other changes to the allowance for loan and lease losses, as defined in the Call Report Schedule RI-B, Part II, item 6, minus Schedule RI-B, Part II, item 4.

Item 116 ALLL, current quarter

Report the sum of items 68, 91 and 115, minus item 114.

Pre-Provision Net Revenue (PPNR)

Item 117 Net interest income

Item 117 must equal item 13 on the PPNR Submission Worksheet.

Item 118 Noninterest income

Item 118 must equal item 26 on the PPNR Submission Worksheet.

Item 119 Noninterest expense

Item 119 must equal item 38 on the PPNR Submission Worksheet.

Item 120 Pre-provision Net Revenue

Report the sum of items 117 and 118, minus item 119.

*Condensed Income Statement***Item 121 Pre-provision Net Revenue**

Report the value for item 120.

Item 122 Provisions during the quarter

Report the value for item 91.

Item 123 Total Trading and Counterparty Losses

Report the value for item 62.

Item 124 Total Other Losses

Report the sum of items 57 and 66.

Item 125 Other Income Statement (I/S) Items

Report other income statement items that the institution chooses to disclose. Describe these items in the supporting documentation.

Item 126 Realized Gains (Losses) on available-for-sale securities, including OTTI Report realized gains (losses) on available-for-sale securities, as defined in the Call Report Schedule RI, item 6.b. For the projected quarters, this amount represents projected other-than-temporary impairment (OTTI) losses on available-for-sale securities and realized gains and losses on available-for-sale securities. Realized Gains and losses from sales of available-for-sale securities should not be allowed unless there is an existing contractual or legal obligation to sell a security or a security has already been sold.

Item 127 Realized Gains (Losses) on held-to-maturity securities, including OTTI Report realized gains (losses) on held-to-maturity securities, as defined in the Call Report Schedule RI, item 6.a. For the projected quarters, this amount represents projected OTTI losses on held-to-maturity securities and realized gains and losses on held-to-maturity securities. Realized Gains and losses from sales of held-to-maturity securities should not be allowed unless there is an existing contractual or legal obligation to sell a security or a security has already been sold.

Item 128 Income (loss) before taxes and extraordinary items

Report the sum of items 121, 125, 126, and 127, minus items 122, 123, and 124.

Item 129 Applicable income taxes (foreign and domestic)

Report all applicable income taxes, both foreign and domestic, as defined in the Call Report Schedule RI, item 9.

Item 130 Income (loss) before extraordinary items and other adjustments

Report the amount of item 128 minus item 129.

Item 131 Extraordinary items and other adjustments, net of income taxes

Report all extraordinary items and other adjustments, net of income taxes, as defined in the Call

Report Schedule RI, item 11.

Item 132 Net income (loss) attributable to bank and minority interests

Report the sum of item 130 and item 131.

Item 133 Net income (loss) attributable to minority interests

Report net income (loss) attributable to minority interests, as defined in the Call Report Schedule RI, item 13.

Item 134 Net income (loss) attributable to bank

Report the amount of item 132 minus item 133.

Item 135 Effective Tax Rate (percent)

Report the amount of item 129 divided by item 128, multiplied by 100.

Repurchase Reserve / Liability for Mortgage Reps & Warranties

Item 136 Reserve, prior quarter

Report the amount of any reserve or accrued liability that was established in the prior quarter for losses related to sold or government-insured mortgage loans (first or second lien).

Item 137 Provisions during the quarter

Report the amount of provisions during the quarter to the repurchase reserve/liability for mortgage representations and warranties.

Item 138 Net charges during the quarter

Report the amount of net charges (charges less recoveries) during the quarter to the repurchase reserve/liability for mortgage representations and warranties. Losses charged to this reserve can occur through contractual repurchases, settlement agreement, or litigation loss, including losses related to claims under securities law or fraud claims.

Item 139 Reserve, current quarter

Report the sum of items 136 and 137 minus item 138.

BALANCE SHEET

For each scenario, input the loan balance projections in the various line items in this worksheet. Balance projections for HFI loan (held for investment) should be reported in the appropriate line items in the "Loans Held for Investment at Amortized Cost". Balances for HFS or HFI loans under the fair value option should be reported in the appropriate line items in the "Loans Held for Sale and Loans Accounted for Under the Fair Value Option" section. MDRM codes are provided within the 'Notes' column for many of the line items. When applicable, the definition of the bank's projections should correlate to the definitions outlined by the corresponding MDRM code within the Call Report.

Domestic refers to portfolios in the domestic US offices (as defined in the Call Report), and

International refers to portfolios outside of the domestic US offices.

Explain any M&A and divestitures included and how they are funded (liabilities, asset sales, etc.)

Securities

Item 1 Held to Maturity (HTM)

Report the amount of held-to-maturity securities, as defined in the Call Report Schedule RC, item 2.a.

Item 2 Available for Sale (AFS)

Report the amount of available-for-sale securities, as defined in the Call Report Schedule RC, item 2.b.

Item 3 Total Securities

This item is a shaded cell and is derived from the sum of items 1 and 2.

Item 4 Securitizations (investment grade)

Investment grade is defined that the entity to which the banking organization is exposed through a loan or security, or the reference entity with respect to a credit derivative, has adequate capacity to meet financial commitments for the projected life of the asset or exposure. Such an entity or reference entity has adequate capacity to meet financial commitments if the risk of its default is low and the full and timely repayment of principal and interest is expected.

Item 5 Securitizations (non-investment grade)

Securitizations that do not meet the investment grade definition above.

Total Loans and Leases

Item 6 Real estate loans (in domestic offices)

This item is a shaded cell and is derived from the sum of items 7, 10, 13 and 19.

Item 7 First lien mortgages (including HELOANS)

This item is a shaded cell and is derived from the sum of items 8 and 9.

Item 8 First lien mortgages

Report loans secured by first liens on 1 to 4 family residential properties, excluding closed-end first lien home equity loans (reported in item 7).

Item 9 First lien home equity loans (HELOANS)

Report all closed-end first lien home equity loans.

Item 10 Second/junior lien mortgages

This item is a shaded cell and is derived from the sum of items 11 and 12.

Item 11 Closed-end junior loans

Report all closed-end loans secured by junior (i.e., other than first) liens on 1 to 4 family residential properties, as defined in the Call Report Schedule RC-C, item 1.c.(2)(b).

Item 12 Home equity lines of credit (HELOCS)

Report the amount outstanding under revolving, open-end lines of credit secured by 1 to 4 family residential properties, as defined in the Call Report Schedule RC-C, item 1.c.(1).

Item 13 Commercial real estate (CRE) loans

This item is a shaded cell and is derived from the sum of items 14, 15, and 16.

Item 14 Construction

Report construction, land development, and other land loans, as defined in the Call Report Schedule RC-C, items 1(a)(1) and 1(a)(2).

Item 15 Multifamily

Report loans secured by multifamily (5 or more) residential properties, as defined in the Call Report Schedule RC-C, item 1(d).

Item 16 Nonfarm, nonresidential

This item is a shaded cell and is derived from the sum of items 17 and 18.

Item 17 Owner-occupied

Report loans secured by owner-occupied nonfarm nonresidential properties, as defined in the Call Report Schedule RC-C, item 1(e)(1).

Item 18 Non-owner-occupied

Report nonfarm nonresidential real estate loans that are not secured by owner-occupied nonfarm nonresidential properties, as defined in the Call Report Schedule RC-C, item 1(e)(2).

Item 19 Loans secured by farmland

Report all loans secured by farmland, as defined in the Call Report Schedule RC-C, item 1(b).

Item 20 Real estate loans (Not in domestic offices)

This item is a shaded cell and is derived from the sum of items 21, 22, 23 and 29.

Item 21 First lien mortgages (Not in domestic offices)

Report all closed-end loans secured by first liens on 1 to 4 family residential properties, not held in domestic offices.

Item 22 Second/junior lien mortgages (Not in domestic offices)

Report all loans secured by second/junior (i.e., other than first) liens on 1 to 4 family residential properties, not held in domestic offices.

Item 23 Commercial real estate (CRE) loans (Not in domestic offices)

This item is a shaded cell and is derived from the sum of items 24, 25, and 26.

Item 24 Construction (Not in domestic offices)

Report construction, land development, and other land loans, as defined in the Call Report Schedule RC-C, items 1(a)(1) and 1(a)(2), not held in domestic offices.

Item 25 Multifamily (Not in domestic offices)

Report loans secured by multifamily (5 or more) residential properties, as defined in the Call Report Schedule RC-C, item 1(d), not held in domestic offices.

Item 26 Nonfarm, nonresidential (Not in domestic offices)

This item is a shaded cell and is derived from the sum of items 27 and 28.

Item 27 Owner-occupied (Not in domestic offices)

Report loans secured by owner-occupied nonfarm nonresidential properties, as defined in the Call Report Schedule RC-C, item 1(e)(1), not held in domestic offices.

Item 28 Non-owner-occupied (Not in domestic offices)

Report nonfarm nonresidential real estate loans that are not secured by owner-occupied nonfarm nonresidential properties, as defined in the Call Report Schedule RC-C, item 1(e)(2), not held in domestic offices.

Item 29 Loans secured by farmland (Not in domestic offices)

Report all loans secured by farmland, as defined in the Call Report Schedule RC-C, item 1(b), not held in domestic offices.

Item 30 C&I Loans

This item is a shaded cell and is derived from the sum of items 31, 32, 33 and 34.

Item 31 C&I Graded

Report all graded commercial and industrial (C&I) loans. Report only loans "graded" or "rated" using the reporting entity's commercial credit rating system, as it is defined in the reporting entity's normal course of business. This includes domestic and international business and corporate credit card or charge card loans for which a commercially graded corporation is ultimately responsible for repayment of credit losses incurred.

Item 32 Small Business (Scored/Delinquency Managed)

Report all "scored" or "delinquency managed" U.S. small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans reported in the Call Report on lines 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, 10.b of schedule RC-C. Exclude corporate and small business credit card loans included on line 4.a of schedule RC-C.

Item 33 Corporate Card

Report loans extended under corporate credit cards. Report at the control account level or the individual pay level (not at the sub-account level). Corporate cards include employer-sponsored credit cards for use by a company's employees. Exclude corporate card loans included in Item 31 (C&I Graded Loans).

Item 34 Business Card

Report loans extended under business credit cards. Business cards include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level.

Item 35 Credit Cards

This item is a shaded cell and is derived from the sum of items 36 and 37.

Item 36 Charge Cards

Report loans extended under consumer general purpose or private label credit cards that have terms and conditions associated with a charge card. Instead of having a stated interest rate, charge cards have an annual fee and an interchange fee. Also customers must pay off the loan within the billing cycle, which is typically one month. General purpose charge cards are credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and students card if applicable. Private label charge cards are credit cards, also known as proprietary credit cards, tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type.

Item 37 Bank Cards

Report loans extended under consumer general purpose or private label credit cards that have terms and conditions associated with a bank card. A bank card will have a stated interest rate and a minimum payment amount due within the billing cycle. General purpose bank cards are credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student cards if applicable. Private label bank cards are credit cards, also known as proprietary credit cards, tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type.

Item 38 Other Consumer

This item is a shaded cell and is derived from the sum of items 39, 40, 41 and 42.

Item 39 Auto Loans

Report all auto loans, as defined in the Call Report Schedule RC-C, item 6(c).

Item 40 Student Loans: Report all student loans.

Item 41 Other (consumer) loans backed by securities (non-purpose lending)

Report other consumer loans that are backed by securities (i.e., non-purpose lending).

Item 42 Other (consumer)

Report all other consumer loans not reported in items 39, 40 or 41.

Item 43 Other Loans

This item is a shaded cell and is derived from the sum of items 44, 45, 46, 47 and 48.

Item 44 Loans to Foreign Governments

Report all loans to foreign governments, as defined in the Call Report Schedule RC-C, item 7. Exclude loans to foreign governments included in Item 32 (Small Business Loans).

Item 45 Agricultural Loans

Report all agricultural loans, as defined in the Call Report Schedule RC-C, item 3. Exclude agricultural loans included in Item 32 (Small Business Loans).

Item 46 Loans for Purchasing or Carrying Securities (secured or unsecured)

Report all loans for purchasing or carrying securities (secured or unsecured), as defined in the Call Report Schedule RC-C, item 9.b.(1). Exclude loans for purchasing or carrying securities

included in Item 32 (Small Business Loans).

Item 47 Loans to Depositories and Other Financial Institutions

Report all loans to depositories and other financial Institutions (secured or unsecured), as defined in the Call Report Schedule RC-C, items 2.a, 2.b, and 9.a. Exclude loans to depositories and other financial institutions included in Item 32 (Small Business Loans).

Item 48 All Other Loans and Leases

This item is a shaded cell and is derived from the sum of items 49 and 50.

Item 49 All Other Loans (exclude consumer loans)

Report all other loans (excluding consumer loans), as defined in the Call Report Schedule RC-C, item 9.b.(2). Exclude all other loans included in Item 32 (Small Business Loans).

Item 50 All Other Leases

Report all other leases (excluding consumer leases), as defined in the Call Report Schedule RC-C, item 10.b. Exclude all other leases included in Item 32 (Small Business Loans).

Item 51 Total Loans and Leases

Report the sum of items 6, 20, 30, 35, 38 and 43.

Loans HFI at Amortized Cost

Item 52 Real estate loans (in domestic offices)

This item is a shaded cell and is derived from the sum of items 53, 56, 59 and 65.

Item 53 First lien mortgages (including HELOANS)

This item is a shaded cell and is derived from the sum of items 54 and 55.

Item 54 First lien mortgages

Report loans held for investment accounted for at amortized cost on all closed-end loans secured by first liens on 1 to 4 family residential properties, excluding closed-end first lien home equity loans (reported in item 53).

Item 55 First lien home equity loans (HELOANS)

Report loans held for investment accounted for at amortized cost on all closed-end first lien home equity loans.

Item 56 Second/junior lien mortgages

This item is a shaded cell and is derived from the sum of items 57 and 58.

Item 57 Closed-end junior loans

Report loans held for investment accounted for at amortized cost on all closed-end loans secured by junior (i.e., other than first) liens on 1 to 4 family residential properties.

Item 58 Home equity lines of credit (HELOCS)

Report loans held for investment accounted for at amortized cost on the amount outstanding under revolving, open-end lines of credit secured by 1 to 4 family residential properties.

Item 59 Commercial real estate (CRE) loans

This item is a shaded cell and is derived from the sum of items 60, 61, and 62.

Item 60 Construction

Report loans held for investment accounted for at amortized cost on construction, land development, and other land loans, as defined in the Call Report Schedule RC-C, items 1(a)(1) and 1(a)(2).

Item 61 Multifamily

Report loans held for investment accounted for at amortized cost on loans secured by multifamily (5 or more) residential properties, as defined in the Call Report Schedule RC-C, item 1(d).

Item 62 Nonfarm, nonresidential

This item is a shaded cell and is derived from the sum of items 61 and 62.

Item 63 Owner-occupied

Report loans held for investment accounted for at amortized cost on loans secured by owner-occupied nonfarm nonresidential properties, as defined in the Call Report Schedule RC-C, item 1(e)(1).

Item 64 Non-owner-occupied

Report loans held for investment accounted for at amortized cost on nonfarm nonresidential real estate loans that are not secured by owner-occupied nonfarm nonresidential properties, as defined in the Call Report Schedule RC-C, item 1(e)(2).

Item 65 Loans secured by farmland

Report loans held for investment accounted for at amortized cost on all loans secured by farmland, as defined in the Call Report Schedule RC-C, item 1(b).

Item 66 Real estate loans (Not in domestic offices)

This item is a shaded cell and is derived from the sum of items 67, 68, 69 and 75.

Item 67 First lien mortgages (Not in domestic offices)

Report loans held for investment accounted for at amortized cost on all closed-end loans secured by first liens on 1 to 4 family residential properties, not held in domestic offices.

Item 68 Second/junior lien mortgages (Not in domestic offices)

Report loans held for investment accounted for at amortized cost on all loans secured by second/junior (i.e., other than first) liens on 1 to 4 family residential properties, not held in domestic offices.

Item 69 Commercial real estate (CRE) loans (Not in domestic offices)

This item is a shaded cell and is derived from the sum of items 70, 71, and 72.

Item 70 Construction (Not in domestic offices)

Report loans held for investment accounted for at amortized cost on construction, land development, and other land loans, as defined in the Call Report Schedule RC-C, items 1(a)(1) and 1(a)(2), not held in domestic offices.

Item 71 Multifamily (Not in domestic offices)

Report loans held for investment accounted for at amortized cost on loans secured by multifamily (5 or more) residential properties, as defined in the Call Report Schedule RC-C, item 1(d), not held in domestic offices.

Item 72 Nonfarm, nonresidential (Not in domestic offices)

This item is a shaded cell and is derived from the sum of items 73 and 74.

Item 73 Owner-occupied (Not in domestic offices)

Report loans held for investment accounted for at amortized cost on loans secured by owner-occupied nonfarm nonresidential properties, as defined in the Call Report Schedule RC-C, item 1(e)(1), not held in domestic offices.

Item 74 Non-owner-occupied (Not in domestic offices)

Report loans held for investment accounted for at amortized cost on nonfarm nonresidential real estate loans that are not secured by owner-occupied nonfarm nonresidential properties, as defined in the Call Report Schedule RC-C, item 1(e)(2), not held in domestic offices.

Item 75 Loans secured by farmland (Not in domestic offices)

Report loans held for investment accounted for at amortized cost on all loans secured by farmland, as defined in the Call Report Schedule RC-C, item 1(b), not held in domestic offices.

Item 76 C&I Loans

This item is a shaded cell and is derived from the sum of items 77, 78 and 79.

Item 77 C&I Graded

Report loans held for investment accounted for at amortized cost on all graded commercial and industrial (C&I) loans. Report only loans "graded" or "rated" using the reporting entity's commercial credit rating system, as it is defined in the reporting entity's normal course of business. This includes domestic and international business and corporate credit card or charge card loans for which a commercially graded corporation is ultimately responsible for repayment of credit losses incurred.

Item 78 Small Business (Scored/Delinquency Managed)

Report loans held for investment accounted for at amortized cost on small business loans. Report all "scored" or "delinquency managed" U.S. small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans reported in the Call Report on lines 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, 10.b of schedule RC-C. Exclude corporate and small business credit card loans included on line 4.a of schedule RC-C.

Item 79 Business and Corporate Card

Report loans held for investment accounted for at amortized cost on loans extended under business and corporate credit cards. Business cards include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level). Corporate cards include employer-sponsored credit cards for use by a company's employees. Exclude corporate card or charge card loans included in Item 77 (C&I Graded Loans).

Item 80 Credit Cards

Report loans held for investment accounted for at amortized cost on loans extended under consumer general purpose or private label credit cards. General purpose credit cards are credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student cards if applicable. Private label credit cards are credit cards, also known as proprietary credit cards, tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type.

Item 81 Other Consumer

This item is a shaded cell and is derived from the sum of items 82, 83, 84 and 85.

Item 82 Auto Loans

Report loans held for investment accounted for at amortized cost on auto loans, as defined in the Call Report Schedule RC-C, item 6(c).

Item 83 Student Loans

Report loans held for investment accounted for at amortized cost on student loans.

Item 84 Other (consumer) loans backed by securities (non-purpose lending)

Report loans held for investment accounted for at amortized cost on other consumer loans that are backed by securities (i.e., non-purpose lending).

Item 85 Other (consumer)

Report loans held for investment accounted for at amortized cost on all other consumer loans not reported in items 82, 83 or 84.

Item 86 Other Loans and Leases

This item is a shaded cell and is derived from the sum of items 87, 88, 89, 90 and 91.

Item 87 Loans to Foreign Governments

Report loans held for investment accounted for at amortized cost on loans to foreign governments, as defined in the Call Report Schedule RC-C, item 7. Exclude loans to foreign governments included in Item 78 (Small Business Loans).

Item 88 Agricultural Loans

Report loans held for investment accounted for at amortized cost on agricultural loans, as defined in the Call Report Schedule RC-C, item 3. Exclude loans included in Item 78 (Small Business Loans).

Item 89 Loans for Purchasing or Carrying Securities (secured or unsecured) Report loans held for investment accounted for at amortized cost on loans for purchasing or carrying securities (secured or unsecured), as defined in the Call Report Schedule RC-C, item 9.b.(1). Exclude loans for purchasing or carrying securities included in Item 78 (Small Business Loans).

Item 90 Loans to Depositories and Other Financial Institutions

Report loans held for investment accounted for at amortized cost on loans to depositories and other financial institutions (secured or unsecured), as defined in the Call Report Schedule RC-C, items 2.a, 2.b, and 9.a. Exclude loans to depositories and other financial institutions included in Item 78 (Small Business Loans).

Item 91 All Other Loans and Leases

This item is a shaded cell and is derived from the sum of items 92 and 93.

Item 92 All Other Loans (exclude consumer loans)

Report loans held for investment accounted for at amortized cost on all other loans (excluding consumer loans), as defined in the Call Report Schedule RC-C, item 9.b.(2). Exclude all other loans included in Item 78 (Small Business Loans).

Item 93 All Other Leases

Report loans held for investment accounted for at amortized cost on all other leases (excluding consumer leases), as defined in the Call Report Schedule RC-C, item 10.b. Exclude all other leases included in Item 78 (Small Business Loans).

Item 94 Total Loans and Leases

Report the sum of items 52, 66, 76, 80, 81 and 86.

HFS Loans and Loans Under Fair Value Option

Item 95 Real estate loans (in domestic offices)

This item is a shaded cell and is derived from the sum of items 96, 97, 98 and 99.

Item 96 First Lien Mortgages

This item is a shaded cell and is derived as item 7 minus item 53.

Item 97 Second/Junior Lien Mortgages

This item is a shaded cell and is derived as item 10 minus item 56.

Item 98 Commercial real estate (CRE) loans

This item is a shaded cell and is derived as item 13 minus item 59.

Item 99 Loans secured by farmland

This item is a shaded cell and is derived as item 19 minus item 65.

Item 100 Real estate loans (not in domestic offices)

This item is a shaded cell and is derived from the sum of items 101, 102 and 103.

Item 101 Residential Mortgages (not in domestic offices)

This item is a shaded cell and is derived as the sum of items 21 and 22 minus items 67 and 68.

Item 102 Commercial real estate (CRE) loans (not in domestic offices)

This item is a shaded cell and is derived as item 23 minus item 69.

Item 103 Loans secured by farmland (not in domestic offices)

This item is a shaded cell and is derived as item 29 minus item 75.

Item 104 C&I Loans

This item is a shaded cell and is derived as item 30 minus item 76.

Item 105 Credit Cards

This item is a shaded cell and is derived as item 35 minus item 80.

Item 106 Other Consumer

This item is a shaded cell and is derived as item 38 minus item 81.

Item 107 All Other Loans and Leases

This item is a shaded cell and is derived as item 41 minus item 84.

Item 108 Total Loans and Leases Held for Sale and Loans and Leases Accounted for under the Fair Value Option

This item is a shaded cell and is derived from the sum of items 95, 100, 104, 105, 106 and 107.

Item 109 Unearned Income on Loans

Report all unearned income on loans, as defined in the Call Report Schedule RC-C, item 11, Column A.

Item 110 Allowance for Loan and Lease Losses

This item is a shaded cell and is carried over from item 117 of the Income Statement Worksheet.

Item 111 Loans and Leases (Held for Investment and Held for Sale) Net of Unearned Income and Allowance for Loan and Lease Losses

This item is a shaded cell and is derived as item 51 minus items 109 and 110.

Trading

Item 112 Trading Assets

Report trading assets, as defined in the Call Report Schedule RC, item 5.

Intangibles

Item 113 Goodwill

Report goodwill, as defined in the Call Report Schedule RC, item 10.a.

Item 114 Mortgage Servicing Rights

Report all mortgage servicing rights, as defined in the Call Report Schedule RC-M, item 2.a.

Item 115 Purchased Credit Card Relationships and Nonmortgage Servicing Rights Report all purchased credit card relationships and nonmortgage servicing rights, as defined in the Call Report Schedule RC-M, item 2.b.

Item 116 All Other Identifiable Intangible Assets

Report all other intangible assets, as defined in the Call Report Schedule RC-M, item 2.c.

Item 117 Total Intangible Assets

This item is a shaded cell and is derived from the sum of items 113, 114, 115 and 116.

Other (Assets)

Item 118 Cash and cash equivalent

Report cash and cash equivalent, as defined in the Call Report Schedule RC, items 1.a., 1.b.

Item 119 Federal Funds Sold

Report federal funds sold in domestic offices, as defined in the Call Report Schedule RC, item 3.a.

Item 120 Securities Purchased under Agreements to Resell

Report securities purchased under agreements to resell, as defined in the Call Report Schedule RC, item 3.b.

Item 121 Premises and Fixed Assets

Report all premises and fixed assets, as defined in the Call Report Schedule RC, item 6.

Item 122 Other Real Estate Owned (OREO)

This item is a shaded cell and is derived from the sum of items 123, 124 and 125.

Item 123 Commercial

Report the net book value of all other real estate owned in the form of, or for which the underlying real estate consists of, commercial real estate.

Item 124 Residential

Report the net book value of all other real estate owned in the form of, or for which the underlying real estate consists of, residential real estate.

Item 125 Farmland

Report the net book value of all other real estate owned in the form of, or for which the underlying real estate consists of, farmland.

Item 126 Collateral Underlying Operating Leases for Which the Bank is the Lessor

This item is a shaded cell and is derived from the sum of items 127 and 128.

Item 127 Autos

Report the carrying amount of automobiles rented to others under operating leases, net of accumulated depreciation. The amount reported should only reflect collateral rented under operating leases and should not include collateral subject to capital/financing type leases.

Item 128 Other

Report the carrying amount of any equipment or other assets (other than automobiles) rented to others under operating leases, net of accumulated depreciation. The amount reported should only reflect collateral rented under operating leases and should not include collateral subject to capital/financing type leases.

Item 129 Other assets

Report all other assets, as defined in the Call Report Schedule RC, sum of items 1.a, 1.b., 3.a, 3.b, 8, 9 and 11, minus item 126 (above).

Item 130 Total Other (assets)

This item is a shaded cell and is derived from the sum of items 121 and 129.

Item 131 Total Assets

This item is a shaded cell and is derived from the sum of items 3, 111, 112, 117 and 130.

Liabilities

Item 132 Deposits in Domestic Offices

Report all deposits in domestic offices, as defined in the Call Report Schedule RC, items 13.a.(1) and 13.a.(2).

Item 133 Deposits in Foreign Offices

Report all deposits in foreign offices, as defined in the Call Report Schedule RC, items 13.b.(1) and 13.b.(2).

Item 134 Deposits

This item is a shaded cell and derived from the sum of items 132 and 133.

Item 135 Federal Funds Purchased and Repurchase Agreements

Report all federal funds purchased and repurchase agreements, as defined in the Call Report Schedule RC, items 14.a and 14.b.

Item 136 Trading Liabilities

Report all trading liabilities, as defined in the Call Report Schedule RC, item 15.

Item 137 Other Borrowed Money

Report other borrowed money, as defined in the Call Report Schedule RC, item 16.

Item 138 Subordinated Notes and Debentures

Report subordinated notes and debentures, as defined in the Call Report Schedule RC, item 19.a.

Item 140 Other liabilities

Report other liabilities, as defined in the Call Report Schedule RC, item 20.

Item 141 Memo: Allowance for off-balance sheet credit exposures

Report the allowance for off-balance sheet credit exposures, as defined in the Call Report Schedule RC-G, item 3.

Item 142 Total Liabilities

Report the sum of items 134 through 140.

Equity Capital

Item 143 Perpetual Preferred Stock and Related Surplus

Report all perpetual preferred stock and related surplus, as defined in the Call Report Schedule RC, item 23.

Item 144 Common Stock (Par Value)

Report the par value of common stock, as defined in the Call Report Schedule RC, item 24.

Item 145 Surplus (Exclude All Surplus Related to Preferred Stock)

Report surplus (excluding surplus related to preferred stock), as defined in the Call Report Schedule RC, item 25.

Item 146 Retained Earnings

Report all retained earnings, as defined in the Call Report Schedule RC, item 26.a.

Item 147 Accumulated Other Comprehensive Income (AOCI)

Report accumulated other comprehensive income (AOCI), as defined in the Call Report Schedule RC, item 26.b.

Item 148 Other Equity Capital Components

Report other equity capital components, as defined in the Call Report Schedule RC, item 26.c.

Item 149 Total Bank Equity Capital

Report the sum of items 143 through 148.

Item 150 Noncontrolling (Minority) Interests in Consolidated Subsidiaries

Report all noncontrolling (minority) interests in consolidated subsidiaries, as defined in the Call Report Schedule RC, item 27.b.

Item 151 Total Equity Capital

Report the sum of items 149 and 150.

Item 152 Unused Commercial Lending Commitments and Letters of Credit

Report all unused commercial lending commitments and letters of credit, as defined in the Call Report Schedule RC-L, items 1.c.(1), 1.c.(2), 1.e.(1), 1.e.(2), 1.e.(3), 2, 3, and 4.

C. GENERAL RWA

All banks must complete "General RWA" worksheet including advanced approaches banks that have exited parallel run due to the floor requirement per the Collins Amendment under Section 171 of the Dodd-Frank Act.

For the "General RWA" worksheet:

- All banks are required to report credit risk-weighted assets using the methodologies per the current general risk-based capital rules for all projection quarters.

- Banks that are subject to market risk capital requirements at the as of date are required to complete the market risk-weighted asset section within the worksheet. However, if a bank projects to meet the trading activity threshold that would require it to be subject to the market risk capital requirements during the forecast period, then the bank should complete the market risk-weighted asset section within the worksheet. Please refer to the final market risk capital rule released by the U.S. banking agencies (77 Federal Register 53060, August 30, 2012) for details of the requirements of the rule.

General Credit Risk (including counterparty credit risk and non-trading credit risk)

Report credit risk-weighted assets using the methodologies per the current general risk-based capital rules.

Items 1 through 10

Definitions of the bank's projections should correlate to the definitions outlined by the corresponding MDRM code (shown in column C) of the Call Report multiplied by the applicable credit conversion factor.

Item 11 General RWA

This item is a shaded cell and is derived from the sum of items 1 through 10.

Market Risk

If a bank does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.

Item 12 Value-at-risk (VaR)-based capital requirement

Report the greater of previous day's VaR-based measure or average of daily VaR-based measure for each of the preceding 60 business days with applicable multiplication factor. VaR-based measure should be inclusive of all sources of risks that are included in the VaR calculation.

Item 13 Stressed VaR-based capital requirement

Report the greater of most recent stressed VaR-based measure or average of stressed VaR-based measures for the preceding 12 weeks with applicable multiplication factor. Stressed VaR-based measure should be inclusive of all sources of risks that are included in the stressed VaR calculation.

Item 14 Incremental risk capital requirement

Report the greater of most recent increment risk measure or average of incremental risk measures for the preceding 12 weeks.

Item 15 Comprehensive risk capital requirement (excluding non-modeled correlation)

Report the greater of most recent comprehensive risk measure or average of comprehensive risk measures for the preceding 12 weeks. RWA equivalent for exposures in the correlation trading portfolio which are subject to the comprehensive risk measurement, inclusive of the application of the 8 percent surcharge based on the standardized measurement method.

Item 16 Non-modeled securitization

This item is a shaded cell and is derived from the maximum of items 17 and 18. The capital charge (or RWA equivalent) for non-modeled traded securitization, including securitization positions that are not correlation trading positions and non-modeled correlation trading positions, is the larger of the net long and net short positions. For purposes of DFAST submission, traded securitization exposures subject to a 1250 percent risk weight or the equivalent of a deduction should be captured here by including values in lines 17 and 18.

Item 17 Net long

Report the RWA equivalent according to the standardized measurement method for net long non-modeled securitization exposures including nth-to-default credit derivatives. For purposes of DFAST submission, traded securitization exposures subject to a 1250 percent risk weight or the equivalent of a deduction should be included here.

Item 18 Net short

Report the RWA equivalent according to the standardized measurement method for net short non-modeled securitization exposures including nth-to-default credit derivatives. For purposes of DFAST submission, traded securitization exposures subject to a 1250 percent risk weight or the equivalent of a deduction should be included here.

Item 19 Specific risk add-on (excluding securitization and correlation)

This item is a shaded cell and is derived from sum of items 51 through 56. RWA equivalent for

specific risk based on the standardized measurement method as applicable. This should not include RWA according to the standardized measurement method for exposures included in the correlation trading portfolio or the standardized approach for other non-correlation related traded securitization exposures.

Item 20 Sovereign debt positions

Report specific risk add-ons for sovereign debt positions for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 21 Government-sponsored entity (GSE) debt positions

Report specific risk add-ons for GSE debt positions for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 22 Depository institution, foreign bank, and credit union debt positions

Report specific risk add-ons for depository institutions, foreign banking organization, and credit union debt positions, for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 23 Public sector entity (PSE) debt positions

Report total specific risk add-on for PSE debt positions, for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 24 Corporate debt positions

Report Specific risk add-on for corporate debt positions, for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 25 Equity

Report specific risk add-on for equity positions, for which the banks VaR-based measure does not capture all material aspects of specific risk.

Item 26 Capital requirement for de minimis exposures

Report the RWA equivalent for de minimis positions that are not captured in the VaR-based measure.

Item 27 Market Risk Equivalent Assets: This item is automatically calculated.

Item 28 Excess allowance for loan and lease losses (General risk-based capital rules)

Definition of the bank's projections should correlate to the definitions outlined by the corresponding MDRM code (shown in column C) of the Call Report where applicable.

Item 29 Allocated transfer risk reserve

Definition of the bank's projections should correlate to the definitions outlined by the corresponding MDRM code (shown in column C) of the Call Report where applicable.

Item 30 Total RWA (General Risk-Based Capital Rules)

This item is automatically calculated.

Memoranda for Derivative Contracts

Provide balances (not in terms of RWA) consistent with Call Report instructions for each MDRM code.

Items 31 through 39

Definition of the bank's projections should correlate to the definitions outlined by the corresponding MDRM code (shown in column C) of the Call Report.

Standardized RWA

All banks are required to complete the "Standardized RWA" worksheet for all reporting quarters after January 1, 2015.

Banks that are subject to market risk capital requirements at the as of date are required to complete the market risk-weighted asset section within the worksheet. In addition, if a bank projects to meet the trading activity threshold that would require it to be subject to the market risk capital requirements during the forecast period, then the bank should complete the market risk-weighted asset section within the worksheet.

Balance Sheet Asset Categories

Item 1 Cash and balances due from depository institutions

Report the total risk-weighted amount of cash and balances due from depository institutions.

Item 2 Federal funds sold and securities purchased under agreements to resell

Report the total risk-weighted amount of federal funds sold and securities purchased under agreements to resell, including reverse repurchase agreements.

Item 3a Securities (excluding securitizations): Held-to-maturity

Report the total risk-weighted amortized cost of held-to-maturity (HTM) securities excluding those securities that qualify as securitization exposures as defined in in §.2 of the regulatory capital rules.

Item 3b Securities (excluding securitizations): Available-for-sale

Report the total risk-weighted fair value of available-for-sale (AFS) securities, excluding those securities that qualify as securitization exposures as defined in §.2 of the regulatory capital rules. If a banking organization cannot or does not make the AOCI opt-out election, it will risk weight the carrying value of its AFS debt securities, as defined in the regulatory rules (e.g., the value of the asset on the balance sheet determined in accordance with GAAP) and adjusted carrying value of its AFS equity securities (applicable only to equity exposures and is defined in the regulatory capital rules).

On the other hand, if a banking organization selected the AOCI opt-out election, then for debt securities, the banking organization will risk weight the carrying value of its AFS debt securities less net unrealized gains, or add back net unrealized losses. For equity securities, the banking organization will risk weight the adjusted carrying value. This means that it will risk weight its carrying value on the security, which includes any unrealized gains reflected in the value of the security less any unrealized gains that are excluded from regulatory capital, this includes up to 45 percent of pretax unrealized gains on available-for-sale equity exposures as well as on available-

for-sale preferred stock classified as an equity security under GAAP.

Loans and leases held for sale

Item 4a Residential Mortgage exposures

Report the total risk-weighted portion of the carrying value of loans and leases held for sale (HFS) composed of items related to residential mortgage exposures

Item 4b High Volatility Commercial Real Estate

Report the total risk-weighted portion of the carrying value of loans and leases held for sale (HFS) related to high volatility commercial real estate exposures (HVCRE), as defined in the regulatory capital rules, including HVCRE exposures that are 90 days or more past due or on non-accrual status.

Item 4c Exposures Past Due 90 Days or More on Nonaccrual

Report the total risk-weighted portion of the carrying value of loans and leases held for sale (HFS) that are 90 days or more past due or on non-accrual status according to the requirements set forth in the regulatory capital rules. Do not include exposures to sovereigns (report in 4d) or residential real estate (report in 4a) that are past due or on non-accrual status. Also, do not include HVCRE exposures that are past due or on non-accrual status (report in 4b).

Item 4d All other exposures

Report the total risk-weighted portion of the carrying value of loans and leases held for sale (HFS) that are not reported in items 4a through 4c.

Loans and leases HFS (Net of Unearned Income)

Item 5a Residential mortgage exposures

Report the total risk-weighted portion of the amount of loans and leases, net of unearned income, composed of items related to residential mortgage exposures, including the carrying value of the guaranteed portion of FHA and VA mortgage loans, loans secured by 1-4 family residential properties and by multifamily residential properties, as well as loans that meet the definition of statutory multifamily mortgage according to the regulatory capital rules.

Item 5b High Volatility Commercial Real Estate (HVCRE) Exposures

Report the total risk-weighted portion of the amount of loans and leases, net of unearned income that are related to high volatility commercial real estate exposures (HVCRE), including HVCRE exposures that are 90 days or more past due or on non-accrual status.

Item 5c Exposures Past Due 90 Days or More on Nonaccrual

Report the total risk-weighted portion of the amount of loans and leases, net of unearned income, that are 90 days or more past due or on non-accrual status according to the requirements set forth in the regulatory capital rules. Do not include exposures to sovereigns (report in 5d) or residential real estate (report in 5a) that are past due or on non-accrual status. Also, do not include HVCRE exposures that are past due or on non-accrual status (report in 5b).

Item 5d All other exposures

Report the total risk-weighted portion of the amount of loans and leases, net of unearned income, that is not reported in items 5a through 5c.

Item 6 Trading assets (excluding securitizations that receive standardized charges)

Report the total risk-weighted fair value of trading assets, excluding those trading assets that are securitization exposures as defined in §.2 of the regulatory capital rules.

Item 7 All other assets

Include total risk-weighted amounts of items such as “Premises and fixed assets,” “Other real estate owned,” “Investments in unconsolidated subsidiaries and associated companies,” “Direct and indirect investments in real estate ventures,” “Goodwill,” “Other intangible assets,” and “Other assets.” Also, include the total risk-weighted amount of default fund contributions made by the banking organization to central counterparties (CCP) and collateral provided by the banking organization to CCPs that is not bankruptcy remote as described in the regulatory capital rules.

Item 8a Securitization exposures: Held-to-maturity

Report the total risk-weighted portion of amortized cost of held-to-maturity (HTM) securities that are securitization exposures.

Item 8b Securitization exposures: Available-for-sale

Report the total risk-weighted portion of the fair value of available-for-sale (AFS) securities that are securitization exposures.

Item 8c Trading assets that are securitization exposures that receive standardized charges

Report the total risk-weighted fair value of the portion of trading assets reported that are securitization exposures. If the banking organization is subject to the market risk capital requirement, also include the fair value of the portion of all trading assets reported that are securitization exposures.

Item 8d All other on-balance sheet securitization exposures

Report the total risk-weighted amount of any qualifying on-balance sheet securitization exposures, which are not included above.

Item 9 Off-balance sheet securitization exposure

Consistent with instructions to the Call Report, Schedule RC-R, part II, report the total risk-weighted amount of all off-balance sheet items included in Schedule RC-L or RC-S that qualify as securitization exposures.

Item 10 RWA for Balance Sheet Asset Categories Total assets

Report the sum of items 1 through 10.

Derivatives and Off-Balance Sheet Items**Item 11 Financial standby letters of credit**

Report the total risk-weighted amount of all financial standby letters of credit that do not meet the

definition of a securitization exposure as described in the regulatory capital rules. For all other financial standby letters of credit, report the total risk-weighted amount outstanding and unused of those letters of credit for which this amount is less than the effective risk-based capital requirement for the assets that are credit-enhanced by the letter of credit. Also report the credit equivalent amount of the portion of financial standby letters of credit that has been conveyed to foreign depository institutions.

Item 12 Performance standby letters of credit and transaction related contingent items

Report the total risk-weighted amount of transaction related contingent items, which includes the face amount of performance standby letters of credit and any other transaction related contingent items.

Item 13 Commercial and similar letters of credit

Report the total risk-weighted amounts of commercial and similar letters of credit, including self-liquidating, trade-related contingent items that arise from the movement of goods, with an original maturity of less than one year.

Item 14 Retained recourse on small business obligations sold with recourse

Report the total risk-weighted amount of retained recourse on small business obligations. Under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994, a "qualifying institution" that transfers small business loans and leases on personal property (small business obligations) with recourse in a transaction that qualifies as a sale under generally accepted accounting principles (GAAP) must maintain risk-based capital only against the amount of recourse retained, provided the institution establishes a recourse liability account that is sufficient under GAAP. Only loans and leases to businesses that meet the criteria for a small business concern established by the Small Business Administration under Section 3(c) of the Small Business Act (12 U.S.C. 631) are eligible for this favorable risk-based capital treatment.

In general, a "qualifying institution" is one that is well capitalized without regard to the Section 208 provisions. If a bank ceases to be a qualifying institution or exceeds the retained recourse limit set forth in banking agency regulations implementing Section 208, all new transfers of small business obligations with recourse would not be treated as sales. However, the reporting and risk-based capital treatment described above will continue to apply to any transfers of small business obligations with recourse that were consummated during the time the bank was a "qualifying institution" and did not exceed the limit

Item 15 Repo-style transactions (excluding reverse repos)

Report the total risk-weighted amount of repo-style transactions, which is composed of the sum of the amount of securities lent, the amount of securities borrowed, and the amount of securities sold under agreements to repurchase.

Item 16 All other off-balance sheet liabilities

Report the total risk-weighted amount of all other off-balance sheet liabilities that are covered by the regulatory capital rules as well as the amount of those credit derivatives that are covered by the regulatory capital rules, but have not been included in any of the preceding items in the Derivatives and Off-Balance Sheet Items section.

Item 17a Unused commitments: Original maturity of one year or less, excluding ABCP Conduits (Asset-backed commercial paper)

Report the total risk-weighted amount of the unused portion of an eligible liquidity facility with an original maturity of one year or less, excluding ABCP facilities. Note that “original maturity” is defined as the length of time between the date a commitment is issued and the date of maturity, or the earliest date on which the banking organization: (1) is scheduled to, and as a normal practice actually does, review the facility to determine whether or not it should be extended and; (2) can unconditionally cancel the commitment.

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

Report the total risk-weighted amount of the unused portion of an eligible liquidity facility with an original maturity of one year or less to ABCP facilities. Under the regulatory capital rules, the unused portion of commitments (facilities) which are unconditionally cancelable (without cause) at any time by the banking organization have a zero percent conversion factor. The unused portion of such commitments should be excluded from this item.

Item 17c Unused commitments: Original maturity exceeding one year

Report the total risk-weighted amount of the unused portion of the eligible liquidity facility with an original maturity exceeding one year and are subject to the risk-based capital rules. Under the regulatory capital rules, the unused portion of commitments (facilities) which are unconditionally cancelable (without cause) at any time by the banking organization have a zero percent conversion factor. The unused portion of such commitments should be excluded from this item.

Item 18 Unconditionally cancelable commitment

Report the total risk-weighted amount unconditionally cancelable commitments that are subject to the regulatory capital rules. The unused portion of commitments (facilities) that are unconditionally cancelable (without cause) at any time by the banking organization have a zero percent conversion factor. The unused portion of such commitments should be reported in this item.

Item 19 Over-the-counter derivatives

Report the credit equivalent amount of over-the-counter derivative contracts covered by the regulatory capital rules. Include over-the-counter credit derivative contracts held for trading purposes and subject to the market risk capital rules. Do not include centrally cleared derivative contracts. The credit equivalent amount of an over-the-counter derivative contract is the sum of its current credit exposure plus the potential future exposure over the remaining life of the derivative contract (regardless of its current credit exposure, if any). The current credit exposure of a derivative contract is (1) the fair value of the contract when that fair value is positive and (2) zero when the fair value of the contract is negative or zero. The potential future credit exposure of a contract, which is based on the type of contract and the contract's remaining maturity, is determined by multiplying the notional principal amount of the contract by the appropriate credit conversion factor from the Instructions to the Consolidated Reports of Condition and Income, Schedule RC-R, item 54.

Item 20 Centrally cleared derivatives

Report the credit equivalent amount of centrally cleared derivative contracts covered by the regulatory capital rules. Include centrally cleared credit derivative contracts held for trading purposes and subject to the market risk capital rules. Do not include over-the-counter derivative contracts. The credit equivalent amount of a centrally cleared derivative contract is the sum of its current credit exposure; plus the potential future exposure over the remaining life of the derivative contract; plus the fair value of collateral posted by the clearing member client bank and

held by the central counterparty or a clearing member in a manner that is not bankruptcy remote.

The current credit exposure of a derivative contract is (1) the fair value of the contract when that fair value is positive and (2) zero when the fair value of the contract is negative or zero. The potential future credit exposure of a contract, which is based on the type of contract and the contract's remaining maturity, is determined by multiplying the notional principal amount of the contract by the appropriate credit conversion factor from the Instructions to the Consolidated Reports of Condition and Income, Schedule RC-R, item 54.

Item 21 RWA for Assets, Derivatives and Off-Balance-Sheet Asset Categories

Report the sum of items 9 through 20.

Item 22 RWA for purposes of calculating the allowance for loan and lease losses (ALLL) 1.25 percent threshold

Banks are allowed to include, as part of Tier 1 capital, ALLL up to 1.25 percent of standardized total RWAs for purposes of calculating standardized ratios.

Market Risk

Items 23 through 39 are applicable only to banks that are subject to the market risk capital rule. If a bank does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.

Item 23 Value-at-risk (VaR)-based capital requirement

Report the greater of previous day's VaR-based measure or average of daily VaR-based measure for each of the preceding 60 business days with applicable multiplication factor. VaR-based measure should be inclusive of all sources of risks that are included in the VaR calculation.

Item 24 Stressed VaR-based capital requirement

Report the greater of most recent stressed VaR-based measure or average of stressed VaR-based measures for the preceding 12 weeks with applicable multiplication factor. Stressed VaR-based measure should be inclusive of all sources of risks that are included in the stressed VaR calculation.

Item 25 Incremental risk capital requirement

Report the greater of most recent increment risk measure or average of incremental risk measures for the preceding 12 weeks.

Item 26 Comprehensive risk capital requirement (excluding non-modeled correlation)

Report the greater of most recent comprehensive risk measure or average of comprehensive risk measures for the preceding 12 weeks. Report RWA equivalent for exposures in the correlation trading portfolio, which are subject to the comprehensive risk measurement, inclusive of the application of the 8 percent surcharge based on the standardized measurement method.

Item 27 Non-modeled securitization

This item is a shaded cell and is derived from the maximum of items 30 and 31. The capital charge (or RWA equivalent) for non-modeled traded securitization, including securitization positions that are not correlation trading positions and non-modeled correlation trading positions, is the larger of the next long and next short positions. For purposes of CCAR submissions, traded securitization exposures subject to a 1250 percent risk weight or the equivalent of a deduction should be captured here by including values in line 30 and 31.

Item 28 Net Long

Report the RWA equivalent according to the standardized measurement method for net long non-modeled securitization exposures including nth-to-default credit derivatives. For purposes of DFAST submission, traded securitization exposures subject to a 1250 percent risk weight or the equivalent of a deduction should be included here.

Item 29 Net Short

Report the RWA equivalent according to the standardized measurement method for net short non-modeled securitization exposures including nth-to-default credit derivatives. For purposes of DFAST submission, traded securitization exposures subject to a 1250 percent risk weight or the equivalent of a deduction should be included here.

Item 30 Specific risk add-on (excluding securitization and correlation)

This item is a shaded cell and is derived from sum of items 33 through 38. Report RWA equivalent for specific risk based on the standardized measurement method as applicable. This should not include RWA according to the standardized measurement method for exposures included in the correlation-trading portfolio or the standardized approach for other non-correlation related traded securitization exposures.

Item 31 Sovereign debt positions

Report specific risk add-ons for sovereign debt positions for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 32 Government sponsored entity (GSE) debt positions

Report specific risk add-ons for GSE debt positions for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 33 Depository institution, foreign bank, and credit union debt positions

Report specific risk add-ons for depository institutions, foreign banking organization, and credit union debt positions, for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 34 Public sector entity (PSE) debt positions

Report total specific risk add-on for PSE debt positions, for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 35 Corporate debt positions

Report specific risk add-on for corporate debt positions, for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 36 Equity

Report specific risk add-on for equity positions, for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 37 Capital requirement for de minimis exposures

Report the RWA equivalent for de minimis positions that are not captured in the VaR-based measure.

Item 38 Market risk equivalent assets

This is an embedded formula with the corresponding MDRM code.

Item 39 Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve

Report the sum of items 11, 22, and 39.

Item 40 Less: Excess allowance for loan and lease losses

Report the amount, if any, by which the banking organization's allowance for loan and lease losses exceeds 1.25 percent of the banking organization's gross risk-weighted assets.

Item 41 Less: Allocated transfer risk reserve

Report the entire amount of any allocated transfer risk reserve (ATRR) the reporting banking organization is required to establish and maintain as specified in Part 347 of the FDIC's Rules and Regulations, and 12 CFR Part 28, Subpart C (OCC), and in any guidelines, letters, or instructions issued by the agencies. The entire amount of the ATRR equals the ATRR related to loans and leases held for investment (which is reported in Schedule RI-B, part II, Memorandum item 1) plus the ATRR for assets other than loans and leases held for investment.

Item 42 Total risk-weighted assets

Report the amount calculated by subtracting items 40 and 41 from item 39.

Item 43 Memorandum Items - Derivatives

Item 44 Current credit exposure across all derivative contracts covered by the regulatory capital rules

Report the total current credit exposure amount for all interest rate, foreign exchange rate and gold, credit (investment grade reference assets), credit (non-investment grade reference assets), equity, precious metals (except gold), and other derivative contracts covered by the regulatory capital rules after considering applicable legally enforceable bilateral netting agreements. Banking organizations that are subject to Subpart F of the regulatory capital rules should exclude all covered positions subject to these guidelines, except for foreign exchange derivatives that are outside of the trading account. Foreign exchange derivatives that are outside of the trading account and all OTC derivatives continue to have a counterparty credit risk capital charge and, therefore, a current credit exposure amount for these derivatives should be reported in this item.

Item 45 Notional principal amounts of over-the-counter derivative contracts

Report in the appropriate sub-item and column the notional amount or par value of all OTC derivative contracts, including credit derivatives that are subject to the regulatory capital rules. Such contracts include swaps, forwards, and purchased options. Report notional amounts and par values in the column corresponding to the contract's remaining term to maturity from the report date. This amount should be equal to the sum of lines 46a through 46g.

Item 46a Interest rate

Report the remaining maturities of interest rate contracts that are subject to regulatory capital rules.

Item 46b Foreign exchange rate and gold

Report the remaining maturities of foreign exchange contracts and the remaining maturities of gold contracts that are subject to the regulatory capital rules.

Item 46c Credit (investment grade reference asset)

Report the remaining maturities of those credit derivative contracts where the reference entity

meets the definition of investment grade as described in the regulatory capital rule.

Item 46d Credit (non-investment grade reference asset)

Report the remaining maturities of those credit derivative contracts where the reference entity does not meet the definition of investment grade as described in the regulatory capital rule.

Item 46e Equity

Report the remaining maturities of equity derivative contracts that are subject to the regulatory capital rules.

Item 46f Precious metals (except gold)

Report the remaining maturities of other precious metals contracts that are subject to the regulatory capital rules. Report all silver, platinum, and palladium contracts.

Item 46g Other

Report the remaining maturities of other contracts that are subject to the regulatory capital rules. For contracts with multiple exchanges of principal, notional amount is determined by multiplying the contractual amount by the number of remaining payments (e.g., changes of principal) in the derivative contract.

Item 47 Notional principal amounts of centrally cleared derivative contracts

Report in the appropriate sub-item and column the notional amount or par value of all centrally cleared derivative contracts, including credit derivatives that are subject to the regulatory capital rules. Such contracts include swaps, forwards, and purchased options. This amount should be equal to the sum of lines 47a through 47g.

Item 47a Interest rate

Report the remaining maturities of interest rate contracts that are subject to regulatory capital rules.

Item 47b Foreign exchange rate and gold

Report the remaining maturities of foreign exchange contracts and the remaining maturities of gold contracts that are subject to the regulatory capital rules

Item 47c Credit (investment-grade reference asset)

Report the remaining maturities of those credit derivative contracts where the reference entity meets the definition of investment grade as described in §.2 of the regulatory capital rule.

Item 47d Credit (non-investment grade reference asset)

Report the remaining maturities of those credit derivative contracts where the reference entity does not meet the definition of investment grade as described in §.2 of the regulatory capital rule.

Item 47e Equity

Report the remaining maturities of equity derivative contracts that are subject to the regulatory capital rules.

Item 47f Precious metals (except gold)

Report the remaining maturities of other precious metals contracts that are subject to the regulatory capital rules. Report all silver, platinum, and palladium contracts.

Item 47g Other

Report the remaining maturities of other contracts that are subject to the regulatory capital rules. For contracts with multiple exchanges of principal, notional amount is determined by multiplying the contractual amount by the number of remaining payments (e.g., changes of principal) in the derivative contract.

C.2 ADVANCED RWA

Please note that for purposes of DFAST 2015, banks are NOT required to fill out the “Advanced RWA” worksheet.

Banks subject to subpart E of the revised regulatory capital rule that have exited the parallel run process and that have received notification from its primary Federal supervisor under section 121(d) of the advanced approaches rule are required to complete the “Advanced RWA” worksheet.

MDRM codes have been included in the worksheet (column C) and correspond to the definitions for the FFIEC 101 line items where applicable.

Banks that are subject to market risk capital requirements at the as of date are required to complete the market risk-weighted asset section within the worksheet. However, if a banks projects to meet the trading activity threshold that would require it to be subject to the market risk capital requirements during the forecast period, then the bank should complete the market risk-weighted asset section within the worksheet. Please refer to the final market risk capital rule released by the U.S. banking agencies (77 Federal Register 53060, August 30, 2012) for details of the requirements of the rule.

AA Credit Risk with 1.06 Scaling Factor and Operational Risk

Item 6 Advanced Approaches Credit RWA

This item is a shaded cell and is derived from sum of items 7, 18, 25, 37 or 38, 52, 54, 55, and 60.

Items 7 through 62 Various

Definition of the bank's projections should correlate to the definitions outlined by the corresponding MDRM code (shown in column C) of the FFIEC 101 report per the current advanced approaches capital rules (72 Federal Register 69288, December 7, 2007) for reporting periods through 4Q2013 and per under the advanced approaches of the revised regulatory capital rule (July 2013) for reporting periods 1Q2014 and onward.

Market Risk

If a bank does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.

For items 63 through 78, refer to instructions for items 42 through 57, respectively, for market risk under the "General RWA" worksheet.

Item 86 Other RWA

If the bank is unable to assign RWA to one of the above categories, even on a best-efforts basis, they should be reported in this line.

Item 87 Excess eligible credit reserves not included in tier 2 capital

Include excess eligible credit reserves not included in tier 2 capital, consistent with the current advanced approaches capital rules (72 Federal Register 69288, December 7, 2007) for reporting periods through 4Q2013 and the advanced approaches of the revised capital rule (July 2013) for reporting periods 1Q2014 and onward.

Item 88 Total RWA

This item is a shaded cell and is derived from sum of items 6, 61, 63, and 79 less item 80.

D. CAPITAL

The Capital worksheet collect projections of the main drivers of equity capital and the key components of the regulatory capital schedule. MDRM codes are provided in the 'Notes' column for many of the line items.

All data collected in the Capital worksheet should be reported on a quarterly basis and not on a year-to-date, cumulative basis.

Banks are required to provide projections of Tier 1 common capital, Tier 1 capital, and total capital based on the general risk-based capital rule for all quarters.

Tier 1 common capital is defined as Tier 1 capital less non-common elements¹, including perpetual

¹ Non-common elements should include the following items captured in the Call Report: Schedule RC, line item 23

preferred stock and related surplus, minority interest in subsidiaries, trust preferred securities, and mandatory convertible preferred securities.

The projections should clearly show any proposed capital distributions or other scenario-dependent actions that would affect the banks regulatory capital.

For purposes of reporting item 24, “Qualifying restricted core capital elements”, banks should treat the phase-out of trust preferred securities (TruPS) in a manner consistent with the final rule. That is, advanced-approaches banks should begin to adopt a 50 percent phase-out approach of their non-qualifying tier 1 capital instruments (including TruPS) beginning in 1Q14, 25 percent beginning in 1Q15, and 0 percent as of 1Q16 and thereafter. Non-advanced approaches banks must start to adopt the 25 percent phase-out approach starting in 1Q15.

SCHEDULE RI-A—CHANGES IN BANK EQUITY CAPITAL

Items 1 through 17: ITEMS RELATED TO SCHEDULE RI-A—CHANGES IN BANK EQUITY CAPITAL

Item 1 Total bank equity capital most recently reported for the end of previous QUARTER

Report total bank equity capital most recently reported for the end of previous quarter, as defined in the Call Report Schedule RI-A, item 1 (except Call Report Schedule RI-A, item 1, is reported for the end of the previous calendar year).

Item 2 Effect of changes in accounting principles and corrections of material accounting errors

Report the effect of changes in accounting principles and corrections of material accounting errors, as defined in the Call Report Schedule RI-A, item 2.

Item 3 Balance end of previous QUARTER as restated

Report the sum of items 1 and 2.

Item 4 Net Income (loss) attributable to bank

Report net income (loss) attributable to bank, as defined in the Call Report Schedule RI-A, item 4.

Item 5 Sale of perpetual preferred stock, gross

Report the sale of perpetual preferred stock, gross, as defined in the Call Report, RI-A, item 5

Item 6 Conversion or retirement of perpetual preferred stock

Report the conversion or retirement of perpetual preferred stock, as defined in the Call Report Schedule RI-A, item 5

Item 7 Sale of common stock, gross

Report the sale of common stock, gross, as defined in the Call Report Schedule RI-A, item 5

Item 8 Conversion or retirement of common stock

Report the conversion or retirement of common stock, as defined in the Call Report Schedule RI-

net of Schedule RC-R line item 5; and Schedule RC-R line items 6a, 6b, and 6c.

A, item 5.

Item 11 Changes incident to business combinations, net

Report the changes incident to business combinations, net, as defined in the Call Report Schedule RI-A, item 7.

Item 12 Cash dividends declared on preferred stock

Report cash declared dividends on preferred stock, as defined in Call Report Schedule RI-A, item 8.

Item 13 Cash dividends declared on common stock

Report cash dividends declared on common stock, per the Call Report Schedule RI-A, item 9.

Item 14 Other comprehensive income

Report other comprehensive income, as defined in the Call Report Schedule RI-A, item 10.

Item 16 Other adjustments to equity capital (not included above)

Report other adjustments to equity capital. Report amounts separately and provide a text explanation of each type of adjustment to equity capital included in this item in item Memoranda 178 at the end of this worksheet.

Item 17 Total bank equity capital end of current period

Report the sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15 and 16, less items 10, 12 and 13.

SCHEDULE RC-R, Part 1.A. Per General Risk-Based Capital Rules (12 CFR 3, Appendix A) All banks must complete this section.

Tier 1 Capital

Item 18 Total bank equity capital

Report the amount from item 17, above.

Item 19 Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)

Report net unrealized gains (losses) on available-for-sale securities, as defined in the Call Report Schedule RC-R, Part 1.A., item 2,. If a gain, report as a positive value; if a loss, report as a negative value.

Item 20 Net unrealized loss on available-for-sale equity securities (report loss as a positive value)

Report net unrealized loss on AFS equity securities, as defined in the Call Report Schedule RC-R, Part 1.A., item 3. Report the loss as a positive value.

Item 21 Accumulated net gains (losses) on cash flow hedges and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No. 158) to defined benefit post-retirement plans (if a gain, report as a positive value; if a loss, report as a negative value)

Report accumulated net gains (losses) on cash flow hedges, as defined in the Call Report Schedule RC-

R, Part 1.A., item 4. Include amounts recorded in accumulated other comprehensive income (AOCI) resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB No. 158) to defined benefit postretirement plans. If a gain, report as a positive value; if a loss, report as a negative value.

Item 22 Nonqualifying perpetual preferred stock

Report nonqualifying perpetual preferred stock, as defined in the Call Report Schedule RC-R, item 5.

Item 23 Qualifying non-controlling (minority) interests in consolidated subsidiaries

Report qualifying non-controlling (minority) interests in consolidated subsidiaries, as defined in the Call Report Schedule RC-R, Part 1.A., item 6.

Item 26 Disallowed goodwill and other disallowed intangible assets

Report disallowed goodwill and other disallowed intangible assets, as defined in the Call Report Schedule RC-R, Part 1.A., item 7.a.

Item 27 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's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)

Report the 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's own creditworthiness, as defined in the Call Report Schedule RC-R, Part 1.A., item 7.b. If a net gain, report as a positive value; if a net loss, report as a negative value.

Item 28 Subtotal

Report the sum of items 18, 23, 24 and 25, less items 19, 20, 21, 22, 26 and 27.

Item 29 Disallowed servicing assets and purchased credit card relationships

Report disallowed servicing assets and purchased credit card relationships, as defined in the Call Report Schedule RC-R, Part 1.A., item 9.a.

Item 30 Disallowed deferred tax assets

Report disallowed deferred tax assets, as defined in the Call Report Schedule RC-R, Part 1.A., item 9.b.

Item 31 Other additions to (deductions from) tier 1 capital

Report other additions to (deductions from) tier 1 capital, as defined in the Call Report Schedule RC-R, Part 1.A., item 10. Report amounts separately and provide a text explanation of each type of addition to (deduction from) tier 1 capital included in this item in item Memoranda 2 (Line 179) at the end of this worksheet.

Item 32 Tier 1 capital

Report the sum of items 28 and 31, less items 29 through 30.

Tier 2 Capital

Item 33 Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements

Report the restricted core capital elements, as defined in the Call Report Schedule RC-R, Part 1.A., item 12.

Item 34 Cumulative perpetual preferred stock includable in tier 2 capital Report the appropriate tier 2 capital items as defined in the Call Report Schedule RC-R, Part 1.A., item 13.

Item 35 Allowance for loan and lease losses includable in tier 2 capital

Report the allowance for loan and lease losses includable in tier 2 capital as defined in the Call Report Schedule RC-R, Part 1.A., item 14.

Item 36 Unrealized gains on available-for-sale equity securities includable in tier 2 capital

Report the Unrealized gains on available-for-sale equity securities includable in tier 2 capital as defined in the Call Report Schedule RC-R, Part 1.A., item 15.

Item 37 Other Tier 2 capital components

Report the amount of any items that qualify for inclusion in Tier 2 capital, as defined in the Call Report Schedule RC-R, item 16.

Item 38 Tier 2 capital

This is a shaded cell that is the sum of items 33 through 37.

Item 39 Allowable tier 2 capital

This is a shaded cell that equals the lesser of item 32 or 38.

Item 40 Deductions for total risk-based capital

Report deductions for total risk based capital, as defined in the Call Report Schedule RC-R, Part 1.A., item 20.

Item 41 Total risk-based capital

This is a shaded cell that is the sum of items 32 and 39, less item 40.

Regulatory Capital per Revised Regulatory Capital Rule (July 2013).

All Advanced Approaches banks and opt-in banks must complete the following section beginning Q1 2014. All other banks must complete projections starting Q1 2015. Where applicable, please reflect the transition provisions for the appropriate line item, per the 2013 revised regulatory capital rule.

AOCI Opt-Out Election

Item 42 AOCI opt-out election

Non-advanced approaches banks have a one-time election to opt-out of the requirement to include most components of AOCI in common equity tier 1 capital (with the exception of accumulated net gains and losses on cash flow hedges related to items that are not recognized at

fair value on the balance sheet). A non-Advanced Approaches bank that makes this AOCI opt-out election must make the same election on the March 31, 2015 Call Report filing. Enter “1” to opt out or “0” to opt in.

As provided in the revised regulatory capital rule, a non-advanced approaches banking organization that seeks to make an AOCI opt-out election is required to do so upon filing its first Call Report after the date upon which it becomes subject to the final rule (January 1, 2015). Thus, a bank’s response to line item 42 of the “Capital Composition” tab for the purposes of the 2014 DFAST and stress test cycles would not be binding upon it when that response is provided prior to it making the one-time, permanent AOCI opt-out election in the relevant Call Report. However, the bank should provide a response to line item 42 of the “Capital Composition” tab that best reflects its expected choice with regard to the AOCI opt-out election.

Common Equity Tier 1

Item 43 Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares

(1) Common stock: report the amount of common stock reported in Call Report Schedule RC-R, Part 1.B., item 1, provided it meets the criteria for common equity tier 1 capital based on the revised regulatory capital rules. Include capital instruments issued by mutual banking organizations that meet the criteria for common equity tier 1 capital.

(2) PLUS: related surplus: adjust the amount reported in Call Report Schedule RC-R, Part 1.B., item 1 as follows: include the net amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value on or before the report date; exclude adjustments arising from treasury stock transactions.

(3) LESS: treasury stock, unearned ESOP shares, and any other contra-equity components.

Item 44 Retained earnings

Report the amount of the banks retained earnings as reported in Call Report Schedule RC-R, Part 1.B., item 2.

Item 45 Accumulated other comprehensive income (AOCI)

Report the amount of AOCI as reported under generally accepted accounting principles in the U.S. that is included in Call Report Schedule RC-R, Part 1.B, item 3

Item 46 Common equity tier 1 minority interest includable in common equity tier 1 capital

Report the aggregate amount of common equity tier 1 minority interest consistent with section 21 of the revised regulatory capital rules. The capital instruments issued by the subsidiary must meet all of the criteria for common equity tier 1 capital (qualifying common equity tier 1 capital).

The minority interest limitations apply only to the consolidated subsidiaries that have common equity tier 1 capital in excess of capital necessary to meet the minimum capital requirements plus the capital *conservation buffer*. For example, a subsidiary with a common equity tier 1 capital ratio of 8 percent that needs to maintain a common equity tier 1 capital ratio of more than 7 percent to avoid limitations on capital distributions and discretionary bonus payments is considered to have

“surplus” common equity tier 1 capital.

Item 47 Common equity tier 1 capital before adjustments and deductions

This line item captures the sum of line items 43 through 46

Common Equity Tier 1 capital: Adjustments and Deductions

Item 48 Goodwill net of associated deferred tax liabilities (DTLs)

Report the amount of goodwill included in Call Report Schedule RC-R, Part 1.B., item 6. However, if the bank has a DTL that is specifically related to goodwill acquired in a taxable purchase business combination that it chooses to net against the goodwill, the amount of disallowed goodwill to be reported in this item should be reduced by the amount of the associated DTL.

If a bank has significant investments in the capital of unconsolidated financial institutions in the form of common stock, the bank should report in this item goodwill embedded in the valuation of a significant investment in the capital of an unconsolidated financial institution in the form of common stock (embedded goodwill). Such deduction of embedded goodwill would apply to investments accounted for under the equity method. Under GAAP, if there is a difference between the initial cost basis of the investment and the amount of underlying equity in the net assets of the investee, the resulting difference should be accounted for as if the investee were a consolidated subsidiary (which may include imputed goodwill).

There are no transition provisions for this item.

Item 49 Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs

Report the amount included in Call Report Schedule RC-R, Part 1.B., item 7. Report all intangible assets (other than goodwill and MSAs) net of associated DTLs, included in Call Report Schedule RC-M, items 2.b and 2.c, that do not qualify for inclusion in common equity tier 1 capital under the regulatory capital rules. Generally, all purchased credit card relationships (PCCRs) and non-mortgage servicing rights, reported in Call Report Schedule RC-M, item 2.b, and all other identifiable intangibles, reported in Call Report Schedule RC-M, item 2.c, do not qualify for inclusion in common equity tier 1 capital and should be included in this item.

Further, if the bank has a DTL that is specifically related to an intangible asset (other than servicing assets and PCCRs) acquired in a nontaxable purchase business combination that it chooses to net against the intangible asset for regulatory capital purposes, the amount of disallowed intangibles to be reported in this item should be reduced by the amount of the associated DTL. However, a DTL that the bank chooses to net against the related intangible reported in this item may not also be netted against DTAs when the bank determines the amount of DTAs that are dependent upon future taxable income and calculates the maximum allowable amount of such DTAs for regulatory capital purposes.

If the amount reported for other identifiable intangible assets in Call Report Schedule RC-M, item 2.c, includes intangible assets that were recorded on the bank’s balance sheet on or before February 19, 1992, the remaining book value as of the report date of these intangible assets may be excluded from this item.

Item 50 Deferred Tax Assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs

Report the amount of DTAs included in Call Report Schedule RC-R, Part 1.B, item 8, that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.

AOCI-related adjustments

If Item 42 is “1” for “Yes”, complete items 51 through 55 only for AOCI related adjustments.

Item 51 AOCI-related Adjustments: Net unrealized gains (losses) on available-for-sale securities

Report the amount of net unrealized holding gains (losses) on available-for-sale securities, net of applicable taxes, that is included in Call Report Schedule RC-R, item 9a, “Accumulated other comprehensive income.” If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.

Item 52 AOCI-related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures

Report as a positive value net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures that is included in Call Report Schedule RC-R, Part 1.B., item 9b, “Accumulated other comprehensive income.”

Item 53 AOCI-related adjustments: Accumulated net gains (losses) on cash flow hedges

Report the amount of accumulated net gains (losses) on cash flow hedges that is included in the Call Report Schedule RC-R, Part 1.B., item 9c, “Accumulated other comprehensive income.” If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.

Item 54 AOCI-related Adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans

Report the amounts recorded in AOCI and included in Call Report Schedule RC-R, Part 1.B., item 9d, “Accumulated other comprehensive income,” resulting from the initial and subsequent application of ASC Subtopic 715-20 (formerly FASB Statement No. 158, “Employers’ Accounting for Defined Benefit Pension and Other Postretirement Plans”) to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans. A bank may exclude this portion related to pension assets deducted in item 36 above. If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.

Item 55 AOCI-related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI

Report the amount of net unrealized gains (losses) that are not credit-related on held-to-maturity securities and are included in AOCI as reported in Call Report Schedule RC-R, Part 1.B., item 9e, “Accumulated other comprehensive income.” If the amount is a net gain, report it as a positive value. If the amount is a net loss, report it as a negative value.

Include (i) the unamortized balance of the unrealized holding gain (loss) that existed at the date of

transfer of a debt security transferred into the held-to-maturity category from the available-for-sale category and (ii) the unaccreted portion of other-than-temporary impairment losses on available-for-sale and held-to-maturity debt securities that was not recognized in earnings in accordance with ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, "Accounting for Certain Investments in Debt and Equity Securities").

If Item 42 is "0" for "No", complete item 56 only for AOCI related adjustments.

Item 56 Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balance sheet

Report the amount of accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects that relate to the hedging of items not recognized at fair value on the balance sheet, as reported on Call Report Schedule RC-R, Part 1.B, item 9f. If the amount is a net gain, report it as a positive value. If the amount is a net loss, report it as a negative value.

Item 57 Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions

Report an other deductions from, or additions to, common equity tier 1 capital.

Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk

Report the amount of unrealized net gain (loss) as reported on Call Report Schedule RC-R, Part 1.B., item 10a related to changes in the fair value of liabilities that are due to changes in the bank's own credit risk. If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item. Advanced approaches banks only: include the credit spread premium over the risk free rate for derivatives that are liabilities.

Item 58 All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions

Report the amount of other deductions from (additions to) common equity tier 1 capital as reported in Call Report Schedule RC-R, Part 1.B., item 10b that are not included in items above, as described below.

(1) After-tax gain-on-sale in connection with a securitization exposure.

NOTE: Do not apply a transition provision multiplier for this item. The phase-out provisions are only reflected in the subtotal, item 71, below.

Include any after-tax gain-on-sale in connection with a securitization exposure. Gain-on-sale means an increase in the equity capital of a bank resulting from a securitization (other than an increase in equity capital resulting from the bank's receipt of cash in connection with the securitization or reporting of a mortgage servicing asset on Call Report Schedule RC).

(2) Defined benefit pension fund assets, net of associate DTLs.

NOTE: Do not apply a transition provision multiplier for this item. The phase-out provisions are only reflected in the subtotal, item 71, below.

A bank must deduct defined benefit pension fund assets, net of associated DTLs, held by a bank. With the prior approval of the OCC, this deduction is not required for any defined benefit pension fund net asset to the extent the bank has unrestricted and unfettered access

to the assets in that fund. For an insured depository institution, no deduction is required. A bank must risk weight any portion of the defined benefit pension fund asset that is not deducted as if the bank directly holds a proportional ownership share of each exposure in the defined benefit pension fund.

(3) Investments in the bank's own shares to the extent not excluded as part of treasury stock.

NOTE: Do not apply a transition provision multiplier for this item. The phase-out provisions are only reflected in the subtotal, item 71, below.

Include the bank's investments in (including any contractual obligation to purchase) its own common stock instruments, including direct, indirect, and synthetic exposures to such instruments (as defined in the revised regulatory capital rules), to the extent such instruments are not excluded as part of treasury stock, reported in item 54 above. If a bank already deducts its investment in its own shares (for example, treasury stock) from its common equity tier 1 capital elements, it does not need to make such deduction twice. A bank may deduct gross long positions net of short positions in the same underlying instrument only if the short positions involve no counterparty credit risk. The bank must look through any holdings of index securities to deduct investments in its own capital instruments.

In addition:

- Gross long positions in investments in a bank's own regulatory capital instruments resulting from holdings of index securities may be netted against short positions in the same underlying index;
- Short positions in index securities that are hedging long cash or synthetic positions may be decomposed to recognize the hedge; and
- The portion of the index that is composed of the same underlying exposure that is being hedged may be used to offset the long position if both the exposure being hedged and the short position in the index are covered positions under the market risk capital rule, and the hedge is deemed effective by the bank's internal control processes which would have been assessed by the OCC.

(4) Reciprocal cross-holdings in the capital of financial institutions in the form of common stock.

NOTE: Do not apply a transition provision multiplier for this item. The phase-out provisions are only reflected in the subtotal, item 71, below.

Include investments in the capital of other financial institutions (in the form of common stock) that the bank holds reciprocally (this is the corresponding deduction approach). Such reciprocal crossholdings may result from a formal or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments.

(5) Equity investments in financial subsidiaries.

A bank must deduct the aggregate amount of its outstanding equity investment, including retained earnings, in its financial subsidiaries and may not consolidate the assets and liabilities of a financial subsidiary with those of the parent institution. No other deduction is required for these investments in the capital instruments of financial subsidiaries.

(6) Advanced approaches banks only that exit parallel run.

Include the amount of expected credit loss that exceeds the eligible credit reserves.

Item 59 Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments

A bank has a non-significant investment in the capital of an unconsolidated financial institution (as defined in section 2 of the revised regulatory capital rules) if it owns 10 percent or less of the issued and outstanding common shares of that institution.

Report the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that, in the aggregate, exceed the 10 percent threshold for non-significant investments, calculated as described below. The bank may apply associated DTLs to this deduction.

Item 60 Subtotal (item 47 minus items 48 through 59)

This captures the item 47 less items 48 through 59.

Item 61 Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed 10 percent common equity tier 1 capital deduction threshold (item 92)

This item should be derived from item 92, reflective of any applicable transition provisions, and should correspond to what is report in Call Report Schedule RC-R, Part 1.B., item 13.

A bank has a significant investment in the capital of an unconsolidated financial institution when it owns more than 10 percent of the issued and outstanding common shares of that institution.

Report the amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent common equity tier 1 capital deduction threshold, calculated as follows:

1. Determine the amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock.
2. If the amount in (1) is greater than 10 percent of the amount of the subtotal in item 71, report the difference as this line item 13.
3. If the amount in (2) is less than 10 percent of the amount of the subtotal in item 71, report zero.

If the bank included embedded goodwill in item 48, to avoid double counting, the bank may net such embedded goodwill already deducted against the exposure amount of the significant investment. For example, if a bank has deducted \$10 of goodwill embedded in a \$100 significant investment in the capital of an unconsolidated financial institution in the form of common stock, the bank is allowed to net such embedded goodwill against the exposure amount of such significant investment (that is, the value of the investment is \$90 for purposes of the calculation of the amount that is subject to deduction).

Item 62 MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 97)

This item should be derived from line item 97, reflective of any applicable transition provisions, and should correspond to what is reported in Call Report Schedule RC-R, Part 1.B., item 14.

Report the amount of MSAs included in Call Report Schedule RC-M, item 2a, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold as follows:

1. Take the amount of MSAs as reported in Call Report Schedule RC-M, item 2a, net of associated DTLs.
2. If the amount in (1) is higher than 10 percent of the amount of the subtotal in item 71, report the difference as this item 73.
3. If the amount in (1) is lower than 10 percent of the amount of the subtotal in item 71, enter zero.

Item 63 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 100)

1. Report the amount of DTAs arising from temporary differences that the bank could not realize through net operating loss carrybacks net of any related valuation allowances and net of associated DTLs (for example, DTAs resulting from the bank's ALLL).
2. If the amount in (1) is higher than 10 percent of the amount the subtotal in item 71, report the difference as this line item.
3. If the amount in (1) is lower than 10 percent of the amount of the subtotal in item 71, enter zero.

DTAs arising from temporary differences that could be realized through net operating loss carrybacks are not subject to deduction, and instead must be assigned a 100 percent risk weight.

Item 64 Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold (item 105)

This item should be derived from line item 105, reflective of any applicable transition provisions, and should correspond to what is reported in Call Report Schedule RC-R, Part 1.B., item 16.

The aggregate amount of the threshold items (that is, significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs) may not exceed 15 percent of the bank's common equity tier 1 capital, net of applicable adjustments and deductions (the 15 percent common equity tier 1 capital deduction threshold).

Item 65 Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions

Report the total amount of deductions as report in Call Report Schedule RC-R, Part 1.B, item 17, related to reciprocal cross holdings, non-significant investments in the capital of unconsolidated financial institutions, and non-common stock significant investments in the capital of unconsolidated financial institutions if the bank does not have a sufficient amount of additional tier 1 capital and tier 2 capital to cover these corresponding additional Tier 1 and Tier 2 deductions.

Item 66 Total adjustments and deductions for common equity tier 1 capital (sum of items 61 through 65)

This captures the sum of line items 61 to 65.

Item 67 Common equity tier 1 capital

Report the item as currently captured in Call Report Schedule RC-R, Part 1.B, item 19.

Additional tier 1 capital**Item 68 Additional tier 1 capital instruments plus related surplus**

Report this item as consistent with Call Report Schedule RC-R, Part 1.B., item 20. Starting on January 1, 2014 for the case of advanced approaches banks and on January 1, 2015 for non-advanced banks, report the portion of noncumulative perpetual preferred stock and related surplus included in Call Report Schedule RC, item 23, that satisfy all the criteria for additional tier 1 capital in the revised regulatory capital rule.

Include instruments that were (i) issued under the Small Business Job's Act of 2010, or, prior to October 4, 2010, under the Emergency Economic Stabilization Act of 2008 and (ii) were included in the tier 1 capital under the general risk-based capital rules (12 CFR part 3, appendix A). Also include additional tier 1 capital instruments issued as part of an ESOP, provided that the repurchase of such instruments is required solely by virtue of ERISA for a banking organization that is not publicly-traded.

Item 69 Non-qualifying capital instruments subject to phase out from additional tier 1 capital

Report this item as consistent with the Call Report Schedule RC-R, Part 1.B., item 21. Starting on January 1, 2014 for the case of advanced approaches banks and on January 1, 2015 for non-advanced banks, report the total amount of non-qualifying capital instruments that were included in tier 1 capital and outstanding as of January 1, 2014 as follows:

Banks with total consolidated assets of \$15 billion or more as of December 31, 2009 must phase out non-qualifying capital instruments (that is, debt or equity instruments that do not meet the criteria for additional tier 1 or tier 2 capital instruments in section 20 of the revised regulatory capital rules, but that were issued and included in tier 1 or tier 2 capital, respectively, prior to May 19, 2010).

If non-advanced approaches banks have non-qualifying capital instruments that are excluded from tier 1 capital, such non-qualifying capital instruments can be included in tier 2 capital, without limitation, provided the instruments meet the criteria for tier 2 capital set forth in section 20(d) of the revised regulatory capital rules.

For the case of advanced approaches banks, non-qualifying capital instruments that are phased out of tier 1 capital under Table 7 are fully includable in tier 2 capital until December 31, 2015. From January 1, 2016, until December 31, 2021, these banks are required to phase out such non-qualifying capital instruments from tier 2 capital.

Item 70 Tier 1 minority interest not included in common equity tier 1 capital

Report this item as consistent with the Call Report Schedule RC-R, Part 1.B., item 22. Include the amount of tier 1 minority interest that is applicable at the consolidated level, as described below.

For each consolidated subsidiary, perform the calculations in steps (1) through (10) of the worksheet below. Sum up the results from step 10 for each consolidated subsidiary and report the aggregate number in this item.

For tier 1 minority interest, there is no requirement that the subsidiary be a depository institution or a foreign bank. However, the instrument that gives rise to tier 1 minority interest must meet all the criteria for either common equity tier 1 capital or additional tier 1 capital instrument.

Item 71 Additional tier 1 capital before deductions

This captures the total of items 68 through 70

Item 72 Additional tier 1 capital deductions

Report this item as consistent with the Call Report Schedule RC-R, Part 1.B., item 24. Report additional tier 1 capital deductions as the sum of the following elements:

Note that if an institution does not have a sufficient amount of additional tier 1 capital to reflect these deductions, then the institution must deduct the shortfall from common equity tier 1 capital

a. Investments in own additional tier 1 capital instruments

NOTE: Do not apply a transition provision multiplier for this item. The phase-out provisions are only reflected in the subtotal, item 84, below.

Report the bank's investments in (including any contractual obligation to purchase) its own additional tier 1 instruments, whether held directly or indirectly.

A bank may deduct gross long positions net of short positions in the same underlying instrument only if the short positions involve no counterparty risk.

The bank must look through any holdings of index securities to deduct investments in its own capital instruments. In addition: (i) Gross long positions in investments in a bank's own regulatory capital instruments resulting from holdings of index securities may be netted against short positions in the same index; (ii) Short positions in index securities that are hedging long cash or synthetic positions can be decomposed to recognize the hedge; and (iii) The portion of the index that is composed of the same underlying exposure that is being hedged may be used to offset the long position if both the exposure being hedged and the short position in the index are covered positions under the market risk capital rule, and the hedge is deemed effective by the bank's internal control processes.

b. Reciprocal cross-holdings in the capital of financial institutions

NOTE: Do not apply a transition provision multiplier for this item. The phase-out provisions are only reflected in the subtotal, item 84, below.

Include investments in the additional tier 1 capital instruments of other financial institutions that the bank holds reciprocally, where such reciprocal crossholdings result from a formal or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments. If the bank does not have a sufficient amount of a specific component of capital to effect the required deduction, the shortfall must be deducted from the next higher (that is, more subordinated) component of regulatory capital.

For example, if a bank is required to deduct a certain amount from additional tier 1 capital and it does not have additional tier 1 capital, then the deduction should be from common equity tier 1 capital in item 76.

c. Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments

An institution has a non-significant investment in the capital of an unconsolidated financial institution if it owns 10 percent or less of the issued and outstanding common shares of that institution.

Calculate this amount as follows (similar to the calculation in item 70):

- (1) Determine the aggregate amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, additional tier 1, and tier 2 capital.
- (2) Determine the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of additional tier 1 capital.
- (3) If the amount in (1) is greater than the 10 percent threshold for non-significant investments, then multiply the difference by the ratio of (2) over (1). Report this product in this line item.
- (4) If the amount in (1) is less than the 10 percent threshold for non-significant investments, report zero.

d. Significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from additional tier 1 capital

NOTE: Do not apply a transition provision multiplier for this item. The phase-out provisions are only reflected in the subtotal, item 84, below. Report the total amount of significant investments in the capital of unconsolidated financial institutions in the form of additional tier 1 capital.

e. Other adjustments and deductions

NOTE: Do not apply a transition provision multiplier for this item. The phase-out provisions are only reflected in the subtotal, item 84, below.

Include adjustments and deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions (related to reciprocal cross holdings, non-significant investments in the tier 2 capital of unconsolidated financial institutions, and significant investments in the tier 2 capital of unconsolidated financial institutions). Also include adjustments and deductions related to the calculation of DTAs, gain-on-sale, defined benefit pension fund assets, changes in fair value of liabilities due to changes in own credit risk, and expected credit losses during the transition period as described the calculation of item 84 below.

Item 73 Additional tier 1 capital

Report this item as consistent with the Call Report Schedule RC-R, Part 1.B., item 25.

Tier 1 capital

Item 74 Tier 1 capital (sum of items 67 and 73) Item 74 is a shaded cell and is derived from the sum of items 67 and 73

This captures the total of items item 67 through 73 and should be consistent with the Call Report Schedule RC-R, Part 1.B., item 26.

Tier 2 capital

Item 75 Tier 2 capital instruments plus related surplus

Report the amount consistent with the Call Report Schedule RC-R, Part 1.B., item 27. Starting on January 1, 2014 for the case of advanced approaches banks and on January 1, 2015 for non-advanced banks, report tier 2 capital instruments that satisfy all eligibility criteria under the revised regulatory capital rules and related surplus.

Include instruments that were (i) issued under the Small Business Job's Act of 2010, or, prior to October 4, 2010, under the Emergency Economic Stabilization Act of 2008 and (ii) were included in the tier 2 capital under the general risk-based capital rules.

Item 76 Non-qualifying capital instruments subject to phase out from tier 2 capital Report the total amount of non-qualifying capital instruments that were included in tier 2 capital and outstanding as of January 1, 2014, and will be subject to phase-out, consistent with the Call Report Schedule RC-R, Part 1.B., item 28.

Item 77 Total Capital minority interest that is now included in tier 1 capital

Report the amount of total capital minority interest that is includable at the consolidated level, as described below, consistent with the Call Report Schedule RC-R, item 29. For each consolidated subsidiary, perform the calculations in steps (1) through (10) below. Sum up the results for each consolidated subsidiary and report the aggregate number in this item.

Item 78 Allowance for loan and lease losses includable in tier 2 capital

Report the portion of the bank's allowance for loan and lease losses that are includable in tier 2 capital, consistent with the Call Report Schedule RC-R, Part 1.B., item 30a. None of the bank's allocated transfer risk reserve, if any, is includable in tier 2 capital.

Item 79 (Advanced approaches banks that exit parallel run only): eligible credit reserves includable in tier 2 capital

Report the amount of eligible credit reserves reported in the Call Report Schedule RC-R, Part 1.B., item 30b.

Item 80 Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital

(i) Banks that entered "1" for "Yes" in item 42:

Report the pretax net unrealized holding gain (i.e., the excess of fair value as reported in Call Report Schedule RC-B, item 7, column D, over historical cost as reported in Call Report Schedule RC-B, item 7, column C), if any, on available-for-sale preferred stock classified as

an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital, subject to the limits specified in the revised regulatory capital rules. The amount reported in this item cannot exceed 45 percent of the bank's pretax net unrealized gain on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures.

(ii) Banks that entered "0" for "No" in item 42:

Do not apply any transition provision multiplier for this item.

Item 81 Tier 2 capital before deductions

This captures the sum of items 75 through 80 and should correspond to what is reported under the Call Report Schedule RC-R, item 32a.

Item 82 (Advanced approaches banks that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures

This captures the sum of items 75 through 80 and should be consistent with the Call Report Schedule RC-R, Part 1.B., item 32b.

Item 83 Tier 2 capital deductions

Report total tier 2 capital deductions from the Call Report Schedule RC-R, Part 1.B., item 33 as the sum of the following elements:

If a bank does not have a sufficient amount of tier 2 capital to reflect these deductions, then the bank must deduct the shortfall from additional tier 1 capital (item 83) or, if there is not enough additional tier 1 capital, from common equity tier 1 capital (item 76).

In addition, advanced approaches banks with insufficient tier 2 capital for deductions will make the following adjustments: an advanced approaches bank will make deductions on this schedule under the generally applicable rules that apply to all banking organizations. It will use FFIEC 101, Schedule A, to calculate its capital requirements under the advanced approaches. Therefore, in the case of an advanced approaches banks with insufficient tier 2 capital to make tier 2 deductions, it will use the corresponding deduction approach and the generally applicable rules to take excess tier 2 deductions from additional tier 1 capital in item 83, and if necessary from common equity tier 1 capital in item 76. It will use the advanced approaches rules to take deductions on the FFIEC 101 form.

a. Investments in own additional tier 2 capital instruments.

Report the bank's investments in (including any contractual obligation to purchase) its own tier 2 instruments, whether held directly or indirectly. A bank may deduct gross long positions net of short positions in the same underlying instrument only if the short positions involve no counterparty risk.

The bank must look through any holdings of index securities to deduct investments in its own capital instruments. In addition:

- (i) Gross long positions in investments in a bank's own regulatory capital instruments resulting from holdings of index securities may be netted against short positions in the same index;
- (ii) Short positions in index securities that are hedging long cash or synthetic positions can be

decomposed to recognize the hedge; and

- (iii) The portion of the index that is composed of the same underlying exposure that is being hedged may be used to offset the long position if both the exposure being hedged and the short position in the index are covered positions under the market risk capital rule, and the hedge is deemed effective by the bank's internal control processes.

b. Reciprocal cross-holdings in the capital of financial institutions.

Include investments in the tier 2 capital instruments of other financial institutions that the bank holds reciprocally, where such reciprocal crossholdings result from a formal or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments.

c. Non-significant investments in tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments.

Calculate this amount as follows (similar to item 70):

- (1) Determine the aggregate amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, additional tier 1, and tier 2 capital.
- (2) Determine the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of tier 2 capital.
- (3) If (1) is greater than the 10 percent threshold for non-significant investments, then, multiply the difference by the ratio of (2) over (1). Report this product in this line item.
- (4) If (1) is less than the 10 percent threshold for non-significant investments, enter zero.

d. Significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from tier 2 capital.

Report the total amount of significant investments in the capital of unconsolidated financial institutions in the form of tier 2 capital.

e. Other adjustments and deductions.

Include any other applicable adjustments and deductions applied to tier 2 capital in accordance with the revised regulatory capital rules.

Item 84 Tier 2 capital

This captures the difference between items 81 and 83 and corresponds to the Call Report Schedule RC-R, Part 1.B., item 34a.

Item 85 (Advanced approaches banks that exit parallel run): Tier 2 capital, reflective of transition procedures

In projected quarters, this item 96 is a shaded cell and is derived from items 82 and 83 and corresponds to the Call Report Schedule RC-R, Part 1.B., item 34b.

Total Capital

Item 86 Total capital

This item is a shaded cell and is derived from the sum of items 74 and 84 and corresponds to the Call Report Schedule RC-R, Part 1.B., item 35a.

Item 87 (Advanced approaches banks that exit parallel run only): Total capital, reflective of transition provisions (sum of items 74 and 85)

This item is a shaded cell and is derived from the sum of items 74 and 85 and corresponds to the Call Report Schedule RC-R, Part 1.B, item 35b.

10 Percent / 15 Percent Threshold Deduction Calculations

Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs.

Item 88 Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock

Aggregate holdings of capital instruments relevant to significant investments in the capital of unconsolidated financial entities, including direct, indirect and synthetic holdings in both the banking book and trading book.

Item 89 Permitted offsetting short positions in relation to the specific gross holdings included above

Offsetting positions in the same underlying exposure where the maturity of the short position either matches the maturity of the long position or has a residual maturity of at least one year.

Item 90 Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions

This item is a shaded cell and is from the greater of item 88 minus item 89 or zero.

Item 91 10 percent common equity tier 1 deduction threshold

This item is a shaded cell and is derived from item 60.

Item 92 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold

This item is a shaded cell and is derived from items 90 and 91.

MSAs, net of associated DTLs

Item 93 Total mortgage servicing assets classified as intangible

Report the amount of MSAs included in Schedule RC-M, item 2(a), prior to any netting of associated DTLs.

Item 94 Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards The amount of mortgage servicing assets to be deducted from common equity tier 1 is to be offset by any associated deferred tax liabilities, with recognition capped at 10 percent of the bank's common equity tier 1 (after the application of all regulatory adjustments). If the bank chooses to net its deferred tax liabilities associated with MSRs against deferred tax assets (in Line 17 of the Capital Composition worksheet), those deferred tax liabilities should not be deducted again here.

Item 10956 Mortgage servicing assets net of related deferred tax liabilities

This item is a shaded cell and is derived from items 93 and 94.

Item 96 10 percent common equity tier 1 deduction threshold

This item is a shaded cell and is derived from item 60.

Item 97 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold

This item is a shaded cell and is derived from items 95 and 96.

DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs

Item 98 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs

The amount of DTAs arising from temporary differences that the bank could not realize through net operating loss carrybacks net of any related valuation allowances and net of associated DTLs.

Item 99 10 percent common equity tier 1 deduction threshold

This item is a shaded cell and is derived from item 60.

Item 100 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold

This item is a shaded cell and is derived from items 98 and 99.

Aggregate of items subject to the 15 Percent limit (significant investments, mortgage servicing assets, and deferred tax assets arising from temporary differences)

Item 101 Sum of items 90, 95, and 98

This item is a shaded cell and is derived from items 90, 95, and 98.

Item 102 15 percent common equity tier 1 deduction threshold

This item is a shaded cell and is derived from item 60.

Item 103 Sum of items 92, 97, and 100

This item is a shaded cell and is derived from items 92, 97, and 100.

Item 104 Item 101 minus item 103

This item is a shaded cell and is derived from items 101 less item 103.

Item 105 Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold, prior to transition provision (greater of item 104 minus item 102, or zero)

This item is a shaded cell and is derived from items 102 and 104.

Total Assets for the Leverage Ratio

Item 106 Average total consolidated assets

Report the amount of average total consolidated assets as reported in Call Report RC-K, item 9.

Item 107 Deductions from common equity tier 1 capital and additional tier 1 capital

This corresponds to the Call Report Schedule RC-R, Part 1.B., item 37.

Item 108 Other deductions from (additions to) assets for leverage ratio purposes Based on the revised regulatory capital rules, report the amount of any deductions from (additions to) total assets for leverage capital purposes that are not included in Item 107. If the amount is a net deduction, report it as a positive value in this item. If the amount is a net addition, report it as a negative value in this item.

Item 109 Total assets for the leverage ratio (item 106 minus items 107 and 108,)
This item captures Call Report Schedule RC-R, Part 1.B., item 39.

Regulatory Capital Ratios

Item 110 Tier 1 Common Capital For all quarters, banks are required to provide projections of tier 1 common capital, which is defined as tier 1 capital less non-common elements,² including perpetual preferred stock and related surplus, minority interest in subsidiaries, trust preferred securities, and mandatory convertible preferred securities

Item 111 Common Equity Tier 1
This item is a shaded cell and is derived from item 67.

Item 112 Tier 1 Capital
This item is a shaded cell and is derived from item 32.

Item 113 Tier 1 Capital
This item is a shaded cell and is derived from item 74.

Item 114 Total Capital
This item is a shaded cell and is derived from item 41.

Item 115 Total Capital
This item is a shaded cell and is derived from item 86.

Item 116 Total Capital (advanced approaches institutions that exit parallel run only)
This item is a shaded cell and is derived from item 87.

Item 117 Total risk-weighted assets using general risk-based capital rules (reflective of Tier 1 common capital deductions and adjustments)
This item is derived from the DFAST-14A, General RWA worksheet, item 36.

Item 118 Total risk-weighted assets using standardized approach
This item is derived from the DFAST-14A, Standardized RWA worksheet, item 49.

Item 119 (Advanced approaches banks that exit parallel run only): total risk-weighted assets using advanced approaches rules
This item is a shaded cell and is derived from the DFAST-14A, Advanced RWA worksheet, item 104.

² Non-common elements should include the following items captured in the September 30, 2014 Call Report: Schedule RC, line item 23 net of Schedule RC-R, line item 5; and Schedule RC-R, line item 6.

Item 120 Total Assets for the Leverage Ratio per the revised regulatory capital rule

This is derived from item 109 and corresponds to the Call Report Schedule RC-R, Part 1.B., item 39.

Item 121 Tier 1 Common Ratio (%) (based upon generally applicable risk weighted assets)

This Item is derived from item 110 divided by 117.

Item 122 Common Equity Tier 1 Ratio (%)

This item is derived from item 111 divided by item 117 or 118.

Item 123 Common Equity Tier 1 Ratio (%) (advanced approaches banks that exit parallel run only)

This item is a shaded cell and is derived from item 111 divided by item 119.

Item 124 Tier 1 Capital Ratio (%)

This item 138 is derived from item 112 or 113 divided by item 117 or 118.

Item 125 Tier 1 Capital Ratio (%) (advanced approaches banks that exit parallel run only)

This item is a shaded cell Banks are not required to fill out this item.

Item 126 Total risk-based capital ratio (%)

This item is a shaded cell and is derived from item 114 or 115 divided by item 117 or 118.

Item 127 Total risk-based capital ratio (%) (advanced approaches banks that exit parallel run only)

Banks are not required to fill out this item.

Item 128 Tier 1 Leverage Ratio (%)

This item is a shaded cell and is derived from item 112 or 113 divided by item 109.

Item 139 Is the bank internationally active for purposes of the qualifying restricted core capital limit tests?

Report "Yes" or "No". An internationally active bank is one that (1) as of the most recent year-end estimates total consolidated assets equal to \$250 billion or more or (2) on a consolidated basis, as of the most recent year-end estimates total on-balance-sheet foreign exposure of \$10 billion or more.

Schedule RC-F—Other Assets

Item 140 Net deferred tax assets

Report net deferred tax assets, as defined in the Call Report Schedule RC-F, item 2.

Schedule RC-G—Other Liabilities

Item 141 Net deferred tax liabilities

Report net deferred tax liabilities, as defined in the Call Report Schedule RC-G, item 2.

Disallowed Deferred Tax Assets Calculation (Schedule RC-R Instructions)

Item 145 Enter the tier 1 subtotal

Report the amount from item 28 above.

Item 146 Enter 10 percent of the tier 1 subtotal

Report the amount from item 159 above multiplied by 0.10.

Item 147 Enter the amount of deferred tax assets to be used when calculating the regulatory capital limit

Report the amount of deferred tax assets to be used when calculating the regulatory capital limit.

Item 148 Enter any optional adjustment made to item 141 in item 148 as allowed in the Call Report instructions

Report any optional adjustment made to item 73 in item 80 as allowed in the Call Report instructions, equal to item 73 less items 74 and 80.

Item 149 Enter the amount of taxes previously paid that the bank could recover through loss carrybacks if the bank's temporary differences (both deductible and taxable) fully reverse at the report data.

Report the amount of taxes previously paid that the bank could recover through loss carrybacks if the bank's temporary differences (both deductible and taxable) fully reverse at the report date. The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Report disaggregated data for taxes paid in memorandum items at the end of this worksheet.

Item 150 Enter the amount of deferred tax assets that is dependent upon future taxable income

Report the amount of deferred tax assets that is dependent upon future taxable income.

Item 151 Enter the portion of (e) that the bank could realize within the next 12 months based on its projected future taxable income.

Report the portion of item 83 that the bank 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.

Item 152 (g) Enter the minimum of (f) and (b)

Report the amount of the minimum of items 84 and 79.

Item 153 Subtract (g) from (e), but cannot be less than 0

Report the result of item 83 less item 85. This amount cannot be less than zero and must equal item 30.

Item 154 Future taxes paid (used to determine item 152)

Report the amount of future taxes paid, as used to determine item 152.

Item 155 Future taxable income (consistent with item 152)

Report the amount of future taxable income, consistent with the determination of item 84. Report

historical data related to item 88 in item M.4 at the end of this worksheet.

Supplemental Capital Action Information

Item 156 Cash dividends declared on common stock

Item 157 Common shares outstanding (Millions)

Item 158 Common dividends per share (\$)

Item 160 Other issuance of common stock

Report the amount (in \$millions) of other issuance of common stock.

Item 161 Total issuance of common stock

Item 163 Other share repurchases

Report the amount (in \$millions) of all other share repurchases.

Item 164 Total share repurchases

MEMORANDA:

Memoranda Item 167 Itemized other adjustments to equity capital

Report amounts separately of other adjustments to equity capital included in item 16, and provide a text explanation of each type of adjustment.

Memoranda Item 168 Itemized other additions to (deductions from) tier 1 capital

Report amounts separately of other additions to (deductions from) tier 1 capital included in item 36, and provide a text explanation of each type of addition or deduction.

Itemized historical data related to taxes paid:

Memoranda Item 169 Taxes paid during fiscal year ended two years ago

Report the amount of taxes paid during fiscal year ended two years ago.

Memoranda Item 170 Taxes paid during fiscal year ended one year ago

Report the amount of taxes paid during fiscal year ended one year ago.

Memoranda Item 171 Taxes paid through the as-of date of the current fiscal year Report the amount of taxes paid during the 9 months ending on September 30 of the current fiscal year.

Memoranda Item 172 Reconcile the Supplemental Capital Action and RI-A projections In this item, reconcile the supplemental capital actions reported in items 170 through 178, with RI- A projections reported in items 1 through 12; that is, allocate the capital actions among the RI-A buckets.

Supporting Documentation

Please refer to Appendix A: Supporting Documentation for guidance on providing supporting documentation.

E. RETAIL BALANCE & LOSS PROJECTIONS

Retail

Loans on the retail schedules should be reported based on the loan's classification on the Call Report Schedule RC-C (i.e. based on the loans collateral, counterparty, or purpose). Refer to the Call Report instructions for Schedule RC-C for guidance on loan classification. *All loans should be reported net of charge-offs.*

- **Domestic** refers to portfolios held in domestic US offices (as defined in the Call Report glossary),
- **International** refers to portfolios outside of the domestic US offices.

The Retail Balance and Loss Projections worksheet collects projections of business-line level balances and losses on bank's held for investment loans accounted for at amortized cost (accrual loans). Loans HFS and loans HFI under the fair value option should not be included

Retail Loan Categories

A. First Lien Mortgages (in Domestic Offices)

The loan population includes all domestic first lien mortgage loans directly held on the bank's portfolio. Portfolio loans are all loans as defined in the Call Report Schedule RC-C, item 1.c.2.(a).

B. First Lien HELOANs (in Domestic Offices)

The Loan population includes all domestic first lien home equity loans directly held on the bank's portfolio. Portfolio loans are all loans as defined in the Call Report Schedule RC-C, item 1.c.(2)(a).

C. Closed-End Junior Liens (in Domestic Offices)

The loan population includes all domestic loans directly held on the bank's portfolio. Portfolio loans are all loans as defined in the Call Report Schedule RC- C, item 1.c.(2)(b).

D. HELOCs (in Domestic Offices)

The loan population includes all first and junior lien domestic lines directly held on the bank's portfolio. Portfolio lines are all loans as defined in the Call Report Schedule RC-C, item 1.c.(1).

E. First Lien Mortgages and HELOANs (International)

The loan population includes all non-domestic loans directly held on the bank's portfolio. Portfolio loans are all loans as defined in the Call Report Schedule RC-C, item 1.c.(2)(a).

F. Closed-End Junior Liens and Home Equity Lines Of Credit (International)

The loan population includes all non-domestic loans/lines directly held on the bank's portfolio. Portfolio loans are all loans/lines as defined in the Call Report Schedule RC -C, item 1.c.(2)(b), and item 1.c.(1).

G. Corporate Card (Domestic)

Employer-sponsored domestic credit cards for use by a company's employees. This includes US corporate credit card loans as defined in the Call Report Schedule RC-C, item 4.a, and US corporate card loans reported in other Call Report lines. Only include cards where there is any individual liability associated with the sub-lines such that individual borrower characteristics are taken into account during the underwriting decision, and/or performance on the credit is reported to the credit bureaus.

Loans for which a commercially-graded corporation is ultimately responsible for repayment of credit losses incurred should not be reported in this Worksheet.

H. Business Card (Domestic)

Small business domestic credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as an applicant. Report at the control account level or the individual pay level (not at the sub-account level). This includes SME credit card loans as defined in the Call Report Schedule RC-C, item 4.a, and US corporate card loans reported in other Call Report lines.

Only include cards where there is any individual liability associated with the sub-lines such that individual borrower characteristics are taken into account during the underwriting decision, and/or performance on the credit is reported to the credit bureaus.

Loans for which a commercially-graded corporation is ultimately responsible for repayment of credit losses incurred should not be reported in this Worksheet.

I. Charge Card (Domestic)

Domestic credit cards for which the balance is repaid in full each billing cycle. Exclude charge cards to corporations and small businesses (report in Corporate Card or Business Card, as appropriate).

J. Bank Card (Domestic)

Regular general purpose domestic credit cards as defined in the Call Report Schedule RC-C, item 6.a or 9.b.

Bank cards include products that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity and co-brand cards in this category, and student cards, if applicable. This product type also includes private label or proprietary credit cards, which are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil and gas cards in this loan type.

Exclude bank cards to corporations and small businesses (report in Corporate Card or Business Card, as appropriate).

K. Business and Corporate Card (International)

Report employer-sponsored non-domestic credit cards for use by a company's employees and small business non-domestic credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as an applicant. Such loans as defined in the Call Report, Schedule RC-C, item 4.b, and International corporate and business card loans reported in other Call Report lines.

For corporate cards, only include cards where there is any individual liability associated with the sub-lines such that individual borrower characteristics are taken into account during the underwriting decision, and/or performance on the credit is reported to the credit bureaus.

For bank cards, only include cards where there is any individual liability associated with the sub-lines such that individual borrower characteristics are taken into account during the underwriting decision, and/or performance on the credit is reported to the credit bureaus.

Loans for which a commercially-graded corporation is ultimately responsible for repayment of credit losses incurred should not be reported in this Worksheet.

L. Bank and Charge Card (International)

Include both non-domestic credit cards for which the balance is repaid in full each billing cycle and regular general purpose non-domestic credit cards as defined in the in Call Report Schedule RC-C item 6.a or 9.b.

Bank cards include products that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity and co-brand cards in this category, and student cards, if applicable. This product type also includes private label or proprietary credit cards, which are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil and gas cards in this loan type.

Exclude bank cards to corporations and small businesses (report in Corporate Card or Business Card, as appropriate).

M. Auto Loans (Domestic)

Include all domestic as defined in the Call Report Schedule RC-C, item 6.c and repossessed automobiles as defined in the Call Report Schedule RC-F.

N. Auto Loans (International)

Include all non-domestic as defined in the Call Report Schedule RC-C, item 6.c and repossessed automobiles as defined in the Call Report Schedule RC-F.

O. Auto Leases (Domestic)

Include domestic auto leases as defined in the Call Report Schedule RC-C, item 10.a and repossessed automobiles as defined in the Call Report Schedule RC-F.

P. Auto Leases (International)

Include non-domestic auto leases as defined in the Call Report Schedule RC-C, item 10.a and repossessed automobiles as defined in the Call Report Schedule RC-F.

Q. Student Loan

Include student loans as defined in the Call Report Schedule RC-C.

R. Small Business Loan - Scored (Domestic)

The loan population of domestic small business loans is dependent on two factors: 1) the classification of the loan as defined in the Call Report Schedule RC-C (i.e. based on the collateral, counterparty, or purpose of the loan); and(2) whether the method to measure credit risk for the loan is different than that used for ordinary corporate loans.

- a. Reportable loans may include those small business loans that are included in the Call Report Schedule RC-C, items 2.a, 2.b, 3, 4.a and 4.b (excluding SME credit card loans included on Item 4.a 7, 9.b.(1), 9.b.(2) and 10.b.
- b. To be classified as a small business loan, the method to measure credit risk must be different than the method used for other corporate loans. Commercial internal risk ratings or grades tend to not be used to assess credit risk for ordinary corporate loans. Meanwhile, small business loans tend to be scored or delinquency managed. Additionally, loans that are nevertheless internally risk weighted but that use a scale different from that used for ordinary corporate loans may also be considered small business loans.

S. Small Business Loan - Scored (International)

The population of international small business loans includes all non-domestic loans that fit the definition of small business loans (see above).

T. Other Consumer Loans and Leases (Domestic)

- a. Include all domestic loans as defined in the Call Report Schedule RC-C, items 6.b and 6.d excluding student loans and non-purpose based securities loans. Non-purpose based securities loans are loans secured by a portfolio of securities that are used for the purpose of something other than purchasing securities.
- b. Include domestic non-auto leases as defined in the Call Report Schedule RC-C, item 10.a.

U. Other Consumer Loans and Leases (International)

- a. Include all non-domestic loans as defined in the Call Report Schedule RC-C, items 6.b and 6.d excluding student loans and non-purpose securities based loans. Non-purpose securities based loans are loans secured by a portfolio of securities that are used for the purpose of something other than purchasing securities.
- b. Include non-domestic non-auto leases as defined in the Call Report Schedule RC-C, item 10.a.

For Sections A through U: Report line items 1 through 8 for the current quarter (CQ) and nine subsequent projected quarters (PQ1 through PQ9). Reporting of projections for credit cards should be based on all open accounts (active and inactive), but not charged-off accounts

Item 1 Balances

Report according to Call Report definitions (end of quarter levels). Report end of quarter levels for each Section. Where requested, please segment the total balances reported by age. For those lines, balances should be classified according to the origination date of the account with which the balance is associated.

Item 2 New Originations

Report the total dollar amount of new originations net of sales to Agencies. Report only originations for those loans and leases that the bank has the intent and ability to hold for the foreseeable future or until maturity or payoff.

Item 3 Paydowns

Report the total dollar of repayments received in the given quarter.

Item 4 Asset Purchases

Report the total dollar of assets purchased in the given quarter. Include mortgages repurchased from government-sponsored enterprises and private securitizations that are put back onto the general ledger.

Item 5 Asset Sales

Report the total dollar of assets sold in the given quarter, net of sales to Agencies.

Item 6 Loan Losses

Report the total dollar of net charge-offs recognized in the given quarter.

Item 7 Cumulative Interim Loan Losses – Non-PCI

Report the total unpaid principal balance that has been charged-off on loans in the segment through quarter-end of the reporting period on non-Purchased Credit-Impaired (PCI) loans. Interim charge-offs include all cumulative partial charge-offs/write-downs for loan that have not been fully charged-off or otherwise liquidated.

Item 8 Cumulative Interim Loan Losses – PCI

Report the total interim losses through quarter-end of the reporting period that have been or are expected to be covered by the non-accretable mark or the reserve set up post-mark (ALLL) to cover additional shortfalls in expected cash flows on Purchased Credit-Impaired (PCI) loans. . This measure should not include liquidated loans. The amounts reported in this line should be consistent with the Non-Accretable Difference Remaining and other information reported on the ASC 310-30 worksheet.

For more information on purchased credit-impaired loans, refer to the Call Report Schedule RC-N, Memorandum item 9.

F. RETAIL REPURCHASE

The Retail Repurchase worksheet collects data on loans sold by the bank that may be subject to repurchase risk due to breaches of representations and warranties made during the sale of the loans, as defined in the Call Report Schedule RC-P, item 6. It also collects data on loans insured by the US Government for which the insurance coverage could be denied or indemnification required if loan defects are identified.

Table Information:

Information reported in this schedule will be collected in Tables A through G. Please report information aggregated by Vintage for each table and corresponding data fields below. The Vintage of each column refers to the calendar year that the loan was sold (i.e., 2004 through the current year).

In cases where the data may not be available by Vintage, report the data in the Unallocated column. Loans sold prior to 2004 should be excluded from all data fields with the exception of *Projected Future Losses to Bank Charged to Repurchase Reserve*. *Projected Future Losses to Bank Charged to Repurchase Reserve* associated with Vintages prior to 2004 should be included in the Unallocated column. It is expected that use of the Unallocated column will be very limited.

Loans that have been sold, repurchased and then sold again should be reported in the most recent year of sale.

Tables A through F: For Tables A through F, data will be represented in three sections.

Section 1: Report in Section 1 loans for which the outstanding unpaid principal balance (UPB) and delinquency information requested is available.

For row variables described with the note Excluding Exempt Population, the data submitted should exclude any loans for which the bank has no risk of repurchase liability because of settlement or previous repurchase. Firms should provide detailed explanations for all exempted populations in the supporting documentation, detailing the amounts and reasons for exemption (i.e. settlement, previously repurchased), and specifics of any finalized settlements (including exposures and timeframes covered by these settlements and the date the settlements were finalized). The bank should also explain any material changes in historical vintage exposure compared to prior year. Only finalized settlements should be considered Exempt; any loans subject to a pending settlement should be included on this worksheet. Loans for which a repurchase request has been made and subsequently rescinded should also be considered Exempt. Loans paid in full are not part of the exempt population unless they satisfy the exemption criteria defined above.

The row variables for Section 1 identified in Tables A through F should be completed using the following categories:

Original UPB:

Report the original UPB of all of the loans, including closed loans.

Original UPB (Excluding Exempt Population):

Report the original UPB of the loans, including closed loans but excluding the exempt population.

Outstanding UPB (Excluding Exempt Population):

Report the outstanding UPB as of September 30 of the reporting year, excluding the exempt population.

Delinquency Status as of 3Q (Excluding Exempt Population):

Report the data as of September 30 of the reporting year, excluding the exempt population as defined above. The table collects delinquency categories as defined above. The sum of the four delinquency categories listed below should equal the outstanding UPB reported for that age.

As part of Section 1 for Tables A through F, when reporting the row variable for this item, the following delinquency categories will be utilized:

- Current: The UPB of loans less than 30 days past due
- Past due 30 to 89 days: The UPB of loans 30-89 days past due
- Past due 90 to 179 days: The UPB of loans 90-179 days past due
- Past due 180+ days: the UPB of all loans that are 180 days or more past due and have not yet been fully charged-off

Net Credit Loss Realized to-date (Excluding Exempt Population):

Report cumulative net credit losses realized by investors in the loans through September 30 of the reporting year, excluding the exempt population as defined above.

Repurchase Requests Outstanding (Excluding Exempt Population):

Report Repurchase Requests Outstanding, which is the total UPB of the loans which the investor

has requested a repurchase of the loan or indemnification for any losses but a resolution had not been reached as of September 30 of the reporting year. Note that this variable is by definition exclusive of the exempt population as defined above.

Loss to-date Due to Denied Insurance and/or Indemnification (applicable to Table C.1 only):

Report losses realized through September 30 of the reporting year due to insurance claims denied by the US Government due to an identified defect on the loan in question. Also include any losses incurred due to indemnification agreements that were established with the US Government on loans with identified defects.

Estimated Lifetime Net Credit Losses (Excluding Exempt Population):

Report the bank's estimate of lifetime net credit losses by investors in the loans (inclusive of net credit losses realized-to-date) under the scenario in question, excluding from the estimate losses on the exempt population as defined above.

Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population):

Report lifetime future losses related to sold or government-insured loans under the scenario in question that the bank expects to charge through its repurchase reserve. (for government-insured loans held in the portfolio, losses should be captured within the ALLL Refer to the Call Report Schedule RC-P, item 7 for a further definition of "repurchase reserve". Any amount of projected future losses associated with Vintages prior to 2004 should be highlighted in the supporting documentation and included in the Unallocated column.

Section 2: Report in Section 2 loans for which the outstanding UPB or delinquency information is not available. Due to the missing data associated with loans reported in Section 2, loans in this population will be treated with conservative assumptions.

The row variables for Section 2 identified in Tables A through F should be completed using the following categories:

Original UPB:

Report the original UPB of all of the loans, including closed loans.

Original UPB (Excluding Exempt Population):

Report the original UPB of the loans, including closed loans but excluding the exempt population.

Outstanding UPB (Excluding Exempt Population):

Report the outstanding UPB as of September 30 of the reporting year, excluding the exempt population.

For row variables described with the note *Excluding Exempt Population*, the data submitted should exclude:

- Any loans for which the bank has no risk of repurchase liability because of settlement or previous repurchase. Note: Only exclude finalized settlements; any loans subject to a pending settlement should be included on this worksheet. Loans recorded in Table H (Retail Repurchase Worksheet) as covered by completed settlements with *no liability*

should be excluded from the worksheet. Loans recorded in Table H as covered by completed settlements with *remaining* liability should be included in the worksheet.

- Loans for which a repurchase request has been made and subsequently rescinded. Note: Loans paid in full are not part of the exempt population unless they satisfy the exemption criteria defined above.

Projected Future Losses to Bank Charged to Repurchase Reserve (Excluding Exempt Population):

Report lifetime future losses related to sold or government-insured loans under the scenario in question that the bank expects to charge through its repurchase reserve.

Data collected in Sections 1 and 2 should be mutually exclusive.

Section 3: Report in Section 3 the projected future lifetime losses that would be charged-off through the repurchase reserve under each scenario, as defined in Part III of these instructions.

The row variable for Section 3 identified in Tables A through F should be completed using the following category:

Projected Future Losses to Bank Charged to Repurchase Reserve:

Lifetime future losses related to sold or government-insured loans under the scenario in question that the bank expects to charge through its repurchase reserve.

As part of Section 3 for Tables A through F, please distribute the projected future lifetime losses that would be charged-off through the repurchase reserve under each scenario, as defined in Table Instructions below, over the quarters displayed defined in each column header (i.e., PQ1 through PQ9, and PQ10 or later).

For Tables A through F, the sum of the projected future losses in Sections A.3 – F.3 expected to be charged off to the repurchase reserve should equal the sum of the projected future losses expected to be charged off through the repurchase reserve in Sections A.1 – F.1 and A.2 – F.2.

The Projection Validity Check cells will read “TRUE” when these projected losses are filled out correctly.

Further, the sum of the projected future losses reported in Sections A.3 - F.3 is calculated in Section G.3. The sum of losses expected to be charged to the repurchase reserve is linked to the net charge-off lines in the Repurchase Reserve on the Income Statement to ensure consistency across the sheets of the DFAST-14A summary workbook.

Table Instructions

Tables A—Loans Sold to Fannie Mae (FNMA)

Tables B—Loans Sold to Freddie Mac (FHLMC)

Tables C—Loans Insured by the US Government

Loans insured by the US Government include loans insured by the Federal Housing Administration (FHA) or the Farmers Home Administration (FmHA) or guaranteed by the Veterans Administration

(VA) that back Government National Mortgage Association (GNMA) securities, i.e., “GNMA loans.” Include all loans insured by the US Government including those on balance sheet (including any GNMA buyouts or on-balance sheet FHA exposures) or sold into a GNMA security.

Tables D—Loans Securitized with Monoline Insurance

Include loans packaged into a securitization and wrapped with monoline insurance. If it cannot be identified whether a given loan is monoline insured, include the loan in this category.

Tables E—Loans Securitized without Monoline Insurance

Include loans packaged into a securitization but not wrapped with monoline insurance;

Tables F—Whole Loans Sold

Include loans sold as whole loans to parties other than Fannie Mae or Freddie Mac, even if the whole loans were subsequently sold to Fannie Mae or Freddie Mac.

Table G—Total Loss Projections

Table H – Sold Loans Subject to Completed Settlements

Include original UPB of loans subject to completed settlements, by vintage and investor. Only include loans subject to settlements finalized on or before the ‘as of’ date. Any loans subject to a pending settlement or a settlement occurring after the ‘as of’ date should not be included in Table H and should be included in the general worksheet. Please bifurcate the Original UPB of settlement exposures into loans with *no remaining* contractual representation and warranty (R&W) liability and loans *with remaining* R&W liability. Please also indicate the total settlement dollars paid by investor type, as well as the subset of total settlement dollars paid that is directly related to contractual R&W claims (excluding any penalties, fees, damages).

A.2.c—ASC 310-30

The Retail ASC 310-30 worksheet (Accounting Standards Codification (ASC) Subtopic 310-30, Receivables—Loans and Debt Securities Acquired with Deteriorated Credit Quality, formerly AICPA Statement of Position 03-3, “Accounting for Certain Loans or Debt Securities Acquired in a Transfer”) collects information and projections on the bank’s retail purchased credit impaired (PCI) portfolio reported as held for investment on the Call Report Schedule RC-C, Items 1 through 9.

Do not report PCI loans that are either (1) loans held for sale; or (2) loans held for investment accounted for under the fair value option. Provide actual information (required only in the baseline scenarios) for the third quarter of the reporting period and projected information for the future quarters (where applicable).

Submit the information requested by product loan type, as segregated on the worksheet. In the event that a firm has ASC 310-30 pools that include more than one of the products provided on the worksheet, please allocate the data between the products in question and provide documentation for the methodology you used for the allocation.

The Call Report Glossary entry for “Purchased Credit Impaired Loans and Debt Securities” contains further information on the carrying value, the nonaccretable difference, and the accretable yield.

For Sections A through, E, report line items 1 through 14 for the current quarter (CQ) and nine

subsequent projected quarters (PQ1 through PQ9). Information reported on this schedule will be collected in Sections A through E, as follows:

A. First Lien Mortgages

The term “first lien mortgages” is defined as all loans meeting the definition of Call Report Schedule RC-C, item 1.c.(2)(a). The loan population includes all loans directly held in the bank’s portfolio.

B. Junior Lien HELOANS

The term “junior lien HELOANS” is defined as all loans meeting the definition of Call Report Schedule RC-C, Item 1.c.(2)(b). The loan population includes all loans directly held in the bank’s portfolio.

C. HELOCs

The term “HELOCs” (home equity line of credit) is defined as all loans meeting the definition of Call Report Schedule RC-C, Item 1.c.(1). The active loan population includes all loans directly held in the bank’s portfolio

D. Other (specify in documentation)

Provide information on all other PCI retail loans that do not meet the definition of first lien mortgages, junior lien HELOANS, or HELOCs (see above for definitions). Categorize “other loans” according to their classification on the Retail Balance and Loss Projections worksheet. Specify the applicable loan category(s), and report items 1 through 14 (e.g. Carry Value, Allowance, Net Carry Value, etc.) for the current quarter and nine subsequent projected quarters for each loan category.

E. Portfolio to be Acquired (specify in documentation)

Provide information on all PCI loans that are to be acquired. Classify PCI loans to be acquired according to the ASC 310-30 loan categories provided in Sections A through D (e.g. first lien mortgages, junior lien HELOANS, HELOCs, corporate cards, etc.). Specify the applicable loan category(s), and report items 1 through 14 (e.g. Carry Value, Allowance, Net Carry Value, etc.) for the current quarter and nine subsequent projected quarters for each loan category on the worksheet. In supporting documentation, provide details on the composition of the portfolio(s) of PCI loans to be acquired and on the deals related to the acquisition of these PCI loans.

Item 1 Carry Value

Report the carrying value of the ASC 310-30 PCI loans held for investment as they are reported on the balance sheet. Carrying value does not reflect any allowance for loan losses, but includes purchase accounting adjustments (including the nonaccretable difference and the accretable yield). The reported amount should be consistent with the amount reported on the Call Report Schedule RC- C, Memoranda Item 7b.

Item 2 Allowance

Report the amount of any allowance for loan losses that has been established for the PCI loans. The Call Report, Glossary entries for “Allowance for Loan and Lease Losses” and “Purchased Credit-Impaired Loans and Debt Securities” contain further information.

Item 3 Net Carry Value

Report the carry value less any allowance. This field is automatically calculated.

Item 4 Unpaid Principal Balance

Report the total contractual unpaid principal balance of ASC 310-30 (SOP 03-3) PCI loans as of

quarter-end.

Item 5 Initial Day 1 Nonaccretable Difference to Absorb Cash Flow Shortfalls on PCI Loans

Report the initial Day 1 nonaccretable difference, which is the estimate at the date of acquisition of contractual cash flows not expected to be collected. On the reporting form, this field only needs to be completed with data from the third quarter of the current year (i.e. the first column). In Supporting Documentation, specify whether this includes principal only or principal plus interest.

Item 6 Quarter Ending Non Accretable Difference (NAD)

Report the amount of the Day 1 NAD remaining (see Item 5, above), net of (1) the amount allocated to offset 'Charge Offs to Date' (provided in Item 7) and (2) any amounts reclassified to accretable yield under ASC 310-30.

Items 7 and 8 Cumulative "Charge-Offs" to Date

Report the amount of cumulative charge-offs that would have been recognized through the quarter to date based upon contractual amounts due from the borrower under the firm's charge-off policy. In other words, for these items, charge-offs should be calculated based upon the contractual amount due from the borrower rather than the carrying amount recorded on the balance sheet, considering the firm's charge-off policy. Report the cumulative amount of charge-offs to date, if any, that have been charged against the nonaccretable difference (Item 7) and/or the allowance (Item 8). In supporting documentation, Report the amount of cumulative charge-offs to date that have been charged against the nonaccretable difference and/or the allowance. Refer to the Supporting Documentation Instructions for guidance on providing supporting documentation.

Item 9 Provisions to Allowance

Report the amount of provisions to the allowance recognized in the income statement in the quarter due to changes in expected cash flows for PCI loans. Provide increases to the allowance as a positive number and reversals of the allowance as a negative number.

Items 10 and 11 Quarterly "Charge-Offs"

Report the amount of charge-offs for the quarter to date that would have been recognized based upon contractual amounts due from the borrower under the firm's charge-off policy. In other words, for these items, charge-offs should be calculated based upon the contractual amount due from the borrower rather than the carrying amount recorded on the balance sheet, considering the firm's charge-off policy. In Supporting Documentation, report the amount of charge-offs for the quarter, if any, that have been charged against the nonaccretable difference and/or the allowance.

Item 12 Accretable Yield Remaining

Report the accretable yield remaining as of the quarter-end.

Item 13 Accretable Yield Accreted to Income

Report the amount of accretable yield recognized as income in the quarter.

Item 14 Effective Yield (%)

Report the effective interest rate at which income is recognized in the quarter.

Supporting Documentation

Please refer to Appendix A: Supporting Documentation for guidance on providing supporting documentation.

G. SECURITIES OTTI (AFS/HTM)

General Instructions

High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio, Projected OTTI for AFS and HTM Securities by Portfolio, Projected OCI and Fair Value for AFS Securities, and Actual AFS and HTM Fair Market Value Sources by Portfolio collect data on the following types of securities:

- government agency mortgage-backed securities (MBS);
- auction rate securities;
- collateralized debt obligations (CDOs);
- collateralized loan obligations (CLOs);
- commercial mortgage-backed securities (CMBS);
- common stock (equity);
- auto asset-backed securities (ABS);
- Credit Card ABS;
- Student Loan ABS;
- Other ABS (excluding home equity loan ABS);
- corporate bonds;
- domestic non-government agency residential mortgage-backed securities (RMBS, includes home equity loan ABS) such as Alt-A (option ARM), Alt-A FRM, Alt-A ARM, closed-end second, HELOC, Scratch & Dent, Subprime, Prime Fixed, and Prime ARM securities;
- Foreign RMBS;
- municipal bonds;
- mutual funds;
- preferred stock (equity);
- sovereign bonds;
- U.S. Treasuries & other government agency non-mortgage-backed securities; and other securities (for "other" AFS and HTM securities, please provide the security type in item 28, currently labeled "Other", adding extra rows below as necessary).

A.3.a—Projected OTTI for AFS Securities and HTM by Security

For each individual security that incurred a loss in P&L, state the identifier value (CUSIP or ISIN) and the amount of loss projected (over the entire forecast horizon). Generally, securities should always be reported with a public identifier, if available, such as a valid CUSIP, ISIN, or SEDOL. If a valid CUSIP, ISIN or SEDOL identifier exists for the security, please report the value of the chosen identifier (the CUSIP, ISIN, or SEDOL code) and indicate the identifier type as CUSIP, ISIN, or SEDOL. If a CUSIP, ISIN, or SEDOL identifier is not available for a given security, please report an alternative public identifier value, if available, and report the identifier type. If only a private or internal identifier is available, please indicate "INTERNAL." 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 OTTI by Portfolio tab of this schedule.

A.3.b—High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio

Complete the unshaded cells in the table provided. In the "Threshold for Determining OTTI" column, report either the price-based threshold, the ratings-based threshold, the cash flow model-based threshold, or other threshold. Report the aggregate cumulative lifetime loss on underlying

collateral (% original balance) as the total undiscounted loss amount (including both historical and projected losses) for the underlying collateral as a percentage of original principal balance of the securities aggregated by portfolio. In the “discount rate methodology” column, state whether a market-based or accounting-based (e.g., book /purchase price) discount is used. In the final three columns: provide the name(s) of any vendor(s) and any vendor models that are used, indicate whether all securities were reviewed for potential OTTI for stress testing and provide the macro-economic and financial variables used in loss estimation.

A.3.c—Projected OTTI for AFS and HTM Securities by Portfolio

Provide the credit loss portion and non-credit loss portion of projected OTTI (for relevant portfolios) for the quarters detailed in the tables provided in the Securities OTTI by Portfolio tab. Values should be quarterly, not cumulative.

OTTI related to the security’s credit loss is recognized in earnings, whereas the OTTI related to other factors (defined as the non-credit loss portion) is included as part of a separate component of other comprehensive income (OCI). For only those securities determined to be other-than-temporarily impaired, banks should provide both projected losses that would be recognized in earnings and any projected losses that would be captured in OCI. Amortized Cost should represent all Securities held, regardless of if they are impaired or not. Only securities projected to experience an other-than-temporary impairment loss in the P&L should be reported in the "Credit Loss Portion" and "Non-Credit Loss Portion" columns.. OTTI values should be stated as positive values.

A.3.d— Projected OCI and Fair Value for AFS Securities

This tab must be completed for all banks.

For the Actual Amortized Cost column, Banks should estimate and provide fair values of AFS securities based on a re-pricing of 09/30 positions held on the reporting date. All banks should estimate results using the conditions specified in the macroeconomic scenario. The “Total Actual Fair Market Value” column is the end-of-quarter fair value of the portfolio assets for the reporting quarter.

The “Beginning Fair Market Value” in each column for the projected quarters represents the beginning-of-quarter fair value of the AFS portfolio assets evaluated during the projected quarter.

The “Fair Value Rate of Change” is the weighted average percent change in fair value over the quarter for assets projected to be held at the beginning and end of the relevant quarter. (The “Fair Value Rate of Change” is **not** a ratio of projected OCI to Beginning Fair Market Value).

The “Projected OCI” in each column represents the pre-tax incremental change in Accumulated Other Comprehensive Income during the period due to changes in the fair value of the securities in the portfolio and may also reflect changes in amortized cost, including changes due to amortization and accretion, or any other anticipated factors affecting the amortized cost amounts of AFS holdings. Future OCI may include fair value gains and losses on new instruments if reinvestments are anticipated. These columns, including the “Total Projected OCI in all Quarters”, may be affected by changes in a securities' amortized cost due to a projected experience of OTTI and estimate of OTTI write-down for a given quarter.

A.3.e—Actual AFS and HTM Fair Market Value Sources by Portfolio

Provide information on the sources of actual fair market values as of September 30 of the reporting year. In the “Principal Market Value Source” column, state whether a vendor or proprietary model

is used. If using a third party vendor, provide the name of the vendor. Banks should also indicate how often securities are normally marked to market (e.g., daily, weekly, quarterly, etc.).

Supporting documentation:

Please refer to Appendix A: Supporting Documentation for guidance on providing supporting documentation.

H. TRADING

Only the banks subject to the market shock scenario are required to complete this worksheet.

The Trading worksheet collects firm-wide trading profit and loss (P/L) results decomposed into the various categories listed (e.g., Equities, FX, Rates) as of a date specified by the OCC or another recent reporting date prior to the supplied as-of date as appropriate (see When to Report section of the General Instructions for additional detail). These categories are not meant to denote lines of business or desks, but rather firm-wide totals by risk. The decomposition of losses into risk areas should sum to equal the total trading mark-to-market (MTM) loss reported on the income statement. Report total P/L for the entire scenario horizon. When reporting P/L numbers, report profits as positive numbers and losses as negative numbers.

Column Instructions

Column A Firmwide Trading Total

Report bank-wide total trading profit and loss for the entire scenario horizon. Do not include P/L related to CVA hedges in this column.

Column B Contributions from Higher-Order Risks

Report contributions to P/L included in Column A from higher-order risks..

Column C CVA Hedges Total

Report firm-wide total P/L related to the Credit Value Adjustment (CVA) hedges.

Item Instructions

The categories are not meant to denote lines of business or desks, but rather bank-wide totals by risk.

Item 1 Equity

Report the contribution to P/L from exposures associated with bank-wide Equity risk.

Item 2 FX

Report the contribution to P/L from exposures associated with bank-wide FX risk.

Item 3 Rates

Report the contribution to P/L from exposures associated with bank-wide Rates risk.

Item 4 Commodities

Report the contribution to P/L from exposures associated with bank-wide Commodities risk.

Item 5 Securitized Products

Report the contribution to P/L from exposures associated with Securitized Products.

Item 6 Other Credit

Report the contribution to P/L from all credit products.

Item 7 Private Equity

Report the contribution to P/L from exposures associated with Private Equity.

Item 8 Other Fair Value Assets

Report the contribution to P/L from exposures associated with Other Fair Value Assets.

Item 9 Cross-Asset Terms

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

Item 10 Total

Report the total of lines 1 through 9. This total must equal line 58, Trading mark-to-market (MTM) loss, reported on the Income Statement worksheet of this Schedule.

Supporting Documentation

Please refer to Appendix A: Supporting Documentation for guidance on providing supporting documentation.

I. COUNTERPARTY CREDIT RISK (CCR)

The CCR worksheet collects projected counterparty credit losses as of a date specified by the OCC. Losses should be reported as positive values.

Item 1 Issuer default losses (Trading Book)

Report losses arising from potential default of the issuers of securities held in the trading book.

Item 1a Issuer default losses from securitized products (Trading Book)

Report losses arising from potential default of the issuer of securitized products, including RMBS, CMBS, and other securitized products.

Item 1b Issuer default losses from other credit sensitive instruments (Trading Book)

Report losses arising from potential default of the issuers of all other credit sensitive instruments (i.e., all products considered in Trading IDR losses other than securitized products), such as sovereigns, advanced economy corporate credits, and emerging market corporate credits.

Item 2 Counterparty credit MTM losses (CVA Losses)

Report Counterparty Credit MTM Losses. Report total losses as equivalent to the bank's calculation of aggregate stressed CVA less unstressed CVA for each scenario. This figure, the sum of items 2a and 2b should correspond to the difference between aggregate stressed CVA and aggregate unstressed CVA, as reported in Schedule F – Counterpart Credit Risk, Worksheet 1.e, for all scenarios.

Item 2a Counterparty CVA losses

Report Counterparty CVA losses.

Item 2b Offline reserve CVA losses

Report CVA losses that result from offline/additional CVA reserve.

Item 3 Counterparty Default Losses

Report losses arising from potential default of one or more counterparties

Item 3a Impact of Counterparty Default Hedges

Report the reduction to counterparty default losses reported in item 3 due to the gains from single name CDS hedges of defaulting counterparties.

Supporting Documentation

Please refer to Appendix A: Supporting Documentation for guidance on providing supporting documentation.

J. OPERATIONAL RISK SCENARIO AND PROJECTIONS

Operational risk losses are defined in Basel II as losses arising from inadequate or failed internal processes, people and systems, or from external events. Operational risk losses include legal losses but exclude boundary events. Boundary events are operational losses that could also be classified as credit event losses.

In general, baseline projections are expected to match up reasonably with historical, realized losses, taking into account any expected outcomes of current ongoing or pending litigation or other operational events. Operational losses under the Adverse and Severely Adverse scenarios are expected to be higher than the baseline projections regardless of whether the losses can be directly linked to the stressed economic environment. When assessing the reasonableness of its operational risk loss projections, banks should consider a variety of benchmarks, to include the most recent representative nine-quarter cumulative operational risk losses and the worst historical nine-quarter cumulative operational risk losses.

Operational risk loss projections should be included in the PPNR Projections worksheet in item 29, Operational Risk Expense, and should be excluded from reserves.

See Schedule E – Operational Risk for additional operational risk reporting requirements.

Definitions

Refer to the following definitions when completing the Operational Risk Scenario Inputs and Projections worksheet:

1. **Event Types:** The event type is one of seven industry standard categories. The seven categories are:
 - a) **Internal Fraud:** Losses due to acts of a type which involve at least one internal party and are intended to defraud; misappropriate property; or circumvent regulations, the law, or company policy, excluding diversity and discrimination events.
 - b) **External Fraud:** Losses due to acts of a type intended to defraud, misappropriate property or circumvent the law, by a third party.
 - c) **Employment Practices and Workplace Safety:** Losses arising from acts inconsistent with employment, health or safety laws or agreements, from payment of personal injury claims, or from diversity / discrimination events.
 - d) **Clients, Products and Business Practices:** Losses arising from an unintentional or negligent failure to meet a professional obligation to specific clients (including fiduciary and suitability requirements), or from the nature or design of a product.
 - e) **Damage to Physical Assets:** Losses arising from loss or damage to physical assets from natural disaster or other events.
 - f) **Business Disruption and System Failure:** Losses arising from disruption of business or system failures.
 - g) **Execution, Delivery and Process Management:** Losses from failed transaction processing or process management, from relations with trade counterparties and vendors.
2. **Type of Data:**
 - a) **External data:** Historical operational losses experienced by other firms.
 - b) **Internal data:** Historical operational losses that have been experienced by the bank.
 - c) **Operational Risk Scenario Analysis:** A systematic process of obtaining expert opinions

from business managers and risk management experts to derive reasoned assessments of the likelihood and loss impact of plausible high severity operational losses

- d) **Business Environment and Internal Control Factors (BEICFs):** Risk and control assessments, key risk indicators, and other factors useful in identifying the level of risk within an organization.
 - e) **Model Output:** Output generated by an internal or external model, such as a factor model
 - f) **Other:** Data types unique to an organization's operational risk framework
3. **Brief Description:** Description of operational loss event or other factor considered.
 4. **Unit of Measure:** The level at which the bank's quantification model generates a separate distribution for estimating potential operational losses (e.g., organizational unit, operational loss event type, risk category).
 5. **Dollar Contribution to Operational Loss Estimate:** For each row of operational risk data considered in the operational loss projections, indicate the dollar amount that was used in the operational loss projection included in PPNR. Total should agree to the projected "Operational risk expense" amount included in Line 29 in the PPNR Projections worksheet.

Worksheet Instructions

The Operational Risk Scenario and Projections worksheet collects information about the composition of the operational risk loss projections. Each bank should gather data using a number of tools, including external data, internal data, scenario analysis, risk assessment, quantitative methods, and so on. Each data tool produces an input to the overall loss projection. The Unit of Measure ("UOM") is used to capture the data from these tools in a uniform manner. Reporting institutions are expected to provide the type of data, a brief description of the loss event, how it was categorized (UOM), and the contribution the data made to the loss projection.

Loss Projections based on Legal Reserves and Settlements

Banks should report the potential impact of significant amounts that may be paid to prevent or mitigate an operational loss settlement with clients, or to prevent future legal action.

Each of the Operational Risk loss projections in each of the required scenarios should include all projected settlements, make-whole payments, payouts that satisfy adverse legal rulings, and other legal losses if they are not covered on the PPNR Projections Worksheet under items 14N and 30 (Provisions to Repurchase Reserve / Liability for Residential Mortgage Reps and Warranties).

When projecting legal costs (expenses, judgments, fines, settlements) under the Adverse and Severely Adverse scenarios, the bank should assume unfavorable, stressed outcomes on current, pending, or threatened litigation.

Unrelated Professional Services

The cost of outside consulting, routine "business as usual" legal expenses, external audit, and other professional services that are unrelated to operational risk should be included in item 31 (Professional and Outside Services Expenses) on the PPNR Projections Worksheet.

Supporting documentation:

Please refer to Appendix A: Supporting Documentation for guidance on providing supporting documentation.

K. PRE-PROVISION NET REVENUE (PPNR)

A. General Technical Details

This section provides general guidance and data definitions for the three PPNR worksheets included in the Summary Schedule.

Certain commonly used terms and abbreviations, including PPNR, are defined at the end of this section. Other definitions are embedded in the Schedule. Undefined terms should be assumed to follow Call Report definitions. In cases where Call Report guidance is unavailable, banks should use internal definitions and include information about the definitions used in the Supporting Documentation.

- All quarterly figures should be reported on a quarterly basis.
- Provide data for all non-shaded cells, except where the data requested is optional.
- If there are no data for certain numerical fields, then populate the fields with a zero (0). If the a bank chooses not to report an optional field, leave the field blank.
- For numerical fields requesting information in percent (e.g. average rates earned), use standard format where .01 = 1%. Do not use non-numerical characters in numerical fields.
- If there is no information for certain fields, populate the fields with “N/A.”

Banks need to ensure that:

- (a) revenues and expenses reported always reconcile on a net basis to Call Report Schedule RI, item 3 plus item 5.m minus 7.e plus item 7.c.(1) minus item 40 of PPNR Projections worksheet (note that this does not include losses from the trading shock exercise),
- (b) Net Interest Income is equal between the PPNR Projections and PPNR Net Interest Income worksheets,
- (c) Average balances reported for the purposes of the PPNR Net Interest Income worksheet equal Call Report Schedule RC-K, item 9 for average assets and an average of Call Report Schedule RC, item 21 for average liabilities.

Net Interest Income: Primary and Supplementary Designation

Banks are expected to report all line items for all worksheets subject to applicable thresholds as detailed in the instructions.

B. Commonly Used Terms and Abbreviations

Domestic Revenues: Revenues from the US and Puerto Rico only. Note that this differs from the definition of domestic on the Call Report.

International Revenues: Revenues from regions outside the US and Puerto Rico.

Pre-provision Net Revenue (PPNR): Sum of net interest income and noninterest income net of noninterest expense, with components expected to reconcile with those reported in the Call Report

when adjusted for certain items. As presented on the PPNR schedules, the adjustments include exclusions of Valuation Adjustment for bank's debt under fair value option (FVO), goodwill impairment, loss resulting from trading shock exercise (if applicable), as well as adjustments related to operational risk expense required for PPNR purposes. For the related items, reference the PPNR Projections worksheet and related instructions for the items 29, 40-42. Gains and losses on AFS and HTM securities, including other than temporary impairments (OTTI) estimates, are not a component of PPNR. All revenue and expenses related to mortgage servicing rights (MSRs) are components of PPNR to be reported in the associated noninterest income and noninterest expense line items on the PPNR schedules. Total Loans Held for Sale and Loans Accounted for under the Fair Value Option (item 57 of the Income Statement worksheet) are excluded only if they are a result of a market shock exercise. Other Losses (item 66) are excluded as applicable and are expected to be infrequent.

Revenues: Sum of net interest income and noninterest income adjusted for selected exclusions, as reported on line item 27 of the PPNR Projections worksheet.

Run-Off or Liquidating Businesses: operations that do not meet an accounting definition of "discontinued operations" but which the bank intends to exit. In order to facilitate the calculation of the proper net interest income on the *Net Interest Income worksheet*, report total balances related to discontinued operations as a negative number in "Other" in items 15 and 38 and the corresponding average rates earned in items 31 and 46. Banks should provide a detailed listing of the type (by corresponding line item on the *Net Interest Income worksheet*) of such balances reported as negative items in "Other" and the corresponding rates in the submission documentation.

L. PPNR PROJECTIONS WORKSHEET

Banks should report data in the PPNR worksheets only per the standardized DFAST-14A requirements. However, banks are encouraged to provide data consistent with their own internal view in supporting documentation, accompanying the DFAST-14A Projections and discuss data differences.

Revenue Components

Revenue items are divided into net interest income and noninterest income, with totals expected to reconcile with what would be reported in the Call Report when adjusted for Valuation Adjustment for bank's own debt under fair value option (FVO), loss resulting from trading shock exercise (if applicable), and operational risk expense adjustments required for PPNR purposes. In the documentation supporting the DFAST-14A PPNR submission, banks are encouraged to discuss operational risk losses reported as contra-revenues for Call Report purposes and their reallocation to Operational Risk expense in accordance with the PPNR instructions.

Do not report gains and losses on AFS and HTM securities, including other than temporary impairments (OTTI) estimates, as a component of PPNR.

Report all items either in the segments that generated them and/or segments that they were allocated to through funds transfer pricing (FTP). Net interest income allocation to the defined segments should be based on the cost of funds applicable to those segments as determined by the bank. Supporting Documentation instructions regarding methodology used should be provided in the memo required with the DFAST-14A Projections. Business segments and related sub-

components do not have to correspond to but may include certain line items on the Call Report schedule.

The Business segment structure of the worksheet is defined by product/service (e.g., credit cards, investment banking) and client type (e.g., retail, medium size businesses). It is not defined by client relationship.

Banks are encouraged to note which line items contain Debit Valuation Adjustments (DVA) and/or Credit Valuation Adjustments (CVA) (note: these are different from fair value adjustment on the bank's own debt under the Fair Value Option (FVO) which is excluded from PPNR by definition), including amounts if available, and whether these are generated with the purpose to generate profit.

All revenue and expenses related to mortgage servicing rights (MSRs) and the associated noninterest income and noninterest expense line items should be evolved over the nine-quarter projection horizons, and reported in the pre-provision net revenue (PPNR) schedules.

Business Segment Definitions

Subject to applicable thresholds, reporting of net interest income and noninterest income items is requested based on a business segment/line view, with business segments/lines defined as follows:

- As general guidance, small business clients are those with annual sales of less than \$10 million. Business, government, not-for-profit, and other institutional entities of medium size are those with annual sales between \$10 million and \$2 billion. Large business and institutional entities are those with annual sales of more than \$2 billion. If a bank's internal reporting for these client segments deviates from this general guidance, continue to report according to internal definitions and describe how the bank defined these or similar client segments and the scope of related business segments/lines in the memo supporting the submission.

- A bank may include public funds in the segment reporting based on the type of the relationship that exists between the public funds and the bank. For example, if the bank acts in a custodial or administrative capacity, the bank may report public funds in Investor Services. If a bank is involved in the management of funds, the bank may report the public funds in Investment Management.

Net Interest Income by Business Segment (unless specified otherwise, all numbers are global).

Item 1 Retail and Small Business

This item is a shaded cell and is derived, per column, from the sum of items 1A and 1G. For items 1A through 1F, domestic includes U.S. and Puerto Rico only.

Report in the appropriate sub-item all net interest income related to retail and small business banking and lending, including both ongoing as well as run-off and liquidating businesses⁸. Exclude any revenues related to Wealth Management/Private Banking (WM/PB) clients even if they are internally classified as retail. Banks may include such revenues in WM/PB line items instead. In case of WM/PB mortgage repurchase contra-revenues, if any, report them as outlined in the PPNR Projection worksheet.

Item 1A Domestic

This item is a shaded cell and is derived, per column, from the sum of items 1B through 1F.

Item 1B Credit and Charge Cards

Report interest income from domestic bank issued credit and charge cards to retail customers including those that result from partnership agreements. May include revenue that is generated on domestic accounts due to foreign exchange transactions. Exclude the following:

- other unsecured borrowing and debit cards;
- small business cards (report in Other Retail and Small Business Lending, item 1F);
- wholesale and commercial cards (report in Treasury Services, item 8).
- Cards to Wealth Management/Private Banking clients (report in Wealth Management/Private Banking, line 19B)

Item 1C Mortgages

Report interest income from domestic residential mortgage loans offered to retail customers.

Item 1D Home Equity

Report interest income from domestic home equity loans and lines of credit (HELOANs/HELOCs) provided to retail customers.

Item 1E Retail and Small Business Deposits

Report interest income from domestic branch banking and deposit-related products and services provided to retail and small business customers. Include debit card revenues in this line. May include revenue that is generated on domestic accounts due to foreign exchange transactions. This item does not include any lending revenues.

Item 1F Other Retail and Small Business Lending

Report interest income from other domestic retail and small business lending products and services. These include, but are not limited to, small business cards, loans, auto loans, student loans, or personal unsecured credit. All domestic lending revenues not captured in Credit Cards, Mortgages, and Home Equity should be reported here.

Item 1G International Retail and Small Business

Report interest income from retail and small business generated outside of the U.S. and Puerto Rico. Includes, but is not limited to, all international revenues from credit/charge/debit cards, mortgages, home equity, branch and deposit services, auto, student, and small business loans.

Item 2 Commercial Lending

Report interest income from lending products and services provided to business, government, not-for-profit, and other institutional entities of medium size, as well as to commercial real estate investors and owners. Exclude treasury, deposit, and investment banking services.

Item 3 Investment Banking

Report in the appropriate sub-item all interest income generated from investment banking services provided to business and institutional entities of both medium and large size. Include revenues from new issue securitizations for third parties. Business lines are defined as follows:

- Advisory: Corporate strategy and financial advisory, such as services provided for mergers and acquisitions (M&A), restructuring, financial risk management, among others.
- Equity Capital Markets: Equity investment banking services (e.g., IPOs or secondary offerings).

- Debt Capital Markets: Generally non-loan debt investment banking services.
- Syndicated/Corporate Lending: Lending commitments to larger corporate clients, including event or transaction-driven lending (e.g., to finance M&A, leveraged buyouts, bridge loans). Generally, all syndicated lending origination activity should be included here (not in Commercial Lending).

Item 4 Merchant Banking/ Private Equity

Report interest income from private equity (PE), real estate, infrastructure, and principal investments in hedge funds. May include principal investment related to merchant banking activities.

Item 5 Sales and Trading

This item is a shaded cell and is derived, per column, from the sum of items 5A and 5B.

Report in the appropriate sub-item all interest income generated from sales and trading activities. Any interest income from carry should be included in Sales & Trading net interest income. May include short-term trading made for positioning or profit generation related to the Sales & Trading activities in this line item.

Item 5A Prime Brokerage

Report interest income generated from securities financing, securities lending, custody, clearing, settlement, and other services for hedge funds and other prime brokerage clients. Include all prime brokerage revenues in this line and not in any other business segments/lines.

Item 5B Other

Report interest income from all other Sales & Trading activities. These include, but are not limited to:

- Equities: Commissions, fees, dividends, and trading gains and losses on equity products. Exclude prime brokerage services.
- Fixed Income: Commissions, fees, and trading gains and losses on rates, credit, and other fixed income products. Exclude prime brokerage services.
 - o Rates: Generally U.S. Treasury, investment grade sovereign, U.S. agency bonds, and interest rate swaps. Rates revenues related to trading activities outside of the Sales & Trading division need not be included into the Rates trading in this section, but describe where they are allocated in the bank's documentation supporting the submission.
 - o Credit: Generally corporate bonds, loans, ABS, muni, emerging markets, CDS. If a bank classifies some of the credit related trading (such as distressed debt) in segments other than "Sales & Trading," it can continue to report it as in its internal financial reports but indicate where they are reported in the documentation supporting submission.
 - o Other: e.g., FX/Currencies if not included above.
- Commodities: Commissions, fees, and trading gains and losses on commodity products. Exclude prime brokerage services.

Item 6 Investment Management

Report all interest income generated from investment management activities. Business lines are defined as follows:

- Asset Management: Professional management of mutual funds and institutional accounts. Institutional clients may include endowments, not-for-profit entities, governments, and others.
- Wealth Management/Private Banking (WM/PB): Professional portfolio management and advisory services for individuals. Individual clients may be defined as mass market, affluent, and

high net worth. Activities may also include tax planning, savings, inheritance, and wealth planning, among others. May include deposit and lending services to WM/PB clients here and retail brokerage services for both WM/PB and non WM/PB clients.

Item 7 Investment Services

Report all interest income generated from investment servicing. Exclude prime brokerage revenues. Business lines are defined as follows:

- Asset Servicing: Custody, fund services, securities lending, liquidity services, collateral management; and other asset servicing. Include record keeping services for 401K and employee benefit plans, but exclude funding or guarantee products offered to such clients.
- Issuer Services: Corporate trust, shareowner services, depository receipts
- Other Investment Services: Clearing and other investment services.

Item 8 Treasury Services

Report all interest income from cash management, global payments, working capital solutions, deposit services, and trade finance from business and institutional entities of both medium and large size. Include wholesale/corporate and commercial cards.

Item 9 Insurance Services

Report all interest income from insurance activities including, but not limited to, individual (e.g., life, health), auto and home (property and casualty), title insurance and surety insurance, and employee benefits insurance.

Item 10 Retirement/Corporate Benefit Products

Report premiums, fees, and other interest income generated from retirement and corporate benefit funding products, such as annuities, guaranteed interest products, and separate account contracts. The fees/revenues that may be recorded here are generally generated as a result of the bank accepting risks related to actuarial assumptions or the estimation of market returns where guarantees of future income streams have been made to clients.

Item 11 Corporate/Other

Report interest income associated with:

- Capital and asset-liability management (ALM) activities. Among other items, may include investment securities portfolios (but not gains and losses on AFS and HTM securities, including OTTI, as these are excluded from PPNR by definition). Also may include principal investment supporting the corporate treasury function to manage firm-wide capital, liquidity, or structural risks.
- Run-off or liquidating businesses⁹ (but exclude retail and small business run-off/liquidating businesses, per Retail and Small Business segment definition)
- Non-financial businesses (e.g., publishing, travel services)
- Corporate support functions (e.g., Human Resources, IT)
- Other non-core revenues not included in other segments (e.g., intersegment eliminations).

Item 12 Optional Immaterial Business Segments

Banks have the option to report less material business segment revenue in Optional Immaterial Business Segments. The reported total optional immaterial business segment revenue relative to total revenue cannot exceed 10 percent. Banks should provide comprehensive information in the Supporting Documentation Instructions on which business segments are included in the Optional Immaterial Business segments line item, their relative contribution to the totals reported in both

schedules and the manner in which the revenues were projected.

Item 13 Total Net Interest Income

This item is a shaded cell and is derived, per column, from the sum of items 1, 2 through 5, and 6 through 12. Item 13, per column, should equal item 49 on PPNR NII Worksheet, if completed.

Noninterest Income by Business Segment (unless specified otherwise, all numbers are global).

Item 14 Retail and Small Business

This item is a shaded cell and is derived, per column, from the sum of items 14A and 14T.

Item 14A Domestic

This item is a shaded cell and is derived, per column, from the sum of items 14B, 14E, 14O, and 14S.

Report in the appropriate sub-item all domestic revenues related to retail and small business banking and lending, including both ongoing as well as run-off and liquidating businesses. Exclude any revenues related to Wealth Management/Private Banking (WM/PB) clients even if they are internally classified as retail. Banks may include such revenues in WM/PB line items instead. In case of WM/PB mortgage repurchase contra-revenues, if any, report them as outlined in the PPNR Projection worksheet.

Item 14B Credit and Charge Cards

This item is a shaded cell and is derived, per column, from the sum of items 14C and 14D. Report in the appropriate sub-item all noninterest income generated from domestic bank issued credit and charge cards to retail customers including those that result from a partnership agreements. May include revenue that is generated on domestic accounts due to foreign exchange transactions and corporate cards. Exclude the following:

- other unsecured borrowing and debit cards;
- small business cards (report in Other Retail and Small Business Lending, item 1F);
- wholesale and commercial cards (report in Treasury Services, item 8);
- Cards to Wealth Management/Private Banking clients (report in Wealth Management/Private Banking, line 19B)

Item 14C Credit and Charge Card Interchange Revenues - Gross

Report interchange revenues from all domestic bank issued credit and charge cards including those that result from a partnership agreement.

Item 14D Other

Report all other fee income and revenue earned from credit and charge cards not captured in item 14C.

Item 14E Mortgage and Home Equity

This item is a shaded cell and is derived, per column, from the sum of items 14F, 14I and 14N. Report in the appropriate sub-item noninterest income generated from domestic residential mortgage loans offered to retail customers and domestic home equity loans and lines of credit (HELOANS/HELOCs) provided to retail customers.

Item 14F Production

This item is a shaded cell and is derived, per column, from the sum of items 14G and 14H.

Item 14G Gains/Losses on Sale

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

Item 14H Other

Report all other fee income/revenue earned from mortgage production not captured in item 14G.

Item 14I Servicing

This item is a shaded cell and is derived, per column, from the sum of items 14J, 14K, 14L, and 14M.

Item 14J Servicing & Ancillary Fees

Report fees received from activities relating to the servicing of mortgage loans, including (but not limited to) the collection principal, interest, and escrow payments from borrowers; payment of taxes and insurance from escrowed funds; monitoring of delinquencies; execution of foreclosures; temporary investment of funds pending distribution; remittance of fees to guarantors, trustees, and others providing services; and accounting for and remittance of principal and interest payments to the holders of beneficial interests in the financial assets.

Item 14K MSR Amortization

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

Item 14L MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance

Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items. Include MSR changes under both FV and LOCOM accounting methods.

Item 14M Other

Report all other revenue earned from servicing activities not captured in lines 14J through 14L.

Item 14N Provisions to Repurchase Reserve/Liability for Residential Mortgage Representations and Warranties (contra-revenue)

Report provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable. Exclude all provisions to litigation reserves/liability for claims related to sold residential mortgages (report in item 29).

Item 14O Retail and Small Business Deposits

This item is a shaded cell and is derived, per column, from the sum of items 14P, 14Q and 14R. Report in the appropriate sub-item noninterest income from domestic branch banking and deposit-

related products and services provided to retail and small business customers. Include debit card revenues in this line. May include revenue that is generated on domestic accounts due to foreign exchange transactions.

Item 14P Non-Sufficient Funds/Overdraft Fees – Gross

Report noninterest income from fees earned from insufficient fund deposit balances and overdrawn client deposit accounts. Report before any contra-revenues (e.g., waivers, etc.).

Item 14Q Debit Interchange – Gross

Report noninterest income from interchange fees earned on debit cards. Report before any contra-revenues (e.g., rewards, etc.).

Item 14R Other

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

Item 14S Other Retail and Small Business Lending

Report noninterest income from other domestic retail and small business lending products and services. These include, but are not limited to, small business cards, other small business loans, auto loans, student loans, or personal unsecured credit.

Item 14T International Retail and Small Business

Report noninterest income from retail and small business generated outside of the US and Puerto Rico. Includes, but is not limited to, all revenues from credit/charge/debit cards, mortgages, home equity, branch and deposit services, auto, student, and small business loans.

Item 15 Commercial Lending

Report noninterest income from lending products and services provided to business, government, not-for-profit, and other institutional entities of medium size, as well as to commercial real estate investors and owners. Exclude treasury, deposit, and investment banking services provided to commercial lending clients.

Item 16 Investment Banking

This item is a shaded cell and is derived, per column, from the sum of items 16A through 16D. Report in the appropriate sub-item noninterest income generated from investment banking services provided to business and institutional entities of both medium and large size. Include revenues from new issue securitizations for third parties.

Item 16A Advisory

Corporate strategy and financial advisory, such as services provided for mergers and acquisitions (M&A), restructuring, financial risk management, among others.

Item 16B Equity Capital Markets

Equity investment banking services (e.g., IPOs or secondary offerings).

Item 16C Debt Capital Markets

Generally non-loan debt investment banking services.

Item 16D Syndicated/Corporate Lending

Lending commitments to larger corporate clients, including event or transaction-driven lending

(e.g., to finance M&A, leveraged buyouts, bridge loans). Generally, all syndicated lending origination activity should be included here (not in Commercial Lending).

Item 17 Merchant Banking/ Private Equity

This item is a shaded cell and is derived, per column, from the sum of items 17A through 17C.

Report in the appropriate sub-item revenues from the sponsorship of, management of, or from investing in, distinct long-term investment vehicles, such as real estate funds, private equity funds, hedge funds or similar vehicles. Also include direct long-term investments in securities and assets made primarily for capital appreciation, or investments where the bank is likely to participate directly in corporate governance. Do not include revenues from sales & trading operations, corporate lending outside of a fund structure, investing in a HTM or AFS securities portfolio, brokerage or mutual fund operations.

Item 17A Net Investment Mark-to-Market

Report the net gain or loss from sale or from the periodic marking to market of Merchant Banking/Private Equity investments.

Item 17B Management Fees

Report fees and commissions paid by third parties to the bank in connection with sale, placement or the management of above described investment activities.

Item 17C Other

Report any noninterest income items not included in items 17A and 17B. Also include the bank's proportionate share of the income/other adjustments from its investments in equity method investees.

Item 18 Sales and Trading

This item is a shaded cell and is derived, per column, from the sum of items 18A, 18D, 18H, and 18K. Report in the appropriate sub-item noninterest income generated from sales and trading activities. Any interest income from carry should be included in Sales & Trading under net interest income. May include short-term trading made for positioning or profit generation related to the Sales & Trading activities in this line item.

Item 18A Equities

This item is a shaded cell and is derived, per column, from the sum of items 18B and 18C.

Item 18B Commission and Fees

Report commissions, fees, and dividends on equity products. Exclude prime brokerage services.

Item 18C Other

Report all noninterest income for equities sales and trading, excluding prime brokerage (to be reported as a separate line item) and excluding commissions and fees. This includes trading profits and other noninterest non-commission income.

Item 18D Fixed Income

This item is a shaded cell and is derived, per column, from the sum of items 18E, 18F, and 18G. Report in the appropriate sub-item commissions, fees, and trading gains and losses on rates, credit, and other fixed income products. Exclude prime brokerage services.

Item 18E Rates

Generally U.S. Treasury, investment grade sovereign, U.S. agency bonds, and interest rate swaps. Rates revenues related to trading activities outside of the Sales & Trading division need not be included into the Rates trading in this section, but describe where they are allocated in the bank's documentation supporting the DFAST-14A submission.

Item 18F Credit

Generally corporate bonds, loans, ABS, muni, emerging markets, CDS. If a bank classifies some of the credit related trading (such as distressed debt) in segments other than "Sales & Trading," it can continue to report it as in its internal financial reports but indicate where they are reported in the documentation supporting DFAST-14A submission.

Item 18G Other

Report other fixed income products if not included above (e.g., FX/Currencies).

Item 18H Commodities

This item is a shaded cell and is derived, per column, from the sum of items 18I and 18J.

Item 18I Commission and Fees

Report commissions, fees, and trading gains and losses on commodity products. Exclude prime brokerage services.

Item 18J Other

Report other noninterest income generated from commodity products, excluding prime brokerage services.

Item 18K Prime Brokerage

This item is a shaded cell and is derived, per column, from the sum of items 18L and 18M. Report in the appropriate sub-item noninterest income from securities financing, securities lending, custody, clearing, settlement, and other services for hedge funds and other prime brokerage clients. Include all prime brokerage revenues in this line and not in any other business segments/lines.

Item 18L Commission and Fees

Report commissions and fees on prime brokerage services.

Item 18M Other

Report other noninterest income generated from prime brokerage services.

Item 19 Investment Management

This item is a shaded cell and is derived, per column, from the sum of items 19A and 19B. Report in the appropriate sub-item all noninterest income generated from investment management activities.

Item 19A Asset Management

Professional management of mutual funds and institutional accounts. Institutional clients may include endowments, not-for-profit entities, governments, and others.

Item 19B Wealth Management/Private Banking (WM/PB)

Professional portfolio management and advisory services for individuals. Individual clients may be defined as mass market, affluent, and high net worth. Activities may also include tax planning, savings, inheritance, and wealth planning, among others. May include deposit and lending services to WM/PB clients here and retail brokerage services for both WM/PB and non WM/PB clients.

Item 20 Investment Services

This item is a shaded cell and is derived, per column, from the sum of items 20A, 20D, and 20E. Report in the appropriate sub-item all noninterest income generated from investment servicing. Exclude prime brokerage revenues.

Item 20A Asset Servicing

This item is a shaded cell and is derived, per column, from the sum of items 20B and 20C. Report in the appropriate sub-item all noninterest income from custody, fund services, securities lending, liquidity services, collateral management, and other asset servicing. Include record keeping services for 401K and employee benefit plans, but exclude funding or guarantee products offered to such clients.

Item 20B Securities Lending

Report noninterest income generated from securities lending.

Item 20C Other

Report all other noninterest income asset servicing, excluding securities lending.

Item 20D Issuer Services

Corporate trust, shareowner services, depository receipts, and other issuer services.

Item 20E Other

Report noninterest income from clearing and other investment services not included above.

Item 21 Treasury Services

Report cash management, global payments, working capital solutions, deposit services, and trade finance from business and institutional entities of both medium and large size. Include wholesale and commercial cards.

Item 22 Insurance Services

Report all noninterest income from insurance activities including, but not limited to, individual (e.g., life, health), auto and home (property and casualty), title insurance and surety insurance, and employee benefits insurance.

Item 23 Retirement/Corporate Benefit Products

Report premiums, fees, and other noninterest income generated from retirement and corporate benefit funding products, such as annuities, guaranteed interest products, and separate account contracts. The fees/revenues that may be recorded here are generally generated as a result of the bank accepting risks related to actuarial assumptions or the estimation of market returns where guarantees of future income streams have been made to clients.

Item 24 Corporate/Other

Report noninterest income associated with:

- Capital and asset-liability management (ALM) activities. Among other items, may include investment securities portfolios (but not gains and losses on AFS and HTM securities, including OTTI, as these are excluded from PPNR by definition). Also may include principal investment supporting the corporate treasury function to manage firm-wide capital, liquidity, or structural risks.

- Run-off or liquidating businesses¹² (but exclude retail and small business run-off/liquidating businesses, per Retail and Small Business segment definition)
- Non-financial businesses (e.g., publishing, travel services)
- Corporate support functions (e.g., Human Resources, IT)
- Other non-core revenues not included in other segments (e.g., intersegment eliminations).

Item 25 Optional Immaterial Business Segment

Banks have the option to report less material business segment revenue in separate line items “Optional Immaterial Business Segments”. The reported total optional immaterial business segment revenue relative to total revenue cannot exceed 10 percent. Banks should provide comprehensive information in the Supporting Documentation on which business segments are included in the Optional Immaterial Business segments line item. List segments included in this line item in Footnote 7.

Item 26 Total Noninterest Income

This item is a shaded cell and is derived, per column, from the sum of items 14, 15, 16, 17, 18, 19, 20, and 21 through 25. Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) reported in item 40 and the result of trading shock exercise (where applicable), as it is reported in item 42.

Item 27 Total Revenues

This item is a shaded cell and is derived, per column, from the sum of items 13 and 26.

Noninterest Expense Components

Noninterest Expense figures are to be broken out as detailed on the worksheet. The total is expected to reconcile with what would be reported in the Call Report when adjusted for certain items. As presented on the PPNR worksheets, the adjustments include exclusions of goodwill impairment and adjustments related to operational risk expense required for PPNR purposes. For the related items, reference PPNR Projections worksheet and relate instructions for the line items 29 and 41.

Expense data on the PPNR Submission worksheet are only intended to be reported as firm-wide bank expenses, with exception of line item 34A, i.e. Marketing Expense for Domestic Credit Cards. This line item is for Domestic Credit Cards business line only. .

Item 28 Compensation Expense

This item is a shaded cell and is derived, per column, from the sum of items 28A through 28E.

Item 28A Salary

Exclude stock based and cash variable pay compensation and report in items 28D and 28E, respectively.

Item 28B Benefits

Exclude stock based and cash variable pay compensation and report in items 28D and 28E, respectively.

Item 28C Commissions.

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

Item 28D Stock Based Compensation

Report all expenses related to stock based compensation as defined by ASC Topic 718, Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment*).

Item 28E Cash Variable Pay

Report expenses related to all discretionary variable compensation paid (or to be paid) in the form of cash. Include deferred variable compensation plans not associated with bank stock.

Item 29 Operational Risk Expense

This item is a shaded cell and is derived, per column, from the item on the OpRisk Projected Losses Worksheet. All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all provisions to litigation reserves/liability for claims related to sold residential mortgages and all litigation settlements and penalties in this line item and not in any other line item.

Item 30 Provisions to Repurchase Reserve/Liability for Residential Mortgage Representations and Warranties

Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable. Exclude all provisions to litigation reserves/liability for claims related to sold residential mortgages (report in item 29).

Item 31 Professional and Outside Services Expenses

Among items included are routine legal expenses (i.e., legal expenses not related to operational losses), audit and consulting fees, and other fees for professional services.

Item 32 Expenses of Premises and Fixed Assets

Report expenses of premises and fixed assets, as defined in the Call Report Schedule RI, item 7.b.

Item 33 Amortization Expense and Impairment Losses for Other Intangible Assets Report amortization expense and impairment losses for other intangible assets, as defined in the Call Report Schedule RI, item 7.c.(2).

Item 34 Marketing Expense

This item is a shaded cell and is derived, per column, from the sum of items 34A and 34B.

Item 34A Domestic Credit and Charge Card Marketing Expense

Include domestic bank issued credit and charge cards, as defined in item 1B, including those that result from a partnership agreement. Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.

Item 34B Other

Report all marketing expenses not related to domestic credit and charge cards captured in line 34A.

Item 35 Other Real Estate Owned Expense

All expenses associated with other real estate owned that would normally be reported in the Call Report Schedule RI, item 7.d., "Other noninterest expense".

Item 36 Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 139 in Balance Sheet)

Report the provision for credit losses on off-balance sheet credit exposures.

Item 37 Other Noninterest Expense

Provide a further break out of significant items included in Other Noninterest Expense in footnote 4, such that no more than 5 percent of Noninterest Expense are reported without further breakout.

Report the line item breakout for the combined 9 quarters of projected "Other noninterest expense" (line item 37). A quarterly breakout of these data should be included in the Supporting Documentation.

Item 38 Total Noninterest Expense

This item is a shaded cell and is derived, per column, from the sum of items 28, 29 through 34, and 35 through 37. Excludes Goodwill Impairment included in item 41.

Item 39 Projected PPNR

This item is a shaded cell and is derived, per column, from item 27 less 38. By definition, PPNR will calculate as net interest income plus noninterest income less noninterest expense, excluding items broken out in items 40 and 41.

Item 40 Valuation Adjustment for Firm's Own Debt Under Fair Value Option (FVO)

List segments from which item was excluded in Footnote 9. In footnote 27, list Call Report Schedule RI items in which this amount is normally reported and has been excluded from in this reporting view.

Item 41 Goodwill Impairment

Report impairment losses for goodwill, as defined in the Call Report Schedule RI, item 7.c.(1).

Item 42 Loss Resulting from Trading Shock Exercise (if applicable)

This item is a shaded cell and is derived, per column, from the sum of items 58 through 62 on the Worksheet 1.a, Income Statement. Banks should not report changes in value of the MSR asset or hedges within the trading book. List segments from which item was excluded in Footnote 25.

M. PPNR NET INTEREST INCOME (NII) WORKSHEET

Banks for which deposits comprise 25 percent or more of total liabilities are required to submit the Net Interest Income worksheet. Banks should complete non-shaded cells only.

Banks should provide average asset and liability balances and average yields to calculate net interest income. The total net interest income calculated should equal the total net interest income reported using a business segment/line view in the PPNR Projections worksheet.

The average balances and rates should reflect the average over each quarter as best as possible. The OCC understands that because of changes in balances over the period, the simple multiplication of average loan rates and balances may not yield the actual interest income. In these cases, the banks may report the average loan rate so that it equals a weighted average rate over the period and the interest income total for each quarter reflects historical results or the bank's projection, as applicable.

Rates on this worksheet are intended to provide a product level view exclusive of transfer pricing activity and should be reported on a gross basis. The reporting of net interest income on the PPNR Projections and PPNR Submission Worksheets provide a business line view and should be reported net of transfer pricing adjustments.

Average Assets

Banks should reference Call Report and other definitions provided in the PPNR Net Interest Income worksheet when completing this section. The Call Report code references are intended only to provide guidance for the types of items to be included or excluded; but NOT the type of balance to be provided. All requested balance items are averages.

In the case of loans, align definitions with the "total loans" section of the Balance Sheet worksheet. Include purchased credit impaired loans PCI loan balances and the interest income recognized on these loans. However, report the aggregate of all nonaccrual loans as line item 9, rather than including them in each loan type.

Item 1 First Lien Residential Mortgages (in domestic offices)

Report the average balance of first lien residential mortgages in domestic offices (as defined in the Call Report Schedule RC-C, item 1.c.(2)(a), column B).

Item 2 Second/Junior Lien Residential Mortgages (in domestic offices)

This item is a shaded cell and is derived, per column, from the sum of items 2A and 2B.

Item 2A Closed-End Junior Liens

Report the average balance of second/junior lien residential mortgages in domestic offices (as defined in the Call Report Schedule RC-C, item 1.c.(2)(b), column B).

Item 2B Home Equity Lines of Credit (HELOCs)

Report the average balance of home equity lines of credit in domestic offices (as defined in the Call Report Schedule RC-C, item 1.c.(1), column B).

Item 3 C&I Loans

Report the average balance of C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, and Business Card loans.

Item 4 CRE Loans (in domestic offices)

Report the average balance of CRE loans in domestic offices as defined in the Call Report Schedule RC-C, items 1.a.(1), 1.a.(2), 1.d, 1.e.(1), and 1.e.(2), column B.

Item 5 Credit Cards

Report the average balance of credit cards (as defined in the Call Report Schedule RC-C, item 6.a, column A).

Item 6 Other Consumer

This item is a shaded cell and is derived, per column, from the sum of items 6A through 6C.

Item 6A Auto Loans

Report the average balance of auto loans as defined in Call Report Schedule RC-C, item 6.c, column A.

Item 6B Student Loans

Report the average balance of student loans.

Item 6C Other (including loans backed by securities (non-purpose lending))

Report the average balance of other loans.

Item 7 Real Estate Loans (not in domestic offices)

This item is a shaded cell and is derived, per column, from sum of items 7A and 7B. (Also, defined as Call Report Schedule RC-C, item 1, column A, less above items 1, 2, 5, and Call Report Schedule RC-C, item 1.b, column B.)

Item 7A Residential Mortgages (first and second lien)

Report the average balance of first and second lien residential mortgages not in domestic offices.

Item 7B Other

Report the average balance of other real estate loans not in domestic offices.

Item 8 Other Loans and Leases

Report the average balance of other loans and leases. Include loans secured by farmland as defined in Call Report Schedule RC-C, item 1.b, column B, and other loans not accounted for in the above categories. If total net interest income does not reconcile to Call Report total per PPNR definition using fair value average balances for AFS securities, use "Other" balances (line items 15 and 38) and corresponding rates (line items 31 and 46) to offset the difference.

Item 9 Nonaccrual Loans

Report the average balance of nonaccrual loans, as defined in the Call Report Schedule RC-N. Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.

Item 10 Securities (AFS and HTM) – Treasuries and Agency Debentures

Report the average balance of AFS/HTM balances in Treasury and Agency debentures, as defined in the Call Report Schedule RC-B, items 1, 2.a and 2.b, columns A and D.

Item 11 Securities (AFS and HTM) – Agency RMBS (both CMOs and pass-throughs)

Report the average balance of AFS/HTM balances in Agency RMBS, as defined in the Call Report Schedule RC-B, items 4.a.(1), 4.a.(2), 4.b.(1) and 4.b.(2), columns A and D.

Item 12 Securities (AFS and HTM) - Other

Report the average balance of all AFS/HTM investments not reported in items 10 and 11, defined in the Call Report Schedule RC, items 2.a and 2.b less Net II Worksheet items 10 & 11.

Item 13 Trading Assets.

Report the average balance of trading assets as defined in the Call Report Schedule RC-K, item 7.

Item 14 Deposits with Banks and Other

Report the average balance of deposits with banks.

Item 15 Other Interest/Dividend-Bearing Assets

Report the average balance of other interest/dividend-bearing asset not accounted for in the above categories. In Footnote 2, breakout and explain nature of significant items included in other average interest-bearing asset balances such that no more 5 percent of total average interest-bearing asset balances are reported without a further breakout.

Item 16 Other Assets

Report the average balance of all non-interest bearing assets.

Item 17 Total Average Asset Balances

This item is a shaded cell and is derived, per column, from sum of items 1, 2, 3 through 6, 7, and 8 through 16, as defined in the Call Report Schedule RC-K, item 9.

Average Rates Earned

All rates are annualized.

Item 18 First Lien Residential Mortgages (in domestic offices)

Report the earned average rate of first lien residential mortgages in domestic offices as defined in the Call Report Schedule RC-C, item 1.c.(2)(a), column B.

Item 19 Second/Junior Lien Residential Mortgages (in domestic offices)

This item is a shaded cell and is derived, per column, from sum of items 19A and 19B.

Item 19A Closed-End Junior Liens

Report the earned average rate of second/junior lien residential mortgages in domestic offices as defined in the Call Report Schedule RC-C, item 1.c.(2)(b), column B.

Item 19B Home Equity Lines of Credit (HELOCs)

Report the earned average rate of home equity lines of credit in domestic offices as defined in the Call Report Schedule RC-C, item 1.c.(1), column B.

Item 20 C&I Loans (excluding small business (scored/delinquency managed))

Report earned average rate of large commercial credits and small business (graded) loans. Note that the definitions for Large Commercial Credits and Small Business (Graded) are aligned with Balance Sheet definitions.

Item 21 CRE Loans (in domestic offices)

Report the earned average rate of CRE loans in domestic offices as defined in the Call Report Schedule RC-C, items 1.a.(1), 1.a.(2), 1.d, 1.e.(1), and 1.e.(2), column B.

Item 22 Credit Cards

Report earned average rate of credit cards as defined in the Call Report Schedule RC-C, item 6.a, column A.

Item 23 Other Consumer

This item is a shaded cell and is derived, per column, from the sum of items 23A through 23C.

Item 23A Auto Loans

Report earned average rate of auto loans as defined in the Call Report Schedule RC-C, item 6.c, column A.

Item 23B Student Loans

Report earned average rate of student loans.

Item 23C Other, incl. loans backed by securities (non-purpose lending)

Report earned average rate of other loans.

Item 24 Real Estate Loans (not in domestic offices)

Item 24 is a shaded cell and is derived, per column, from sum of items 24A and 24B. (Also, defined as Call Report Schedule RC-C, item 1, column A, less above items 18, 19, 21, and Call Report Schedule RC-C, item 1.b, column B.)

Item 24A Residential Mortgages (first and second lien)

Report the earned average rate of first and second lien residential mortgages not in domestic offices.

Item 24B Other

Report the earned average rate of other real estate loans not in domestic offices.

Item 25 Other Loans and Leases

Report the earned average rate of other loans and leases. Include loans secured by farmland as defined in Schedule RC-C, Call Report Schedule RC-C, item 1.b, column B, and other loans not accounted for in the above categories. If total net interest income does not reconcile to Call Report

total per PPNR definition using fair value average balances for AFS securities, use “Other” balances (line items 15 and 38) and corresponding rates (line items 27 and 43) to offset the difference.

Item 26 Nonaccrual Loans

Report the earned average rate of nonaccrual loans. Interest income earned on nonaccrual balances is generally expected to be small.

Item 27 Securities (AFS and HTM) – Treasuries and Agency Debentures

Report the earned average rate earned on AFS/HTM balances in Treasury and Agency debentures.

Item 28 Securities (AFS and HTM) – Agency RMBS (both CMOs and pass-throughs)

Report the earned average rate earned on AFS/HTM balances in Agency RMBS.

Item 29 Securities (AFS and HTM) - Other

Report the earned average rate earned on all other AFS/HTM balances.

Item 30 Trading Assets

Report the earned average rate of trading assets as defined in the Call Report Schedule RC-K, item 4.a.

Item 31 Deposits with Banks and Other

Report the earned average rate of deposits with banks.

Item 32 Other Interest/Dividend-Bearing Assets

Report the earned average rate of other interest/dividend-bearing asset not accounted for in the above categories.

Item 33 Total Interest Income

This item is a shaded cell and is derived, per column, from sum of the products of items 1 and 18, 2 and 19, 2A and 19A, 2B and 19B, 3 and 20, 4 and 21, 5 and 22, 6A and 23A, 6B and 23B, 6C and 23C, 7A and 24A, 7B and 24B, 8 and 25, 9 and 26, 10 and 27, 11 and 28, 12 and 29, 13 and 30, 14 and 31, & 15 and 32 annualized.

Average Liability Balances

For the classification of domestic and foreign deposit liabilities, banks should report based on internal definitions (those deemed to best represent the behavior characteristics of deposits). For all other liabilities, bank should reference Call Report and other definitions provided in the PPNR Net interest Income worksheet when completing this section.

Item 34 Deposits-Domestic

This item is a shaded cell and is derived, per column, from sum of items 34A through 34E.

A sum of average domestic and foreign deposits should be equal to a sum of average Call Report Schedule RC, items 13.a.(1), 13.a.(2), 13.b.(1), and 13.b.(2).

Item 34A Noninterest-bearing Demand

Report balances using internal definitions.

Item 34B Money Market Accounts

Report balances using internal definitions.

Item 34C Savings

Report balances using internal definitions.

Item 34D Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts

Report balances using internal definitions.

Item 34E Time Deposits

Report balances using internal definitions.

Item 35 Deposits-Foreign

This item is a shaded cell and is derived, per column, from the sum of items 35A and 35B.

A sum of average domestic and foreign deposits should be equal to a sum of average Call Report Schedule RC, items 13.a.(1), 13.a.(2), 13.b.(1), and 13.b.(2).

Item 35A Foreign Deposits

Report balances using internal definitions.

Item 35B Foreign Deposits-Time

Report balances using internal definitions.

Item 36 Fed Funds, Repos, & Other Short Term Borrowing

This item is a shaded cell and is derived, per column, from the sum of items 36A through 36C.

Item 36A Fed Funds

Report the average balance of Fed Funds purchased in domestic offices as defined in the Call Report Schedule RC, item 14.a.

Item 36B Repos

Report the average balance of Securities sold under agreement to repurchase as defined in the Call Report Schedule RC, item 14.b.

Item 36C Other Short Term Borrowing

Report the average balance of liabilities reported as other borrowed money and subordinated notes and debentures (as defined in the Call Report Schedule RC, items 16 and items 19 which the firm would define as short term borrowings). A sum of line items 36C and 39 equals Call Report, Schedule RC, sum of items 16 & 19, less item 20.

Item 37 Trading Liabilities

Report the average balance of Trading Liabilities as defined in the Call Report Schedule RC, item 15.

Item 39 Other Interest-Bearing Liabilities

Report the average balance of liabilities reported as Other Borrowed Money and Subordinated

Notes and Debentures as defined in the Call Report Schedule RC, items 16 and items 19 which are not already reported in line item 35c Other Short Term Borrowing. This includes all long-term debt not included in line item 38 above.

Item 40 Other Liabilities

Report the average balance of liabilities reported as Other Liabilities as defined in the Call Report, Schedule RC, item 20.

Item 41 Total Average Liability Balances

This item is a shaded cell and is derived, per column, from sum of items 34, 35, 36, and 37 to 40.

Average Liability Rates

All rates are annualized.

Item 42 Deposits—Domestic

This item is a shaded cell and is derived, per column, from sum of items 42A through 42E.

Item 42A Noninterest-bearing Demand

This item is a shaded cell; rates are equal to zero by definition.

Item 42B Money Market Accounts

Report the earned average rate of Money Market Accounts reported in item 34B.

Item 42C Savings

Report the earned average rate of Savings Accounts reported in item 34C.

Item 42D Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts

Report the earned average rate of Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts reported in item 34D.

Item 42E Time Deposits

Report the earned average rate of Time Deposits reported in item 34E.

Item 43 Deposits-Foreign

This item is a shaded cell and is derived, per column, from the sum of items 43A and 43B.

Item 43A Foreign Deposits

Report the earned average rate of Foreign Deposits reported in item 35A.

Item 43B Foreign Deposits-Time

Report the earned average rate of Foreign Deposits—Time reported in item 35B.

Item 44 Fed Funds, Repos, & Other Short Term Borrowing

This item is a shaded cell and is derived, per column, from the sum of items 44A through 44C.

Item 44A Fed Funds

Report the average rate paid for Fed Funds purchased in domestic offices as defined the Call Report Schedule RC, item 14a.

Item 44B Repos

Report the average rate paid for Securities Sold under agreements to repurchase as defined in the Call Report Schedule RC, item 14b.

Item 44C Other Short Term Borrowing

Report the average rate paid on liabilities reported as other borrowed money and subordinated notes and debentures as defined in the Call Report Schedule RC, items 16 and items 19 which the firm defined as short term borrowings.

Item 45 Trading Liabilities

Report the average rate of Trading Liabilities as defined in the Call Report Schedule RC, item 15.

Item 47 Other Interest-Bearing Liabilities

Report the average rate paid on the liabilities reported as other borrowed money and subordinated notes and debentures as defined in the Call Report Schedule RC, items 16 and 19 which the firm defined as Other Interest Bearing Liabilities.

Item 48 Total Interest Expense

This item is a shaded cell and is derived, per column, from sum of the products of items 34A and 42A, 34B and 42B, 34C and 42C, 34D and 42D, 34E and 42E, 35A and 43A, 35B and 43B, 36A and 44A, 36B and 44B, 36C and 44C, 37 and 45, 38 and 46, and 39 and 47, annualized.

Item 49 Total Net Interest Income

This item is a shaded cell and is derived, per column, from item 33 minus item 48. Amount should equal Worksheet 7.a, PPNR Submission Worksheet, item 13.

N. PPNR METRICS

The PPNR Metrics worksheet requests information on certain metrics relevant for the assessment of various components of PPNR. Elements in Section C of the PPNR Metrics worksheet (line items 53 through 87 and either 884A or 88B&C) are required only for banks that must complete the Net Interest Income worksheet. All other metrics are required of all banks, subject to applicable thresholds.

Metrics in Section A, "Metrics by Business Segment/Line," correspond to Business Segments/Lines on PPNR Submission worksheet. In contrast, Sections B and C are both for bank- wide metrics.

In providing industry market size information, banks can use third party data and are not required to independently derive these metrics. Any supporting information should be described in detail, including the data source, and corresponding data should be provided in the worksheet. A bank, if relying upon third party data for building projections, should still be cognizant of how their estimates would be appropriate across the range of assumed macro-economic conditions in various scenarios or if some adjustment may be appropriate.

Banks should use internal definitions of proprietary trading and clearly describe the covered activities and transactions in methodology narratives.

If a bank is unable to provide a metric on the PPNR Metrics worksheet, it should offer a data series

for alternative metrics that are considered by the bank in projecting the relevant component(s) of PPNR and include in the Supporting Documentation required with the DFAST-14A Projections a discussion of why the standard metric could not be provided.

Section A. Metrics by Business Segment (unless specified otherwise, all numbers are global). "Metrics by Business Segment/Line" correspond to Business Segments/Lines on the PPNR Submission Worksheet. This means that each metric is reflective of revenues reported on the PPNR Submission worksheet for a given business segment/line, unless explicitly stated otherwise.

Retail and Small Business Segment

Domestic

For line items 1 through 9, domestic includes U.S. and Puerto Rico only.

Credit and Charge Cards

Item 1 Total Open Accounts – End of Period

Report number of total open accounts at the end of period for credit and charge cards.

Item 2 Credit and Charge Card Purchase Volume

Report credit and charge card purchase volume, net of returns. Exclude cash and balance transfer volumes.

Item 3 Credit and Charge Card Rewards/Partner Sharing Expense

Report credit card rewards/partner sharing expense for credit and charge cards.

In Footnote 23, list which line item(s) on PPNR Submission Worksheet contain(s) the Cards Rewards/Partner Sharing contra-revenues and/or expenses.

Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Marketing Expense Amortization) in footnote 34.

Mortgages and Home Equity

Item 4 Average Third-Party Residential Mortgages Serviced

Report the average outstanding principal balance for residential mortgage loans the bank services for others.

Item 5 Residential Mortgage Originations Industry Market Size – Volume

Report total volume of domestic mortgages that originated during the quarter.

Item 6 Mortgages and Home Equity Sold During the Quarter

Report first and junior lien mortgages and home equity loans sold during the quarter as defined in Call Report Schedule RC-P. This metric need not be limited to Mortgages and Home Equity business line.

Item 7 Servicing Expenses

Report expenses for servicing first and junior lien mortgages and home equity loans. Include both

direct and allocated expenses.

Retail and Small Business Deposits

Item 8 Total Open Checking and Money Market Accounts – End of Period

Report only the number of checking and money market accounts that are deposit accounts under Call Report guidance and are consistent with the definitions provided for “Retail and small business banking and lending services” segment and “Retail and small business deposits” business line within this segment in the PPNR instructions.

Item 9 Debit Card Purchase Transactions

Report number of transactions (not dollar value).

International Retail and Small Business

International retail and small business located in regions outside the U.S. and Puerto Rico.

Item 10 Credit and Charge Card Revenues

Provide metrics data for all quarters, but only if international retail and small business segment revenues exceeded 5 percent of total retail and small business segment and total retail and small business revenue exceeded 5 percent of total revenues in any of the last four actual quarters requested in the PPNR schedule.

Investment Banking Segment

Item 11 Number of Employees

Report the number of full-time equivalent employees at end of current period as defined in the Call Report Schedule RI, Memorandum item 5, for investment banking segment.

Item 12 Compensation – Total

Include both direct and allocated expenses for investment banking segment.

Item 13 Stock Based Compensation and Cash Variable Pay

Include both direct and allocated expenses for investment banking segment.

Advisory

Item 14 Deal Volume

Report the dollar volume of all completed deals for the reporting bank.

Item 15 Industry Market Size - Fees

Report fees earned by all relevant industry participants in this area.

Item 16 Industry Market Size - Completed Deal Volume

Report the dollar volume of completed deals for all relevant industry participants.

Item 17 Backlog

A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the bank's latest backlog estimate.

Equity Capital Markets**Item 18 Deal Volume**

Report the dollar volume of all deals for the reporting bank.

Item 19 Industry Market Size – Fees

Report fees earned by all relevant industry participants in this area.

Item 20 Industry Market Size - Volume

Report dollar volume of completed deals for all relevant industry participants.

Debt Capital Markets**Item 21 Deal Volume**

Report the dollar volume of all deals for the reporting bank.

Item 22 Industry Market Size – Fees

Report fees earned by all relevant industry participants in this area.

Item 23 Industry Market Size – Volume

Report the dollar volume of completed deals for all relevant industry participants.

Syndicated Lending**Item 24 Deal Volume**

Report the dollar volume of all deals for the reporting bank.

Item 25 Industry Market Size - Fees

Report fees earned by all relevant industry participants in this area.

Item 26 Industry Market Size - Volume

Report the dollar volume of completed deals for all relevant industry participants.

Merchant Banking/Private Equity**Item 27 Assets Under Management (AUM)**

Report total assets under management for this division.

Sales and Trading Segment

Item 28 Number of Employees

Report the number of full-time equivalent employees at end of current period as defined in the Call Report Schedule RI, Memorandum item 5, for sales and trading segment.

Item 29 Total Proprietary Trading Revenue

Report total proprietary trading revenue.

Item 30 Compensation - Total

Include both direct and allocated expenses for sales and trading segment.

Item 31 Stock Based Compensation and Cash Variable Pay

Include both direct and allocated expenses for sales and trading segment.

Equities

Item 32 Average Asset Balance

Report average asset balance for the quarter of all mark-to-market assets associated directly with the equity sales and trading businesses.

Fixed Income

Item 33 Average Asset Balance

Report average asset balance for the quarter of all mark-to-market assets associated directly with the fixed income sales and trading businesses.

Commodities

Item 34 Average Asset Balance

Report average asset balance for the quarter of all mark-to-market assets associated directly with the commodities sales and trading businesses.

Prime Brokerage

Item 35 Average Client Balances

Report the grossed up "interest balances" that result from prime brokerage activities.

Item 36 Transaction Volume

Report total dollar volume of all transactions during the quarter.

Investment Management Segment

Asset Management

Item 37 AUM - Total

This item is a shaded cell and is derived, per column, from the sum of items 37A through 37C.

Item 37A AUM – Equities

Report total assets under management for which the investment mandate/strategy is primarily equities.

Item 37B AUM – Fixed Income

Report total assets under management for which the investment mandate/strategy is primarily fixed income.

Item 37C AUM – Other

Report total assets under management for which the investment mandate/strategy cannot be classified as either Equities or fixed income. For example, include alternative investments, currency products, etc.

Item 38 Net Inflows/Outflow

Report impact of net inflows/outflows on assets under management.

Wealth Management/Private Banking

Item 39 AUM – Total

This item is a shaded cell and is derived, per column, from the sum of items 40A through 40C.

Item 39A AUM – Equities

Report total assets under management for which the investment mandate/strategy is primarily equities.

Item 39B AUM – Fixed Income

Report total assets under management for which the investment mandate/strategy is primarily fixed income.

Item 39C AUM – Other

Report total assets under management for which the investment mandate/strategy cannot be classified as either Equities or fixed income. For example, include alternative investments, currency products, etc.

Item 40 Net Inflows/Outflow

Report impact of net inflows/outflows on assets under management.

Item 41 Number of Financial Advisors

Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.

Investment Services Segment

Asset Servicing

Item 42 Assets under Custody and Administration

Report total assets under custody and administration as of the end of the quarter.

Issuer Services

Item 43 Corporate Trust Deals Administered

Report total number of deals administered during the quarter.

Section B. Bank Wide Metrics: PPNR Projections Worksheet

Item 44 Number of Employees

Report the number of full-time equivalent employees at end of current period as defined in the Call Report Schedule RI, Memorandum item 5.

Item 45 Revenues – International

This item is a shaded cell and is derived, per column, from the sum of items 45A through 45D.

Item 45A Revenues - APAC

Provide Asia and Pacific (includes South Asia, Australia, and New Zealand) region breakouts for all quarters, but only if international revenue exceeded 5 percent of the total revenue in any of the last four actual quarters requested in the PPNR schedule.

Item 45B Revenues - EMEA

Provide Europe, Middle East, and Africa region breakouts for all quarters, but only if international revenue exceeded 5 percent of the total revenue in any of the last four actual quarters requested in the PPNR schedule.

Item 45C Revenues - LatAm

Provide Latin America, including Mexico region breakouts for all quarters, but only if international revenue exceeded 5 percent of the total revenue in any of the last four actual quarters requested in the PPNR schedule.

Item 45D Revenues - Canada

Provide Canada region breakouts for all quarters, but only if international revenue exceeded 5 percent of the total revenue in any of the last four actual quarters requested in the PPNR schedule.

Item 46 Revenues – Domestic

This item is a shaded cell and is derived, per column, from PPNR Submission Worksheet item 27 less item 45.

Item 47 Severance Costs

In Footnote 14, list items on PPNR Submission worksheet that include this item if any.

Item 48 Collateral Underlying Operating Leases for Which the Bank is the Lessor

This item is a shaded cell and is derived, per column, from Balance Sheet Worksheet item 126.

Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The amount included should only

reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.

Item 48A Auto

This item is a shaded cell and is derived, per column, from Balance Sheet Worksheet item 127.

Item 48B Other

This item is a shaded cell and is derived, per column, from Balance Sheet Worksheet item 128.

Item 49 OREO Balance

This item is a shaded cell and is derived, per column, from Balance Sheet Worksheet item 122, as defined in the Call Report Schedule RC, item 7.

Item 49A Commercial

This item is a shaded cell and is derived, per column, from Balance Sheet Worksheet item 123.

Item 49B Residential

This item is a shaded cell and is derived, per column, from Balance Sheet Worksheet item 124.

Item 49C Farmland

This item is a shaded cell and is derived, per column, from Balance Sheet Worksheet item 125.

Item 50 Non-Recurring PPNR Items

Report the total income statement impact of all material non-recurring and infrequent items. Examples of such items include gains or losses on sales of business lines, gains or losses on extinguishment of debt, gains or losses on mergers / joint ventures, etc. Break out and explain these excluded items in footnote 32.

Item 51 Trading Revenue

Report trading revenue as defined in the Call Report Schedule RI, item 5.c.

Item 52 Net Gains/(Losses) on Sales of Other Real Estate Owned

Report trading revenue as defined in the Call Report Schedule RI, item 5.j.

In Footnote 19, list business segments reported on PPNR Submission Worksheet that include this item, if any.

Section C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for banks that were required to complete the Net Interest Income Worksheet)

Item 53 Carrying Value of Purchased Credit Impaired (PCI) Loans

Report carrying amount as defined in the Call Report Schedule RC-C, memorandum item 7.b.

Item 54 Net Accretion of discount on PCI Loans included in interest Revenues Report the net accretion of discount on PCI loans included in net interest income as included on the PPNR Submission Worksheet and Net Interest Income Worksheet.

Item 55 Loans Held for Sale – First Lien Residential Liens in Domestic Offices (Average Balances)

Report average balance of first lien residential loans held for sale as included in the Net Interest Income Worksheet.

Item 56 Average Rate on Loans Held for Sale – First Lien Residential Liens in Domestic Offices

Report average rate paid on first lien residential loans held for sale as included in the Net Interest Income Worksheet.

Quarter End Weighted Average Life of Assets

The Weighted Average Life (WAL) should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments, and defaults. The WAL covers forecasted time periods, the WAL should be forward-looking which incorporates the changes to the projected WAL, including new business activity.

Item 57 First Lien Residential Mortgages (in Domestic Offices)

Report the quarter end weighted average life of domestic first lien residential mortgages (as defined in the Call Report Schedule RC-C, item 1.c.(2)(a), column B).

Item 58 Closed-End Junior Residential Liens (in Domestic Offices)

Report the quarter end weighted average life of domestic closed-end junior residential liens (as defined in the Call Report Schedule RC-C, item 1.c.(2)(b), column B).

Item 59 Home Equity Lines Of Credit (HELOCs)

Report the quarter end weighted average life of domestic home equity lines of credit (as defined in the Call Report Schedule RC-C, item 1.c.(1), column B).

Item 60 C&I Loans

Report the quarter end weighted average life of C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, and Business Card loans.

Item 61 CRE Loans (in Domestic Offices)

Report the quarter end weighted average life of domestic CRE loans (as defined in the Call Report Schedule RC-C, the sum of items 1.a.(1), 1.a.(2), 1.d., 1.e.(1) 1.e.(2)), Column B.

Item 62 Credit Cards

Report the quarter end weighted average life of credit cards (as defined in the Call Report Schedule RC-C, item 6.a., column A).

Item 63 Auto Loans

Report the quarter end weighted average life of auto loans (as defined in the Call Report Schedule RC-C, item 6.c., column A).

Item 64 Student Loans

Report the quarter end weighted average life of student loans.

Item 65 Other, incl. loans backed by securities (non-purpose lending)

Report the quarter end weighted average life of Other Consumer Loans, incl. loans backed by securities (non-purpose lending).

Item 66 Residential Mortgages (First and Second Lien, Not in Domestic Offices) Report the quarter end weighted average life of all residential mortgages (first and second lien) not in domestic offices.

Item 67 Other Real Estate Loans (Not in Domestic Offices)

Report the quarter end weighted average life of other real estate loans not in domestic offices.

Item 68 Other Loans & Leases

Report the quarter end weighted average life of other loans and leases. Include loans secured by farmland (as defined in the Call Report Schedule RC-C, item 1.b, column B), and other loans not accounted for in the above categories.

Item 69 Securities (AFS and HTM) - Treasuries and Agency Debentures

Report the quarter end weighted average life of AFS/HTM balances in Treasury and Agency Debentures (as defined in the Call Report Schedule RC-B, items 1, 2.a and 2.b, columns A and D).

Item 70 Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) Report the quarter end weighted average life of AFS/HTM balances in Agency RMBS (as defined in the Call Report Schedule RC-B, items 4.a.(1), 4.a.(2), 4.b.(1) and 4.b.(2), columns A and D).

Item 71 Securities (AFS and HTM) - Other

Report the quarter end weighted average life of all other AFS/HTM (defined in the Call Report Schedule RC, as items 2.a and 2.b less PPNR Metrics Worksheet line items 69 & 70).

Item 72 Trading Assets

Report the quarter end weighted average life of trading assets (as defined in the Call Report Schedule RC-K, item 7.). For trading assets, WAL should be reflective of the timing assumed by the institutions for those assets to be held on the balance sheet and not necessarily the duration of the underlying positions.

Item 73 All Other Earning Assets

Report the quarter end weighted average life of all other interest-bearing assets not accounted for in the above categories.

Quarter-End Weighted Average Life of Liabilities

The Weighted Average Life (WAL) should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the

underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments, and defaults. The WAL covers forecasted time periods and should be forward-looking which incorporates the changes to the projected WAL, including new business activity.

Item 74 Domestic Deposits – Time

Report the quarter end weighted average life for Domestic Time Deposits (using internal definitions).

Item 75 Foreign Deposits – Time

Report the quarter end weighted average life of Foreign Time Deposits (using internal definitions).

Item 76 Fed Funds

Report the quarter end weighted average life of Fed Funds purchased in domestic offices (as defined in the Call Report Schedule RC, item 14.a.).

Item 77 Repos

Report the quarter end weighted average life of Securities sold under agreement to repurchase (as defined in the Call Report Schedule RC, item 14.b.).

Item 78 Other Short Term Borrowing

Report the quarter end weighted average life of liabilities reported as other borrowed money and subordinated notes and debentures (as defined in the Call Report Schedule RC, items 16. and 19, of which the firm would define as short term borrowings).

Item 79 Trading Liabilities

Report the weighted average life of Trading Liabilities (as defined in the Call Report Schedule RC, item 15). For trading liabilities, WAL should be reflective of the timing assumed by the institutions for those assets to be held on the balance sheet and not necessarily the duration of the underlying positions.

Item 81 All Other Interest Bearing Liabilities

Report the quarter end weighted average life of all long-term debt not included in line item 80 above.

Average Domestic Deposit Repricing Beta in a “Normal Environment”

Domestic deposit repricing is rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.

For the balance-weighted average beta, each deposit category should be reported using a blend of brokered and retail deposits. Beta refers to the average repricing response rate the firm projects for each of the deposit products relative to movements in interest rates.

The beta ratios for line items 82 through 85 should be reported in basis points (bp) movement in the yield curve, either up or down.

Item 82 Money Market Accounts

Report (in basis points) the balance-weighted average beta of domestic money market accounts (using internal definitions for this product).

Item 83 Savings

Report (in basis points) the balance-weighted average beta of domestic savings accounts (using internal definitions for this product).

Item 84 NOW, ATS, and other Transaction Accounts

Report (in basis points) the balance-weighted average beta of Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other transaction accounts (using internal definitions for these products).

Item 85 Time Deposits

Report (in basis points) the balance-weighted average beta of time deposits (using internal definitions for this product).

Average Foreign Deposit Repricing Beta in a “Normal Environment”

Foreign deposit repricing is rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.

For the balance-weighted average beta, each deposit category should be reported using a blend of brokered and retail deposits. Beta refers to the average repricing response rate the firm projects for each of the deposit products relative to movements in interest rates.

The beta ratios for line items 86 through 88C should be reported in basis points (bp) movement in the yield curve, either up or down.

Item 86 Foreign Deposits

Report (in basis points) the balance-weighted average beta of foreign deposits (using internal definitions for this product).

Item 87 Foreign Deposits-Time

Report (in basis points) the balance-weighted average beta of foreign time deposits (using internal definitions for this product).

Item 88 New Domestic Business Pricing for Time Deposits

New business pricing for time deposits refers to the anticipated average rate on newly issued time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business. The worksheet is requesting re-pricing beta under normal rate scenarios for both an upward and downward rate movement.

Item 88A Curve (if multiple terms assumed)

Report the primary reference curve used by the firm for pricing time deposits.

If more than one curve for the pricing of time deposits is used, the curve used to price the majority

of the time deposits should be noted on the schedule and additional pricing information should be provided in the supplementary information. If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index (line item 88B) and spread used to estimate new business pricing in lieu of the curve (line item 88C).

The term “curve” refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits.

Item 88B Index Rate (if single term assumed)

Report the index (e.g., 30 day LIBOR) used to price time deposits when a single maturity term for new issuances is assumed. The index should be the one to which the beta in line item 85 is applied.

Item 88C Spread (Relative to the Index Rate)

Report the weighted average spread used to price time deposits above the index rate when a single maturity term for new issuances is assumed.

SCENARIO SCHEDULE

These instructions provide guidance for reporting the variables used in the scenarios underlying the projections of losses, revenue, and capital. These scenarios include the supervisory baseline, adverse, and severely adverse scenarios, as well as, any additional scenarios generated by the bank. (Additional Scenario #1; Additional Scenario #2; etc.)

Scenario Variable Definitions: This worksheet should be used to list and define the variables included in scenarios.

- The worksheet provides space for the supervisory baseline scenario, supervisory adverse scenario, supervisory severely adverse scenario, as well as, space for an additional scenario.. 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 "Variable Name."
- Variable definitions should be provided in the column titled "Variable Definition."
- The variable definition should include the source of the variable or derived variable (e.g., Case-Shiller" for a Case-Shiller HPI)
- The forecasts and historical data for all the scenario variables are constructed on the same basis. Thus, if a variable is, over history, constructed as an average, its forecast should be interpreted as an average as well. For reference, below are the definitions (i.e. period-average or period-end) of the financial market variables in the scenario:
 - U.S. 3-month Treasury yield: Quarterly average of 3-month Treasury bill secondary market rate discount basis.
 - U.S. 10-year Treasury yield: Quarterly average yield on 10-year U.S. Treasury bonds.
 - U.S. BBB corporate yield: Quarterly average yield on 10-year BBB-rated corporate bonds.
 - U.S. mortgage rate: Quarterly average of weekly series of Freddie Mac data.
 - U.S. Dow Jones Total Stock Market Index: End of quarter value, Dow Jones.
 - U.S. Market Volatility Index (VIX): Chicago Board Options Exchange converted to quarterly by using the maximum value in any quarter.
- For convenience, the worksheet provides space for 10 variables per scenario, but any number of variables may be reported. Extra lines may be created as needed.
- Banks 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.
- For additional variables generated for the supervisory adverse scenario or supervisory severely adverse scenario, banks should set the paths to be as consistent as possible with the paths of the variables already specified in the scenario.
- Banks 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.
- Banks 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.

B.1—Supervisory Baseline Scenario

This worksheet should be used to report the values of any additional variables generated for the supervisory baseline scenario.

B.2—Supervisory Adverse Scenario

This worksheet should be used to report the values of any additional variables generated for the supervisory adverse scenario.

B.3—Supervisory Severely Adverse Scenario

This worksheet should be used to report the values of any additional variables generated for the supervisory severely adverse scenario.

B.6+ —Additional Scenario #1/#2/etc.

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*.
- Variable names should begin with the general name of the variable followed by terms that further define the specific nature of the variable. For example, overnight Libor could be defined as “LIBOR_ON” and for Libor 3-month, “LIBOR_3M”. As another example, for a HPI variable for Minnesota, the variable could be named “HPI_MN”. Similarly, for the unemployment rate for Brazil, the variable could be named “UnemploymentRate_Brazil”.
- List quarterly values for the variables starting with the last realized value (3Q 2014) through the end of the forecast horizon (4Q 2016).
- If a bank needs to infer a monthly (instead of quarterly) progression of variables, it should smooth or prorate the variables, rather than holding the quarterly value constant over the quarter months.
- 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).
- Please enter the unit of measure of the variable in the column titled “Unit of Measure.” For example, banks reporting dollar denominated variables should indicate whether the variable is in real or nominal terms (e.g., “billions of dollars” or “billions of 2005 dollars”). Banks reporting percent denominated variables should indicate whether the variables is reported in percentage, decimal or basis point terms (e.g., “percent”, “decimal”, or “bps”).

- Please enter the time frequency of the variable in the column titled “Frequency.” For example, banks reporting averages across a particular time period should report the frequency and number of periods used in the averaging calculation (e.g., “3 month average”). As another example, if the variable represents monthly values, then “monthly” should be entered in the “Frequency” column.
- There are 14 columns with aggregate model categories, which align with the methodology documentation categories.
 - Retail -- residential real estate (including construction)
 - Retail -- credit cards
 - Retail – other
 - Wholesale -- commercial real estate
 - Wholesale -- commercial and industrial
 - Wholesale – other
 - Loans held for sale and loans account for under fair value option
 - AFS/HTM securities
 - Trading
 - Counterparty credit risk
 - Operational risk
 - Pre-provision net revenue (PPNR)
 - MSR
 - Other

For each of these columns, please enter a “Y” if the variable is used in that model category. For example, a bank would enter a “Y” in the “retail - residential real estate” column for the variable HPI_TX if that variable is used in a residential loss model. Where a certain model may fit in multiple model categories, e.g., retail -- residential real estate and PPNR, please enter a “Y” in the category that is most aligned with where the model methodology is documented. If a variable is used in multiple model categories, please denote a “Y” for each of those categories. If a variable is not used in a particular model category, please leave that field blank.

REGULATORY CAPITAL INSTRUMENTS SCHEDULE

General guidance

The Regulatory Capital Instruments schedule collects and projections of bank's balances of the funded instruments that are included in regulatory capital. The schedule collects data on projected balances of funded regulatory capital instruments by instrument type, in addition to projections for issuances and redemptions that contribute to changes in balances under the baseline scenario.

The instructions for the worksheet should be read in conjunction with the regulatory capital guidelines issued by the OCC and the revised capital rule issued in July 2013.

Projected Capital Actions and Balances Worksheet

- This worksheet collects information on the current and projected balances of regulatory capital instruments aggregated by instrument type over the nine-quarter horizon.
- Banks are to report information on both a notional basis and on the basis of the dollar amount included in regulatory capital. Banks may use the "Comments" fields to provide identification of individual instruments that have changed in value or other characteristics.
 - **Notional Amount** – Report the total notional amount of each instrument. This must be completed regardless of whether there is an associated amount recognized in regulatory capital; for example, 100 percent of subordinated debt nearing maturity with limited or no recognition in regulatory capital should be included.
 - **Amount Recognized in Regulatory Capital** – Report the portion of the notional amount that is recognized in regulatory capital.

Quarterly Redemption/Repurchase Activity – Report the actual and projected aggregate dollar amount (\$Millions) of planned redemptions/repurchases to be conducted in each quarter for each type of capital instrument. All redemptions/repurchases should be reported as negative values. For any instrument type for which there is no actual/planned redemption/repurchase activity during a particular quarter, please enter "0" (zero).

- Maturities of capital instruments should not be captured in this section; instead, it should be captured in the "Quarterly Activity – Other than Issuances, Repurchase, or Redemptions" section of this schedule.
- Include increases and decreases in additional paid in capital (APIC) attributable to the amortization of employee stock compensation and any changes in APIC, treasury or common stock as a result of the actual issuance of common stock for the employee stock compensation.

A. General RBC Rules Section

In the General Risk-Based Capital section, for both the “Notional amount” and “Amount recognized in regulatory capital” input the actual and projected aggregate dollar amounts (\$Millions) for each item number under this regulatory capital regime. If there is no actual or projected value for a specific line item please fill in a “0” (zero).

B. Revised Regulatory Capital Section

For both the “Notional amount” and “Amount recognized in regulatory capital” input the projected aggregate dollar amounts (\$Millions) for each item number starting with the period your bank becomes subject to the capital rule released on July 2, 2013. Under this section, for all projection periods where your bank is not subject to the capital rule released on July 2, 2013, please fill in “0” (zero) for all line item values. If there is no projected value for a line item please fill in a “0”. □

Quarterly Issuance Activity – Report the actual and projected aggregate dollar amount (\$Millions) of planned issuances to be conducted in each quarter for each type of capital instrument. For any instrument type that the bank does not include in its reported regulatory capital or for which there is no planned issuance activity during a particular quarter, please enter “0” (zero).

- Conversion of preferred stock to common stock should be reported as a redemption of preferred stock and an issuance of common stock in the same quarter. Include increases and decreases in additional paid in capital (APIC) attributable to the amortization of employee stock compensation and any changes in APIC, treasury or common stock as a result of the actual issuance of common stock for the employee stock compensation.
- **Quarterly Activity – Other than Issuances, Repurchases, or Redemptions** – Report the actual and projected aggregate dollar amount (\$Millions) of planned changes in regulatory capital instruments that are not the direct result of issuances, repurchases, or redemptions, including but not limited to:
 - Maturities of capital instruments;
 - Equity contributions from a parent that do not involve the issuance of common stock;
 - Do not include increases and decreases in additional paid in capital (APIC) attributable to the amortization of employee stock compensation or any changes in APIC, treasury or common stock as a result of the actual issuance of common stock for the employee stock compensation. Instead, include these amounts in the Quarterly Redemption/Repurchase or Quarterly Issuance Activity sections as appropriate.
- **Capital Balances** – Input the actual and projected aggregate balances (\$Millions) of each type of capital instrument for the relevant quarter, reflecting the impact of planned capital actions. For any instrument type the bank does not include in its reported regulatory capital, please enter “0”.
 - o For Common Stock (Items 37 and 111), please report this value as the sum of “Common Stock (par value)” plus “Surplus” LESS “Treasury Stock in the form of Common Stock” and LESS “Issuances associated with the U.S. Department of Treasury Capital Purchase Program: Warrants to Purchase Common Stock”.

REGULATORY CAPITAL TRANSITIONS SCHEDULE

For the purposes of the Regulatory Capital Transitions Schedule (formerly called the Basel III schedule),

- *Banks must reflect the revised regulatory capital rules on a fully phased-in basis (e.g., Banks should apply 100 percent of all capital deductions, not assuming the transition provisions for implementation of changes to the capital composition as in the revised capital rule).*

The Regulatory Capital Transitions schedule collects actual data for the as-of date and projected fourth quarter data for 6 years.

All projections in the Regulatory Capital Transitions schedule should be based under the Supervisory Baseline scenario through the end of Projected Year 6 on a year-to-date basis (unless otherwise specified).

Banks should report planned capital actions as included under the Supervisory Baseline scenario. For reporting periods beyond the quarters projected in the Summary schedule, banks should adopt assumptions necessary to make reasonable projections of capital ratios, including forecasts of macroeconomic factors and potential earnings through projected year 6. All forecasts must be well developed and well documented, consistent with the relevant baseline scenario, and internally consistent with the bank's planned capital actions.

Banks should provide projections of capital composition, exceptions bucket calculation, risk-weighted assets, and leverage exposures through projected year 6 even if the bank anticipates complying with the fully phase-in rule by an earlier date – i.e., 7 percent Common Equity Tier 1, 8.5 percent Tier 1 capital, 4 percent Tier 1 leverage, and 3 percent supplementary leverage target ratios (inclusive the capital conservation buffer, where applicable) plus any applicable surcharge for systemically important financial institutions (SIFI surcharge).

Management must make a best estimate of a bank's likely SIFI surcharge. In the process of assessing a bank's transition path toward Basel III compliance, supervisors will evaluate the methodology and assumptions used by banks in determining the SIFI surcharge, and may adjust such estimates as necessary when evaluating the transition path. See Appendix A: Supporting Documentation for more details about the associated information that must be submitted in addition to this report template.

Relevant References

All banks are required to follow the methodologies outlined in the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013), the final market risk capital rule (77 Federal Register 53060, August 30, 2012), and the supplementary leverage ratio Notice of Proposed Rulemaking (May 2014) for purposes of completing the Regulatory Capital Transitions schedules for the *entire* forecast period. Banks should reflect the revised regulatory capital framework on a fully phased-in basis.

Links to these reference documents are listed below:

- Basel global systemically important banks: updated assessment methodology and the

higher loss absorbency requirement (July 2013): <http://www.bis.org/publ/bcbs255.pdf>

- Revised Regulatory Capital Rule: <http://www.occ.gov/news-issuances/bulletins/2013/bulletin-2013-23.html>
- Supplementary Leverage Ratio NPR: <http://www.occ.gov/news-issuances/bulletins/2014/bulletin-2014-19.html>
- OCC 2013-13 - Clarification of the Treatment of Certain Sovereign and Securitization Positions (May 2013): <http://www.occ.treas.gov/news-issuances/bulletins/2013/bulletin-2013-13.html>

Completing the Schedule

All data should be provided in the non-shaded cells in all worksheets; grey shaded cells include embedded formulas and will be automatically populated.

All banks, including advanced approaches banks and non-advanced approaches banks must complete the “Standardized RWA_” worksheet for all reporting periods. For the purpose of completing the “Standardized RWA_” worksheet, banks are required to report credit risk-weighted assets using the methodologies under the standardized approach of the revised regulatory capital rule. Advanced approaches banks, including the banks that are considered mandatory advanced approaches institutions or that have opted-in voluntarily as an advanced approaches institution, are also required to complete the “Advanced RWA” worksheet for all reporting periods.

Note that for purposes of completing the Regulatory Capital Transitions schedule, banks that have received comprehensive risk model approval should base their projections on the comprehensive risk measure plus the surcharge for the entire planning horizon. Banks should not assume that the surcharge will be replaced by the floor approach in the schedule or as part of planned actions.

If a bank does not have an exposure relevant to any particular line item in the worksheets (except for the Planned Action worksheet); it should enter zero (0) in those cells. In order for the embedded formulas to automatically populate the shaded cells in the schedule with calculated numbers, banks must complete all unshaded cells in the schedule with a value. In addition, banks should ensure that the version of Microsoft Excel they use to complete the schedule is set to automatically calculate formulas. This is achieved by setting “Calculation Options” (under the Formulas function) to “Automatic” within Microsoft Excel.

A. Capital Composition

The “Capital Composition” worksheet and the “Exceptions Bucket Calculator” worksheet collect the data necessary to calculate the composition of capital under the guidelines set forth by the Revised Regulatory Capital Rule. Please provide all data on a fully phased-in basis (i.e., not assuming any transitional or phase- out arrangements included in the revised regulatory capital rule.

Common Equity Tier 1

Item 1 AOCI opt-out election

Non-advanced approaches banks have the option to select either 1 for opt-out, or 0 for opt-in. Note that there are no transition provisions if a bank makes an AOCI opt-out election.

Common equity tier 1 capital

Item 2 Common stock and related surplus (net of treasury stock and unearned employee stock ownership plan (ESOP) shares

Report common shares and the related surplus issued by banks that meet the criteria of the final rules. This should be net of treasury stock and other investments in own shares to the extent that these are already not recognized on the balance sheet under the relevant accounting standards. This line item should reflect the impact of share repurchases or issuances projected in the DFAST forecast horizon. This line should also reflect the netting of any treasury stock, unearned ESOP shares, and any other contra-equity components.

Item 3 Retained earnings

Retained earnings reported by banks. This should reflect the impact of dividend pay-outs projected in the forecast horizon.

Item 4 Accumulated other comprehensive income (AOCI)

Report the amount of AOCI as reported under generally accepted accounting principles (GAAP) in the U.S. that is included in Schedule RC-R, Part 1.B., item 3.

Item 5 Common equity tier 1 minority interest includable in common equity tier 1 capital (report this on a fully phased-in basis)

Report the aggregate amount of common equity tier 1 minority interest that is consistent with Schedule RC-R, Part 1.B, item 4. In addition, the capital instruments issued by the subsidiary must meet all of the criteria for common equity tier 1 capital (qualifying common equity tier 1 capital).

Item 6 Common equity tier 1 capital before adjustments and deductions

This captures the sum of line items 2 through 5.

Common equity tier 1 capital: adjustments and deductions

Item 7 Goodwill net of associated deferred tax liabilities (DTLs)

Report the amount of goodwill included in Schedule RC-R, Part 1.B., item 6

However, if a bank has a DTL that is specifically related to goodwill acquired in a taxable purchase business combination that it chooses to net against the goodwill, the amount of disallowed goodwill to be reported in this item should be reduced by the amount of the associated DTL.

If a bank has significant investments in the capital of unconsolidated financial institutions in the form of common stock, the bank should report in this item goodwill embedded in the valuation of a significant investment in the capital of an unconsolidated financial institution in the form of common stock (embedded goodwill). Such deduction of embedded goodwill would apply to investments accounted for under the equity method. Under GAAP, if there is a difference between the initial cost basis of the investment and the amount of underlying equity in the net assets of the investee, the resulting difference should be accounted for as if the investee were a consolidated subsidiary (which may include imputed goodwill).

Item 8 Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs

Report all intangible assets (other than goodwill and MSAs) net of associated DTLs, included in Schedule RC-M, items 2.b and 2.c, that do not qualify for inclusion in common equity tier 1 capital under the regulatory capital rules. Generally, all purchased credit card relationships (PCCRs) and non-mortgage servicing rights, reported in Schedule RC-M, item 2.b, and all other identifiable intangibles, reported in Schedule RC-M, item 2.c, do not qualify for inclusion in common equity tier 1 capital and should be included in this item.

Further, if the bank has a DTL that is specifically related to an intangible asset (other than servicing assets and PCCRs) acquired in a nontaxable purchase business combination that it chooses to net against the intangible asset for regulatory capital purposes, the amount of disallowed intangibles to be reported in this item should be reduced by the amount of the associated DTL. However, a DTL that the bank chooses to net against the related intangible reported in this item may not also be netted against DTAs when the bank determines the amount of DTAs that are dependent upon future taxable income and calculates the maximum allowable amount of such DTAs for regulatory capital purposes.

Item 9 Deferred Tax Assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs

Report the amount of DTAs that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.

AOCI-related adjustments

If Item 1 is “1” for “Yes”, complete items 10 through 14 only for AOCI related adjustments.

Item 10 Net unrealized gains (losses) on available-for-sale securities

Report the amount of net unrealized holding gains (losses) on available-for-sale securities, net of applicable taxes, that is included in Call Report Schedule RC-R, Part 1.B., item 9a, “Accumulated other comprehensive income.” If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.

Item 11 Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures

Report as a positive value net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures that is included in Call Report Schedule RC-R, Part 1.B, item 9b, "Accumulated other comprehensive income."

Item 12 Accumulated net gains (losses) on cash flow hedges

Report the amount of accumulated net gains (losses) on cash flow hedges that is included in Call Report Schedule RC-R, Part 1.B., item 9c, "Accumulated other comprehensive income." If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.

Item 13 Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans

Report the amounts recorded in AOCI and included in Schedule RC-R, Part 1.B., item 9d, "Accumulated other comprehensive income," resulting from the initial and subsequent application of ASC Subtopic 715-20 (formerly FASB Statement No. 158, "Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans") to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans

Item 14 Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI

Report the amount of net unrealized gains (losses) that are not credit-related on held-to-maturity securities and are included in AOCI as reported in Schedule RC-R, Part 1.B., item 9e, "Accumulated other comprehensive income." If the amount is a net gain, report it as a positive value. If the amount is a net loss, report it as a negative value.

If Item 1 is "0" for "No", complete item 15 only for AOCI related adjustments.

Item 15 Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balance sheet.

Report the amount of accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects that relate to the hedging of items not recognized at fair value on the balance sheet. If the amount is a net gain, report it as a positive value. If the amount is a net loss, report it as a negative value.

Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:

Item 16 Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk

Report the amount of unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in the bank's own credit risk. If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.

Advanced approaches banks only: include the credit spread premium over the risk free rate for derivatives that are liabilities.

Item 17 All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions

Report the amount of other deductions from (additions to) common equity tier 1 capital that are not included in items 1 through 15, as described below:

(1) After-tax gain-on-sale in connection with a securitization exposure

Include any after-tax gain-on-sale in connection with a securitization exposure. Gain-on-sale means an increase in the equity capital of a bank resulting from a securitization (other than an increase in equity capital resulting from the bank's receipt of cash in connection with the securitization or reporting of a mortgage servicing asset on Call Report Schedule RC).

(2) Defined benefit pension fund assets, net of associated DTLs

A bank must deduct defined benefit pension fund assets, net of associated DTLs, held by a bank. With the prior approval of the OCC, this deduction is not required for any defined benefit pension fund net asset to the extent the bank has unrestricted and unfettered access to the assets in that fund.

(3) Investments in the bank's own shares to the extent not excluded as part of treasury stock.

Include the bank's investments in (including any contractual obligation to purchase) its own common stock instruments, including direct, indirect, and synthetic exposures to such instruments (as defined in the revised regulatory capital rules), to the extent such instruments are not excluded as part of treasury stock.

For example, if a bank already deducts its investment in its own shares (for example, treasury stock) from its common equity tier 1 capital elements, it does not need to make such deduction twice.

A bank may deduct gross long positions net of short positions in the same underlying instrument only if the short positions involve no counterparty credit risk.

The bank must look through any holdings of index securities to deduct investments in its own capital instruments.

In addition:

- (i) Gross long positions in investments in a bank's own regulatory capital instruments resulting from holdings of index securities may be netted against short positions in the same underlying index;
- (ii) Short positions in index securities that are hedging long cash or synthetic positions may be decomposed to recognize the hedge; and
- (iii) The portion of the index that is composed of the same underlying exposure that is being hedged may be used to offset the long position if both the exposure being hedged and the short position in the index are covered positions under the market risk capital rule, and the hedge is deemed effective by the bank's internal control processes which would have been assessed by the OCC.

(4) Reciprocal cross-holdings in the capital of financial institutions in the form of

common stock

Include investments in the capital of other financial institutions (in the form of common stock) that the bank holds reciprocally (this is the corresponding deduction approach). Such reciprocal crossholdings may result from a formal or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments.

(5) Equity investments in financial subsidiaries

A bank must deduct the aggregate amount of its outstanding equity investment, including retained earnings, in its financial subsidiaries and may not consolidate the assets and liabilities of a financial subsidiary with those of the parent institution. No other deduction is required for these investments in the capital instruments of financial subsidiaries.

(6) Amount of expected credit loss that exceeds its eligible credit reserves (Advanced approaches institutions that exit parallel run only)

Include the amount of expected credit loss that exceeds the eligible credit reserves.

Item 18 Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments

A bank has a non-significant investment in the capital of an unconsolidated financial institution (as defined in section 2 of the revised regulatory capital rules) if it owns 10 percent or less of the issued and outstanding common shares of that institution.

Report the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that, in the aggregate, exceed the 10 percent threshold for non-significant investments, calculated as described below. The bank may apply associated DTLs to this deduction.

Item 19 Subtotal

This item is a shaded cell and is derived from other items in the schedule; no input required. This is the total of common equity tier 1 prior to adjustments less all of the regulatory adjustments and deductions.

Item 20 Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 21 MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 22 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 23 Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising

from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 24 Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions

Report the total amount of deductions related to reciprocal cross holdings, non-significant investments in the capital of unconsolidated financial institutions, and non-common stock significant investments in the capital of unconsolidated financial institutions if the bank does not have a sufficient amount of additional tier 1 capital and tier 2 capital to cover these deductions.

Item 25 Total adjustments and deductions for common equity tier 1 capital

This is the sum of line item 20 through 24.

Item 26 Common Equity Tier 1

This is the subtotal of line item 19 minus line item 25.

Item 27 Additional tier 1 capital instruments plus related surplus

Report the portion of noncumulative perpetual preferred stock and related surplus included in Schedule RC-R, Part 1.B., item 20, that satisfy all the criteria for additional tier 1 capital in the revised regulatory capital rules of the OCC.

Include instruments that were (i) issued under the Small Business Job's Act of 2010, or, prior to October 4, 2010, under the Emergency Economic Stabilization Act of 2008 and (ii) were included in the tier 1 capital under the OCC's general risk-based capital rules (12 CFR 3, appendix A, and, if applicable, appendix E) (for example, tier 1 instruments issued under the TARP program that are grandfathered permanently). Also include additional tier 1 capital instruments issued as part of an ESOP, provided that the repurchase of such instruments is required solely by virtue of ERISA for a banking organization that is not publicly-traded.

Item 28 Tier 1 minority interest not included in common equity tier 1 capital (report on a fully phased-in basis)

Similar to item 5, this captures all qualifying tier 1 minority interest includable under additional tier 1 capital.

Item 29 Additional tier 1 capital before deductions

This is the sum of line items 27 and 28.

Item 30 Additional tier 1 capital deductions

Report additional tier 1 capital deductions as the sum of the following elements: (1) Investments in own additional tier 1 capital instruments:

Report the bank's investments in (including any contractual obligation to purchase) its own additional tier 1 instruments, whether held directly or indirectly.

A bank may deduct gross long positions net of short positions in the same underlying instrument only if the short positions involve no counterparty risk.

The bank must look through any holdings of index securities to deduct investments in its own capital instruments. In addition:

- (i) Gross long positions in investments in a bank's own regulatory capital instruments resulting from holdings of index securities may be netted against short positions in the same index;
- (ii) Short positions in index securities that are hedging long cash or synthetic positions can be decomposed to recognize the hedge; and
- (iii) The portion of the index that is composed of the same underlying exposure that is being hedged may be used to offset the long position if both the exposure being hedged and the short position in the index are covered positions under the market risk capital rule, and the hedge is deemed effective by the bank's internal control processes.

(2) Reciprocal cross-holdings in the capital of financial institutions.

Include investments in the additional tier 1 capital instruments of other financial institutions that the bank holds reciprocally, where such reciprocal crossholdings result from a formal or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments. If the bank does not have a sufficient amount of a specific component of capital to effect the required deduction, the shortfall must be deducted from the next higher (that is, more subordinated) component of regulatory capital.

For example, if a bank is required to deduct a certain amount from additional tier 1 capital and it does not have additional tier 1 capital, then the deduction should be from common equity tier 1 capital.

(3) Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments.

Calculate this amount as follows:

- (i) Determine the aggregate amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock, additional tier 1, and tier 2 capital.
- (ii) Determine the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of additional tier 1 capital.
- (iii) If the amount in (i) is greater than the 10 percent threshold for non-significant investments then multiply the difference by the ratio of (ii) over (i).
- (iv) If the amount in (i) is less than the 10 percent threshold for non-significant investments, report zero.

(4) Significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from additional tier 1 capital.

Report the total amount of significant investments in the capital of unconsolidated financial institutions in the form of additional tier 1 capital.

(5) Other adjustments and deductions.

Include adjustments and deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions (related to reciprocal cross holdings, non-significant investments in the tier 2 capital of unconsolidated financial institutions, and significant investments in the tier 2 capital of unconsolidated financial institutions).

Item 31 Additional tier 1 capital (greater of item 29 minus item 30 or zero)

This item is a shaded cell and is derived from other items in the schedule. This provides the total of additional tier 1 capital.

Tier 1 Capital

Item 32 Tier 1 capital (sum of items 26 and 31)

This item is a shaded cell and is derived from other items in the schedule. This provides the total amount of tier 1 capital.

Other (*reflect all items on a year-to-date basis*)

Item 33 Issuance of Common Stock (Including Conversion of Common Stock)

Captures the total issuance of common stock and related surplus in the reporting period on a calendar year-to-date basis. This figure for PY1 and PY2 should equal the sum of "Total issuance of common stock" reported in the Summary Schedule, Capital worksheet for reporting periods that correspond on the Summary schedule.

Item 34 Repurchases of Common Stock

Captures the total repurchases of common stock in the reporting period on a calendar year-to-date basis. This figure for PY1 and PY2 should equal the "Total share repurchases" outlined reported in the Summary Schedule, Capital worksheet that correspond on the Summary schedule.

Item 35 Net Income (Loss) Attributable to Bank

Refer to Call Report instructions for Schedule RI-A, item 4 and report on a calendar year-to-date basis. Report losses as a negative value.

Item 36 Cash Dividends Declared on Preferred Stock

Refer to Call Report instructions for Schedule RI-A, item 8 and report on a calendar year-to-date basis.

Item 37 Cash Dividends Declared on Common Stock

Refer to Call Report instructions for Schedule RI-A, item 9 and report on a calendar year-to-date basis.

Item 38 Previously Issued Tier 1 Capital Instruments (Excluding Minority Interest) that would No Longer Qualify (please report 100 percent value)

Report 100 percent of the value of previously issued Tier 1 capital instruments that will no longer

qualify as Tier 1 capital as per the revised regulatory capital rule (including perpetual preferred stock and trust preferred securities subject to phase-out arrangements). Report balances in full, without reflecting any phase-out arrangements included in the revised regulatory capital rule.

Item 39 Previously Issued Tier 1 Minority Interest that Would No Longer Qualify (Please Report 100 percent Value)

Report 100 percent of the value of previously issued tier 1 minority interest that will no longer qualify as tier 1 capital as per the revised regulatory capital rule. Report balances in full, without reflecting any phase-out arrangements included in the revised regulatory capital rule.

Item 40 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.

B. Exception Bucket Calculator

The Exception Bucket Calculator worksheet collects the data necessary to calculate the items that may receive limited recognition in Common Equity Tier 1 (i.e., significant investments in the common shares of unconsolidated financial institutions, mortgage servicing assets and deferred tax assets arising from temporary differences). These items may be recognized in Common Equity Tier 1 up to 10 percent of the bank's common equity on an individual basis and 15 percent on an aggregated basis after application of all regulatory adjustments.

Significant investments in the capital of unconsolidated financial institutions in the form of common stock

Item 1 Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock

Aggregate holdings of capital instruments relevant to significant investments in the capital of unconsolidated financial entities, including direct, indirect and synthetic holdings in both the banking book and trading book.

Item 2 Permitted offsetting short positions in relation to the specific gross holdings

Offsetting positions in the same underlying exposure where the maturity of the short position either matches the maturity of the long position or has a residual maturity of at least one year.

Item 3 Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 4 10 percent common equity tier 1 deduction threshold

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 5 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold

This item is a shaded cell and is derived from other items in the schedule; no input required.

MORTGAGE SERVICING ASSETS

Item 6 Total mortgage servicing assets classified as intangible

Mortgage servicing assets may receive limited recognition when calculating common equity tier 1, with recognition typically capped at 10 percent of the bank's common equity (after the application of all regulatory adjustments).

Item 7 Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards

The amount of mortgage servicing assets to be deducted from common equity tier 1 is to be offset by any associated deferred tax liabilities, with recognition capped at 10 percent of the bank's common equity tier 1 (after the application of all regulatory adjustments). If the bank chooses to net its deferred tax liabilities associated with mortgage servicing assets against deferred tax assets (in Line 17 of the Capital Composition worksheet), those deferred tax liabilities should not be deducted again here.

Item 8 Mortgage servicing assets net of related deferred tax liabilities

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 9 10 percent common equity tier 1 deduction threshold

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 10 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold

This item is a shaded cell and is derived from other items in the schedule; no input required.

DEFERRED TAX ASSETS DUE TO TEMPORARY DIFFERENCES

Item 11 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs

Net deferred tax assets arising from temporary differences may receive limited recognition in common equity tier 1, with recognition capped at 10 percent of the bank's common equity (after the application of all regulatory adjustments).

Item 12 10 percent common equity tier 1 deduction threshold

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 13 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold

This item is a shaded cell and is derived from other items in the schedule; no input required.

AGGREGATE OF ITEMS SUBJECT TO THE 15 PERCENT LIMIT (SIGNIFICANT INVESTMENTS, MORTGAGE SERVICING ASSETS AND DEFERRED TAX ASSETS ARISING FROM TEMPORARY DIFFERENCES)

Item 14 Sum of items 3, 8, and 11

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 15 15 percent common equity tier 1 deduction threshold (item 19 in the Capital Composition worksheet minus item 14 multiplied by 17.65 percent)

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 16 Sum of items 5, 10, and 15

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 17 Item 14 minus item 16

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 18 Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold

This item is a shaded cell and is derived from other items in the schedule; no input required.

C. Advanced Risk-Weighted Assets

Advanced approaches banks, including banks that are considered as mandatory advanced approaches institutions or that have opted-in voluntarily as an advanced approaches institution, are required to complete the “Advanced RWA” worksheet. All banks, including advanced approaches banks and non-advanced approaches banks must complete the “Standardized RWA” worksheet.

In the “Advanced RWA” worksheet, banks should provide risk-weighted asset estimates reflecting the final market risk capital rule and the advanced approaches of the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013) released by the U.S. banking agencies.

Banks that are subject to market risk capital requirements at the as of date are required to complete the market risk-weighted asset section within the worksheet. However, if a bank projects to meet the trading activity threshold that would require it to be subject to the market risk capital requirements during the forecast period, then the bank should complete the market risk-weighted asset section within the worksheet.

Advanced approaches banks that are unable to provide advanced approaches risk weighted asset estimates should send formal written notification to the OCC and specify the affected portfolios, current limitations that preclude the OCC from providing advanced approaches RWA estimates as well as management's plan for addressing those limitations. The notification should be sent DFA165i2.reporting@occ.treas.gov.

Advanced Approaches Credit Risk (including CCR and non-trading credit risk), with 1.06 scaling factor where applicable Applicable to Advanced Approaches Banking Organizations

Risk-weighted assets should reflect the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets where relevant, unless noted otherwise.

Item 1 Credit RWA

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 2 through 30: Various

Definitions of the Bank's projections should correspond to the definitions outlined by the corresponding MDRM code (shown in column C) of the FFIEC 101 report per the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013)

Item 31 Credit Valuation Adjustment (CVA) Capital Charge (Risk-Weighted Asset Equivalent)

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 32 Advanced Credit Valuation Adjustment (CVA) Approach

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 33 Credit Valuation Adjustment (CVA) capital charge (Risk-Weighted Asset Equivalent); Advanced CVA Approach: Unstressed Value at Risk (VaR) with Multipliers
Stand-alone 10-day value-at-risk (VaR) calculated on the set of credit valuation adjustments (CVAs) for all Over-the-counter (OTC) derivatives counterparties together with eligible credit valuation adjustment (CVA) hedges. The reported value-at-risk should consist of both general and specific credit spread risks and is restricted to changes in the counterparties credit spreads. The bank must multiply the reported value-at-risk by three times, consistent with the approach used in calculating market risk capital charge (three-time multiplier). The 1.06 scaling factor does not apply.

Bank should report 0 if it does not use the advanced credit value adjustment (CVA) approach.

Item 34 Credit Valuation Adjustment (CVA) Capital Charge (Risk-Weighted Asset Equivalent); Advanced CVA Approach: Stressed Value at Risk (VaR) with multipliers

Stand-alone 10-day stressed Value-at-risk (VaR) calculated on the set of credit valuation adjustments (CVAs) for all over-the-counter (OTC) derivatives counterparties together with eligible credit valuation adjustments (CVA) hedges. The reported value-at-risk should consist of both general and specific credit spread risks and is restricted to changes in the counterparties credit spreads. It should reflect three-times multiplier. The 1.06 scaling factor does not apply. Bank should report 0 if it does not use the advanced credit valuation adjustments (CVA) approach.

Item 35 Credit Valuation Adjustment (CVA) Capital Charge (Risk-Weighted Asset Equivalent): Simple CVA Approach

Risk-weighted asset (RWA) equivalent using the simple credit valuation adjustment (CVA) approach.

Item 36 Operational RWA

Definition of the bank's projections should correspond to the definitions outlined by the corresponding MDRM code (shown in column C) of the FFIEC 101 report per the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013).

Market Risk

If a bank does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.

Item 38 Value at Risk (VaR) with Multipliers (general and specific risk)

Report the greater of the previous day's VaR-based measure or average of daily VaR-based measure for each of the preceding 60 business days with applicable multiplication factor. VaR-based measure should be inclusive of all sources of risks that are included in the VaR calculation.

Item 39 Stressed Value-at-Risk (VaR) with Multipliers (general and specific risk) Report the greater of the most recent stressed VaR-based measure or average of stressed VaR-based measures for the preceding 12 weeks with applicable multiplication factor. Stressed VaR-based measure should be inclusive of all sources of risks that are included in the stressed VaR calculation.

Item 40 Incremental Risk Capital Charge (IRC)

Report the greater of the most recent incremental risk measure or average of incremental risk measures for the preceding 12 weeks.

Item 41 Correlation Trading

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 42 Correlation Trading: Comprehensive Risk Measurement (CRM), Before Application of Surcharge

Risk-weighted asset (RWA) equivalent for exposures in the correlation trading portfolio which are subject to the comprehensive risk measurement, before the application of the 8 percent surcharge based on the standardized measurement method. Report the greater of the most recent comprehensive risk measure or average of comprehensive risk measures for the preceding 12 weeks.

Item 43 Correlation Trading: Standardized Measurement Method (100 percent) for Exposures Subject to Comprehensive Risk Measurement (CRM)

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 44 Correlation Trading: Standardized Measurement Method (100 percent) for Exposures Subject to Comprehensive Risk Measurement (CRM) - Net long

100 percent of the risk-weighted asset (RWA) equivalent according to the standardized measurement method for net long exposures in the correlation trading portfolio which are subject to the comprehensive risk measurement.

Item 45 Correlation Trading: Standardized Measurement Method (100 percent) for Exposures Subject to Comprehensive Risk Measurement (CRM) - Net Short

100 percent of the risk-weighted asset (RWA) equivalent according to the standardized measurement method for net short exposures in the correlation trading portfolio which are subject to the comprehensive risk measurement.

Item 46 Non-modeled Securitization

Formula embedded in the schedule; no input required. The capital charge (or risk-weighted asset equivalent) for non-modeled traded securitization, including securitization positions that are not correlation trading positions and non-modeled correlation trading positions, is the larger of the net long and net short positions. For purposes of the DFAST submission, traded securitization exposures subject to a dollar for dollar capital requirement (e.g. 1250 percent risk weight or the equivalent of a deduction) should be captured here by including values in lines 33 and 34.

Item 47 Non-modeled Securitization: Net Long

Risk-weighted asset equivalent according to the standardized measurement method for net long non- modeled securitization exposures including nth-to- default credit derivatives. For purposes of DFAST submission, traded securitization exposures subject to a dollar for dollar capital requirement (e.g. 1250 percent risk weight or the equivalent of a deduction) should be included here.

Item 48 Non-modeled Securitization: Net Short

Risk-weighted asset equivalent according to the standardized measurement method for net short non- modeled securitization exposures including nth-to- default credit derivatives. For purposes of DFAST submission, traded securitization exposures subject to a dollar for dollar capital requirement (e.g. 1250 percent risk weight or the equivalent of a deduction) should be included here.

Item 49 Standardized Specific Risk (excluding securitization and correlation)

This item is a shaded cell and is derived from other items in the schedule; no input required. Risk-weighted asset equivalent for specific risk based on the standardized measurement method as applicable. This should not include the risk-weighted assets according to the standardized measurement method for exposures included in the correlation trading portfolio or the standardized approach for other non- correlation related traded securitization exposures.

Item 50 Sovereign Debt Positions

Report specific risk add-ons for sovereign debt positions for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 51 Government-Sponsored Entity (GSE) Debt Positions

Report specific risk add-ons for GSE debt positions for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 52 Depository institution, foreign bank, and credit union debt positions

Report specific risk add-ons for depository institutions, foreign banking organization, and credit union debt positions, for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 53 Public sector entity (PSE) debt positions

Report total specific risk add-on for PSE debt positions, for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 54 Corporate debt positions

Report Specific risk add-on for corporate debt positions, for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Line item 55 Equity

Report specific risk add-on for equity positions, for which the bank's VaR-based measure does not capture all material aspects of specific risk.

Item 56 Other Market Risk

If the bank is unable to assign market risk-weighted assets to one of the above categories, they should be reported in this line. If no such requirements exist, 0 should be entered.

Other

Item 57 Assets Subject to the General Risk-Based Capital Requirements

Definition of the Bank's projections should correspond to the definitions outlined by the corresponding MDRM code (shown in column C) of the FFIEC 101 report per the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013).

Item 58 Other RWA

If the bank is unable to assign RWA to one of the above categories, even on a best-efforts basis, they should be reported in this line item.

Line item 59 Excess eligible credit reserves not included in tier 2 capital

Include excess eligible credit reserves not included in tier 2 capital, consistent with the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013). Definition of the bank's projections should correspond to the definitions outlined by the corresponding MDRM code (shown in column C) of the FFIEC 101 report.

Item 60 Total Risk-Weighted Assets

This item is a shaded cell and is derived from other items in the schedule, no input required.

Item 61 Data Completeness Check

This item is a shaded cell and to check that all non-shaded cells have been completed. If "No" appears, please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable. Please ensure that "Yes" appears across all cells.

D. Standardized Risk-Weighted Assets

All banks, including advanced approaches banks and non-advanced approaches banks must complete "Standardized RWA_" worksheet. In addition, advanced approaches banks are required to complete "Advanced_RWA" worksheet due to the floor requirement per the Collins Amendment under Section 171 of the DFA.

For the purpose of completing the "Standardized RWA" worksheet, banks are required to report credit risk-weighted assets using the methodologies in the standardized approach of the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013). banks that are subject to market risk capital requirements at the as of date are required to complete the market risk-weighted asset section within the worksheet. However, if a bank projects to meet the trading activity threshold that would require it to be subject to the market risk capital requirements during the forecast period, then the bank should complete the market risk-weighted asset section within the worksheet.

Standardized Approach Credit Risk

Item 1 Credit RWA

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 2 Balance Sheet Asset Category RWA

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 3 Cash and balances due from depository institutions

Report the total risk-weighted asset amount of cash and balances due from depository institutions.

Item 4 Federal funds sold and securities purchased under agreements to resell

Report the total risk-weighted asset amount of federal funds sold and securities purchased under agreements to resell, including reverse repurchase agreements.

Securities (Excluding securitization)**Item 5 Held-to-maturity**

Report the total risk-weighted asset amount of amortized cost of held-to-maturity (HTM) securities excluding those securities that qualify as securitization exposures as defined in the revised regulatory capital rules.

Item 6 Available-for-sale

Report the total risk-weighted asset amount of available-for-sale (AFS) securities, excluding those securities that qualify as securitization exposures as defined in the revised regulatory capital rules. If a banking organization cannot or does not opt out of the AOCI election, it will risk weight the carrying value of its AFS debt securities, as defined in the revised regulatory rules (e.g., the value of the asset on the balance sheet determined in accordance with GAAP) and adjusted carrying value of its AFS equity securities (applicable only to equity exposures and is defined in the regulatory capital rules). On the other hand, if a banking organization selected the AOCI opt-out election, then for debt securities, the banking organization will risk weight the carrying value of its AFS debt securities less net unrealized gains, or add back net unrealized losses. For equity securities, the banking organization will risk weight the adjusted carrying value. This means that it will risk weight its carrying value on the security, which includes any unrealized gains reflected in the value of the security less any unrealized gains that are excluded from regulatory capital, this includes up to 45 percent of pretax unrealized gains on available-for-sale equity exposures as well as on available-for-sale preferred stock classified as an equity security under GAAP.

Loans and leases held for sale**Item 7 Residential Mortgage exposures**

Report the total risk-weighted asset amount of the carrying value of loans and leases held for sale (HFS) composed of items related to residential mortgage exposures.

Item 8 High Volatility Commercial Real Estate

Report the total risk-weighted asset amount of the carrying value of loans and leases held for sale (HFS) related to high volatility commercial real estate exposures (HVCRE), as defined in §.2 of the revised regulatory capital rules, including HVCRE exposures that are 90 days or more past due or on non-accrual status.

Item 9 Past due exposures

Report the total risk-weighted asset amount of the carrying value of loans and leases held for sale (HFS) that are 90 days or more past due or on non-accrual status according to the requirements set forth in §.32(k) of the revised regulatory capital rules. Do not include exposures to sovereigns or residential real estate, as described in §.32(a) and §.32(g) respectively, that are past due or on non-accrual status. Also do not include HVCRE exposures that are past due or on non-accrual status.

Item 10 All other exposures

Report the total risk-weighted asset amount of the carrying value of loans and leases held for sale (HFS) that are not reported in items 7 through 9.

Loans and leases, net of unearned income

Item 11 Residential mortgage exposures

Report the total risk-weighted asset amount of loans and leases, net of unearned income, composed of items related to residential mortgage exposures, including the carrying value of the guaranteed portion of FHA and VA mortgage loans, loans secured by 1-4 family residential properties and by multifamily residential properties, as well as loans that meet the definition of statutory multifamily mortgage according to §.2 of the revised regulatory capital rules.

Item 12 High Volatility Commercial Real Estate

Report the total risk-weighted asset amount of loans and leases, net of unearned income that are related to high volatility commercial real estate exposures (HVCRE), including HVCRE exposures that are 90 days or more past due or on non-accrual status.

Item 13 Past due exposures

Report the total risk-weighted asset amount of loans and leases, net of unearned income, that are 90 days or more past due or on non-accrual status according to the requirements set forth in the revised regulatory capital rules. Do not include exposures to sovereigns or residential real estate that are past due or on non-accrual status. Also do not include HVCRE exposures that are past due or on non-accrual status.

Item 14 All other exposures

Report the total risk-weighted asset amount of loans and leases, net of unearned income that are not reported in items 11 through 13.

Item 15 Trading assets (excluding securitizations that receive standardized charges)

Report the total risk-weighted asset amount of trading assets, excluding those trading assets that are securitization exposures as defined in §.2 of the revised regulatory capital rules.

Item 16 All other assets

Include total risk-weighted asset amounts of items such as "Premises and fixed assets," "Other real estate owned," "Investments in unconsolidated subsidiaries and associated companies," "Direct and indirect investments in real estate ventures," "Goodwill," "Other intangible assets," and "Other assets." Also include the total risk-weighted asset amount of default fund contributions made by the banking organization to central counterparties (CCP) and collateral provided by the banking organization to CCPs that is not bankruptcy remote as described in §.35 of the revised regulatory capital rules.

Securitization exposures

Item 17 Held-to-maturity

Report the total risk-weighted asset amount of amortized cost of held-to-maturity (HTM) securities that are securitization exposures.

Item 18 Available-for-sale

Report the total risk-weighted asset amount of available-for-sale (AFS) securities that are securitization exposures.

Item 19 Trading assets that are securitization exposures that receive standardized charges

Report the total risk-weighted asset amount of the portion of trading assets reported that are securitization exposures.

Item 20 All other on-balance sheet securitization exposures

Report the total risk-weighted amount of any qualifying on-balance sheet securitization exposures which are not included above.

Line item 21 Off-balance sheet securitization exposures

Consistent with the draft RC-R, part II instructions, report the total risk-weighted amount of all off-balance sheet items included in Schedule RC-L or RC-S that qualify as securitization exposures.

Derivatives and Off-Balance Sheet Items

Item 22 Derivatives and Off-Balance Sheet Items RWA

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 23 Financial standby letters of credit

Report the total risk-weighted asset amount of all financial standby letters of credit that do not meet the definition of a securitization exposure as described in §.2 of the revised regulatory capital rules. For all other financial standby letters of credit, report the total risk-weighted asset amount outstanding and unused of those letters of credit for which this amount is less than the effective risk-based capital requirement for the assets that are credit-enhanced by the letter of credit. Also report the credit equivalent amount of the portion of financial standby letters of credit that has been conveyed to foreign depository institutions.

Item 24 Performance standby letters of credit and transaction related contingent items

Report the total risk-weighted asset amount of transaction related contingent items, which includes the face amount of performance standby letters of credit and any other transaction related contingent items.

Item 25 Commercial and similar letters of credit

Report the total risk-weighted asset amounts of commercial and similar letters of credit, including self-liquidating, trade-related contingent items that arise from the movement of goods, with an original maturity of less than one year.

Item 26 Retained recourse on small business obligations sold with recourse

Report the total risk-weighted asset amount of retained recourse on small business obligations. Under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994, a "qualifying institution" that transfers small business loans and leases on personal property (small business obligations) with recourse in a transaction that qualifies as a sale under generally accepted accounting principles (GAAP) must maintain risk-based capital only against the amount of recourse retained, provided the institution establishes a recourse liability account that is sufficient under GAAP. Only loans and leases to businesses that meet the criteria for a small business concern established by the Small Business Administration under Section 3(c) of the Small Business Act (12 U.S.C. 631) are eligible for this favorable risk-based capital treatment.

Item 27 Repo-style transactions (excluding reverse repos)

Report the total risk-weighted asset amount of repo-style transactions, which is composed of the sum of the amount of securities lent, the amount of securities borrower, and the amount of securities sold under agreements to repurchase.

Item 28 All other off-balance sheet liabilities

Report the total risk-weighted asset amount of all other off-balance sheet liabilities that are covered by the revised regulatory capital rules as well as the amount of those credit derivatives that are covered by the revised regulatory capital rules, but have not been included in any of the preceding items in the Derivatives and Off-Balance Sheet Items section.

Unused commitments

Item 29 Original maturity of one year or less, excluding ABCP conduits

Report the total risk-weighted asset amount of the unused portion of an eligible liquidity facility with an original maturity of one year or less, excluding ABCP facilities. Note that "original maturity" is defined as the length of time between the date a commitment is issued and the date of maturity, or the earliest date on which the banking organization: (1) is scheduled to, and as a normal practice actually does, review the facility to determine whether or not it should be extended and; (2) can unconditionally cancel the commitment.

Item 30 Original maturity of one year or less to ABCP

Report the total risk-weighted asset amount of the unused portion of an eligible liquidity facility with an original maturity of one year or less to ABCP facilities. Under the revised regulatory capital rules, the unused portion of commitments (facilities) which are unconditionally cancelable (without cause) at any time by the banking organization have a zero percent conversion factor. The unused portion of such commitments should be excluded from this item.

Item 31 Unused commitments: Original maturity exceeding one year

Report the total risk-weighted asset amount of the unused portion of the eligible liquidity facility with an original maturity exceeding one year. Under the revised regulatory capital rules, the unused portion of commitments (facilities) which are unconditionally cancelable (without cause) at any time by the banking organization have a zero percent conversion factor. The unused portion of such commitments should be excluded from this item.

Item 32 Unconditionally cancelable commitment

Report the total risk-weighted asset amount of unconditionally cancelable commitments that are subject to the revised regulatory capital rules. The unused portion of commitments (facilities) that are unconditionally cancelable (without cause) at any time by the banking organization have a

zero percent conversion factor. The unused portion of such commitments should be reported in this item.

Item 33 Over-the-counter derivatives

Report the total risk-weighted asset equivalent amount of over-the-counter derivative contracts covered by the revised regulatory capital rules. Include over-the-counter credit derivative contracts held for trading purposes and subject to the market risk capital rules. Do not include centrally cleared derivative contracts. The credit equivalent amount of an over-the-counter derivative contract is the sum of its current credit exposure plus the potential future exposure over the remaining life of the derivative contract (regardless of its current credit exposure, if any). The current credit exposure of a derivative contract is (1) the fair value of the contract when that fair value is positive and (2) zero when the fair value of the contract is negative or zero. The potential future credit exposure of a contract, which is based on the type of contract and the contract's remaining maturity, is determined by multiplying the notional principal amount of the contract by the appropriate credit conversion factor from the following chart.

Line item 34 Centrally cleared derivatives

Report the total risk-weighted asset equivalent amount of centrally cleared derivative contracts covered by the revised regulatory capital rules. Include centrally cleared credit derivative contracts held for trading purposes and subject to the market risk capital rules. Do not include over-the-counter derivative contracts. The credit equivalent amount of a centrally cleared derivative contract is the sum of its current credit exposure plus the potential future exposure over the remaining life of the derivative contract, plus the fair value of collateral posted by the clearing member client bank and held by the central counterparty or a clearing member in a manner that is not bankruptcy remote. The current credit exposure of a derivative contract is (1) the fair value of the contract when that fair value is positive and (2) zero when the fair value of the contract is negative or zero. The potential future credit exposure of a contract, which is based on the type of contract and the contract's remaining maturity, is determined by multiplying the notional principal amount of the contract by the appropriate credit conversion factor from the following chart

Market Risk

If a bank does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.

For items 35 to 54, refer to instructions for items 37 to 56, respectively, for market risk under Advanced Risk Weighted Assets.

Other

Item 55 Total Risk-Weighted Assets

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 56 Data Completeness Check

This item is a shaded cell and to check that all non-shaded cells have been completed. If "No" appears, please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable. Please ensure that "Yes" appears across all cells.

E. Leverage Exposure

All banks must complete the portion of the worksheet relevant to “Leverage Exposure for Tier 1 Leverage Ratio” (lines 1 - 4). Advanced approaches banks must also complete the portion of the worksheet relevant to “Leverage Exposure for Supplementary Leverage Ratio” (lines 5 - 14).

The exposure measures for both the Tier 1 leverage ratios are based upon the methodology in the revised regulatory capital rule. The exposure measure for the supplementary leverage ratio has been revised from previous instructions to reflect the changes to the definition of leverage exposure, per the notice of proposed rulemaking (See OCC Bulletins 2014-18 and 2014-19 issued in May 2014). The proposal (OCC Bulletin 2014-19) would modify “leverage exposure,” which is the denominator calculation for the supplementary leverage ratio, in a manner consistent with recent changes agreed to by the Basel Committee on Banking Supervision. The revisions in the proposal would apply to all advanced approaches banking organizations.

In addition an advanced approaches banking organization should calculate its supplementary leverage ratio as the ratio of its tier 1 capital calculated as of the last day of each reporting quarter to total leverage exposure calculated as the arithmetic mean of the total leverage exposure calculated as of each day of the reporting quarter, using the applicable deductions as of the last day of the previous reporting quarter. For purposes of calculating projections, Banks that are unable to calculate monthly data may report exposures as of the quarter end.

LEVERAGE EXPOSURE FOR TIER 1 LEVERAGE RATIO (APPLICABLE TO ALL BANKS)

Item 1 Average Total Assets

Report average total on-balance sheet assets as reported in the Call Report Schedule RC-K, item 9.

Item 2 LESS: Deductions from Common Equity Tier 1 and Additional Tier 1 Capital

Regulatory deductions from common equity tier 1 and additional tier 1 capital. Deductions should be calculated as defined in the Call Report Schedule RC-R, Part 1.B., item 37.

Item 3 LESS: Other Deductions from (Additions to) Assets for Leverage Ratio Purposes (Report as a Positive Number) Other deductions from or additions to assets for purposes of the leverage ratio as defined in the Call Report Schedule RC-R, Part 1.B., item 38.

Item 4 Total Assets for the Leverage Ratio (Item 1 less the sum of items 2 and 3)

This item is a shaded cell and is derived from other items in the schedule; no input required

LEVERAGE EXPOSURE FOR SUPPLEMENTARY LEVERAGE RATIO (APPLICABLE TO ADVANCED APPROACHES BANKS ONLY)

Item 5 On-Balance Sheet Assets

On-balance sheet assets (excluding on-balance sheet assets for repo-style transactions and derivative exposures, but including cash collateral received in derivative transactions).

Item 6 LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (report as a positive number)

Regulatory deductions from common equity tier 1 and additional tier 1 capital, as applicable to

advanced-approaches Banks per the revised capital rules.

Item 7 Total On-Balance Sheet Exposures (item 5 less item 6)

This item is a shaded cell and is derived from other items in the schedule; no input required.

Derivative exposures

Item 8 Replacement cost for derivative exposures (net of cash variation margin).

Report the total amount of the replacement cost for all derivative exposures, calculated as described the revised regulatory capital rule, net of cash collateral that is all or part of variation margin that satisfies the requirements described in section 3.10 (c)(4)(ii)(C) of the proposal.

Item 9 Add-on amounts for potential future exposure (PFE) for derivatives exposures

Report the total amount of PFE for each derivative contract, including for cleared transactions except as provided in section 3.10 (c)(4)(ii)(I) of the proposal, to which the banking organization is a counterparty (or each single-product netting set of such transactions), as described in the revised regulatory capital rule, but without regard to section 3.34(b). Specifically, a banking organization may not use cash variation margin to reduce the net current credit exposure or the gross current credit exposure in calculation of the net- to-gross ratio.

Item 10 Gross-up for cash collateral posted if deducted from the on-balance sheet assets, except for cash variation margin

Report cash collateral posted to a counterparty in a derivative transaction if a banking organization offsets a negative mark-to-fair value of a derivative contract by the amount of cash collateral posted to the counterparty and does not include such cash collateral in its on-balance sheet assets (as permitted under the GAAP offset option (ASC 815-10-45-5), but the posted cash collateral does not meet the proposal's requirements for cash variation margin.

Item 11 LESS: Deductions of receivable assets for cash variation margin posted in derivatives transactions, if included in on-balance sheet assets (report as a positive value)

Report the value of cash collateral that is posted to a counterparty to a derivative contract and that has been included on the banking organization's balance sheet as a receivable if the posted cash collateral satisfies the requirements described in section 3.10 (c)(4)(ii)(C) of the proposal. If not applicable, report zero.

Item 12 LESS: Exempted CCP leg of client-cleared transactions (report as a positive value)

A clearing member banking organization that does not guarantee the performance of a CCP with respect to a transaction cleared on behalf of a clearing member client may exclude its exposure to the CCP for purposes of determining its total leverage exposure (if such exposure is included in the on-balance sheet items).

A clearing member banking organization that guarantees the performance of a CCP with respect to a transaction cleared on behalf of a clearing member client must treat its exposure to the CCP as a derivative contract for purposes of determining its total leverage exposure.

Item 13 Effective notional principal amount of sold credit protection

The effective notional principal amount (that is, the apparent or stated notional principal amount

multiplied by any multiplier in the derivative contract) of a credit derivative, or other similar instrument, through which the banking organization provides credit protection (for example, credit default swaps or total return swaps that reference instruments with credit risk, such as a bond).

Item 14 LESS: Effective notional principal amount offsets and PFE adjustments for sold credit protection (report as a positive number)

A banking organization may reduce the effective notional principal amount of sold credit protection by a reduction in the mark-to-fair value of the sold credit protection if the reduction is recognized in common equity tier 1 capital.

A banking organization may further reduce the effective notional principal amount of sold credit protection by the effective notional principal amount of a credit derivative or similar instrument through which the banking organization has purchased credit protection from a third party (purchased credit protection) if the requirements of section 3.10 (c)(4)(ii)(D) of the proposal are satisfied. When a banking organization reduces the effective notional principal amount of sold credit protection by purchased credit protection in accordance with this section, the banking organization must reduce the effective notional principal amount of purchased credit protection by the amount of any increase in the mark-to-fair value of the purchased credit protection that is recognized in common equity tier 1 capital.

If a banking organization purchases credit protection through a total return swap and records the net payments received as net income but does not record offsetting deterioration in the mark-to-fair value of the sold credit protection on the reference exposure (either through reductions in fair value or by additions to reserves) in common equity tier 1 capital, the banking organization may not reduce the effective notional principal amount of the sold credit protection.

A banking organization may also adjust PFE for sold credit protection as described in section 3.10 (c)(4)(ii)(B) of the proposal, to avoid double-counting of the notional amounts of these exposures.

Item 15 Total Derivative exposures (sum of items 8, 9, 10, and 13, minus items 11, 12, and 14)

This item is a shaded cell and is derived from other items in the schedule; no input required.

Repo-style transactions

Line item 16 On-balance sheet assets for repo-style transactions

Report the on-balance sheet assets for repo-style transactions, except include the gross value of receivables for reverse repurchase transactions. Exclude from this item the value of securities received in a security-for-security repo-style transaction where the securities lender has not sold or re-hypothecated the securities received. Include in this item the value of securities sold under a repo-style arrangement.

Item 17 LESS: Reduction of the gross value of receivables in reverse repurchase transactions by cash payables in repurchase transactions under netting agreements (report as a positive value)

Where a banking organization acting as a principal has more than one repo-style transaction with the same counterparty and has applied the GAAP offset for repo-style transactions (ASC 210-20-

45-11), report the reduction of the gross value of receivables in reverse repurchase transactions if the criteria in section 3.10(c)(4)(ii)(E), (1) through (3) of the proposal are satisfied.

Item 18 Counterparty credit risk for all repo-style transactions

To determine the counterparty exposure for a repo-style transaction, including a transaction in which a banking organization acts as an agent for a customer and indemnifies the customer against loss, the banking organization would subtract the fair value of the instruments, gold, and cash received from a counterparty from the fair value of any instruments, gold and cash lent to the counterparty. If the resulting amount is greater than zero, it would be included in total leverage exposure. For repo-style transactions that are not subject to a qualifying master netting agreement or that are not cleared transactions, the counterparty exposure measure must be calculated on a transaction-by-transaction basis. However, if a qualifying master netting agreement is in place, or the transaction is a cleared transaction, the banking organization could net the total fair value of instruments, gold, and cash lent to a counterparty against the total fair value of instruments, gold and cash received from the counterparty for those transactions.

Item 19 Exposure for repo-style transactions where a banking organization acts as an agent

Where a banking organization acts as agent for a repo-style transaction and provides a guarantee (indemnity) to a customer with regard to the performance of the customer's counterparty that is greater than the difference between the fair value of the security or cash lent and the fair value of the security or cash borrowed, the banking organization must include the amount of the guarantee that is greater than this difference.

Item 20 Total exposures for repo-style transactions (sum of items 16, 18, and 19 minus item 17)

This item is a shaded cell and is derived from other items in the schedule; no input required.

Other off-balance sheet exposures

Item 21 Off-balance sheet exposures at gross notional amounts

The notional amount of all off-balance sheet exposures (excluding off-balance sheet exposures associated with securities lending, securities borrowing, reverse repurchase transactions, and derivatives).

Item 22 LESS: Adjustments for conversion to credit equivalent amounts (report as a positive value)

The proposal retains the 10 percent CCF for unconditionally cancellable commitments, but it would replace the uniform 100 percent CCF for other off-balance sheet items with the CCFs applicable under the standardized approach for risk-weighted assets in section 3.33 of the revised regulatory capital rule.

Item 23 Off-balance sheet exposures (items 22 less item 23)

This item is a shaded cell and is derived from other items in the schedule; no input required.

Item 24 Total Leverage Exposure (sum of items 7, 15, 20 and 23)

This item is a shaded cell and is derived from other items in the schedule; no input required.

Data Completeness Check

Item 25 Leverage Exposure for Tier 1 Leverage Ratio (applicable to all Banks)

Check to ensure worksheet is complete. Please ensure that "Yes" appears across all cells.

Item 26 Leverage Exposure for Supplementary Leverage Ratio (applicable to advanced approaches institutions only)

This item is a shaded cell and to check that all non-shaded cells have been completed. If "No" appears, please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable. Please ensure that "Yes" appears across all cells

F. Planned Actions

The Planned Action worksheet collects information on all material planned actions that management intends to pursue to address the revised regulatory capital rule.

Banks are required to factor the combined quantitative impact of all planned actions into the projections reported on all other relevant worksheets of the Regulatory Capital Transitions submission. Such actions might include, but are not limited to, the roll-off or sale of an existing portfolio; development/implementation of risk-weighting models; data remediation to facilitate the use of lower risk weights for existing exposures; the issuance of regulatory capital instruments; or other strategic corporate actions.

Planned actions should be attributable to a specific strategy or portfolio; banks are not expected to cite period-over-period changes in the balances of exposures as a planned action unless those changes are attributable to a specific and identifiable strategy (e.g., citing "reduction in credit risk-weighted assets" would not be considered a valid planned action, but citing sale or runoff of a particular portfolio (which would have the effect of reducing credit risk-weighted assets) would be a valid planned action).

For each reporting period, banks should report the incremental quantitative impact of each action on:

- Common equity tier 1 capital
- Tier 1 capital
- Risk-weighted assets (RWA)_General
- RWA)_Advanced
- Average Total Assets for Leverage Capital Purposes (relevant to the tier 1 leverage ratio; to be completed by all banks)
- Total Leverage Exposure for the Supplementary Leverage Ratio (to be completed by advanced approaches banks only); and
- Balance sheet.

The quantitative impact of planned actions submitted by banks should represent the stand-alone, incremental immediate impact of the action relevant to the time period in which it is planned to be executed. For example, if a planned action were forecasted to reduce the bank's risk-weighted assets by \$200 million as of Q4 in the current year and an additional \$100 million as of Q4 of the following year (for a total reduction of \$300 million), the bank should report "(200)" for

PY1, "(100)" for PY2, and "0" for subsequent periods. Banks are required to factor the combined quantitative impact of all planned actions into the projections reported on all other relevant worksheets of the Basel III submission.

Additional Information Required for Each Planned Action

In addition to the information provided within the Planned Action worksheet, banks are also required to submit additional details of each of its planned actions. This information should be provided in a separate attachment. See Appendix A: Supporting Documentation for more information.

Column Instructions

Note that certain columns include an option of "other" in the drop down list that can be used if the listed action cannot be described using the listed selections.

Column B Description

Brief description of the planned action.

Column C Action Type

Select from a list of available actions provided in the schedule. Banks should select the type of action that best describes the planned action.

Column D Exposure Type

Select from a list of available exposure types provided in the schedule. Banks should select the type of exposure that is most impacted by the planned action.

Column E RWA Type

Selection from a list of available RWA exposure types provided in the schedule. For planned actions that have an impact on RWAs, the bank should report the type of RWA (i.e., Counterparty Credit, Other Credit, Market, or Operational) that is most impacted by the planned action.

Columns F-AU Projected impact (for periods PY 1 though PY 6) on:

- Common Equity Tier 1
- Tier 1
- Standardized Risk-Weighted Assets (RWA) (impact on the RWA projections shown on Standardized RWA worksheet)
- Advanced RWA (impact on the RWA projections shown on Advanced RWA worksheet)
- Average Total Assets for Leverage Capital Purposes
- Total Leverage Exposure for Supplementary Leverage Ratio
- Balance Sheet

Projected incremental impact year-over-year on the bank's common equity tier 1 capital, Tier 1 capital, risk-weighted assets, leverage exposures and balance sheet in \$Millions as of year-end. For PY 1 only, report the incremental impact projected between the as of date and fourth quarter period corresponding to PY 1.

Columns F-L

Report the projected impact at year-end (PY 1) for each of the seven capital and balance sheet items listed above.

Columns M-S

Report the projected impact at year-end (PY 2) for each of the seven capital and balance sheet items listed above.

Columns T-Z

Report the projected impact at year-end (PY 3) for each of the seven capital and balance sheet items listed above.

Columns AA-AG

Report the projected impact at year-end (PY 4) for each of the seven capital and balance sheet items listed above.

Columns AH-AN

Report the projected impact at year-end (PY 5) for each of the seven capital and balance sheet items listed above.

Columns AO-AU

Report the projected impact at year-end (PY 6) for each of the seven capital and balance sheet items listed above.

Columns AV-BB

These are shaded cells, no input is required. These items capture the projected cumulative impact of for each of the seven capital and balance sheet items listed above.

Column BC

Enter the file name and page number of the separate document in which a detailed description is provided for each planned action.

Supporting Documentation: See Appendix A: Supporting Documentation for more information.

OPERATIONAL RISK SCHEDULE

E.1 Operational Risk Historical Capital (Baseline Scenario Only)

The bank Operational Risk Historical Capital worksheet must be completed by Basel II Mandatory or “Opt-In” firms only. Banks subject to the advanced approaches risk-based capital rules (12 CFR 3) must submit the Operational Risk Historical Capital worksheet of the Operational Risk Schedule. Institutions that are required to complete the Historical worksheet must also complete the Operational Risk Scenario Inputs and Projections Worksheet within the Summary Schedule. When completing the Historical worksheet, refer to the definitions section of the Summary Schedule Instructions for Operational Risk. The institution should report the bank’s operational risk capital by unit-of-measure (undiversified basis) from Q4 of the previous year to Q3 of the reporting year. The unit-of-measure is the level at which the bank’s quantification model generates a separate distribution for estimating potential operational losses (e.g., organizational unit, operational loss event type, risk category, etc.). The institution must complete this worksheet for the Baseline Scenario only.

E.2 Legal Reserves Reporting

The Legal Reserves Reporting worksheet must be completed by all institutions. For each year, report the total dollar values of the institution’s legal reserve balance, representing the total legal reserve balance that was included on the institution’s financial statements as of September 30. The bank’s initial submission should contain annual legal reserve balances from Q3 2010 through Q3 2014.

On a voluntary basis for Q3 2014 report the total dollar value of the institution’s legal reserves pertaining to repurchase litigation which was included on the institution’s financial statements as part of the total legal reserve on September 30. Please indicate the subset of this amount that is related only to contractual Representations and Warranty (R&W) claims, excluding any amounts set aside for damages, penalties, and fees.

COUNTERPARTY CREDIT RISK SCHEDULE

General Instructions

Columns that collect information based on the supervisory stress scenarios are only required to be populated for the submission of data from the “as of” quarter of DFAST.

This schedule has 13 worksheets for information on counterparty credit risk grouped as follows:

1. Derivatives profile by counterparty and aggregate
 - a. Top counterparties comprising 95 percent of firm Credit Valuation Adjustment (CVA), ranked by CVA
 - b. Top 20 counterparties ranked by Severely Adverse Scenario Stressed CVA
 - c. Top 20 counterparties ranked by Net CE, Top 20 counterparties ranked by Severely Adverse Scenario Stressed Net CE,
 - d. Top 20 collateralized counterparties ranked by Gross CE, Top 20 collateralized counterparties ranked by Severely Adverse Scenario Stressed Gross CE,
 - e. Aggregate data by ratings and collateral
2. Expected Exposure (EE) profile by counterparty: Top counterparties ranked by CVA comprising 95 percent of firm CVA
3. Credit quality by counterparty: Top counterparties ranked by CVA comprising 95 percent of firm CVA
4. CVA sensitivities and slides
5. Securities financing transactions profile by Top 25 counterparties by agreement and aggregate across all counterparties
 - a. Aggregate SFT information by counterparty legal entity and master netting agreement
 - b. SFT assets posted and received by counterparty legal entity and master netting agreement
 - c. Aggregate SFTs by Internal Rating
6. Derivatives profile for the top 20 counterparties by agreement.
 - a. Aggregate derivative information by counterparty legal entity and master netting agreement
 - b. Derivative assets posted and received by legal entity and master netting agreement

Additionally, a Notes worksheet is provided to allow reporting institutions that so wish to explain the content of specific items in this schedule. If the bank 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 worksheets of the CCR schedule, then a clear data identifier must be provided such that worksheets may be merged if necessary (see counterparty identification details below).

Data Formatting Instructions

Future time buckets (worksheet 2): The level of granularity of future revaluation time buckets should be at the level used to calculate CVA at the bank, and should be as granular as available.

Readability: Data must be in machine readable format. Worksheets 1.a, 1.b, 1.c, 1.d, and 5 provide data at the counterparty level (unit of observation = counterparty). Worksheet 2 provides all available data at the counterparty + tenor bucket level (unit of observation = counterparty + tenor bucket). Worksheet 3 provides data at the counterparty level for each date of market data inputs.

Counterparty Identification

All counterparties must have a unique counterparty identifier. In addition, the name of the counterparty should be provided. Unique identifiers must be consistent across tabs. In particular, it must be possible to merge worksheets 1, 2, and 3 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 worksheet, they must be provided on all worksheets. For many counterparties, all netting sets within the parent company will be a single counterparty and firms should report at the consolidated counterparty level (with the exception of Central Counterparty reporting described below.) However, if there are different market spreads attached to different legal entities, those should be considered separate counterparties.

Consolidation of Counterparties

For many counterparties, all nettings sets within the parent company will be a single counterparty and banks should report at the consolidated counterparty level (with the exception of Central Counterparty reporting described below). However, if there are different market spreads attached to different legal entities, those should be considered separate counterparties.

Central Counterparty Reporting:

Please report only house exposures and report these counterparties at the legal entity level, as opposed to consolidated entity level. Gross CE, Net CE, and CVA (as defined in column instructions below) should include all exposures to the CCP, such as default fund contributions, initial margin, and any other collateral provided to the CCP that exceeds contract MTM amounts.. Additionally, Stressed EEs, as reported on worksheet 2, should also include CCP exposures.

If a firm takes a CVA on a CCP and that CVA falls into the top 95 percent of total firm CVA, then the CCP should be reported on worksheets 1a, 2 and 3. Regardless of whether a CVA is taken, if a CCP falls into any of the top 20 lists on worksheets 1b, 1c, and 1d, that CCP should be reported. Exposure to CCPs should be included in aggregate exposures reported on both worksheets 1e and sub-schedule 5. If a CCP falls into the top 10 counterparties by CVA, it should be reported on worksheets 4. All CCPs should be reported on worksheets 5 and 6, regardless of whether a CVA is taken against the CCP. If a firm has exposure to CCPs located in countries described in the Eurozone periphery scenario, CCPs should be reported in the Counterparty Eurozone Supplementary schedule as well.

Worksheets 1a through 1e: Top Counterparties & Aggregate

Top counterparties ranked per instructions on worksheets 1.a, 1.b, 1.c, and 1.d. Aggregate data are provided on worksheet 1.e. The following column instructions apply to each worksheet in this section.

Column Instructions

Counterparty Identifiers

The first seven columns provide information identifying the counterparty. The identifiers must be unique and consistent across tabs as per counterparty identification instructions above.

Counterparty name

Report counterparty name should be a recognizable name rather than a code.

Counterparty ID

Report the unique identifier (for example, alphanumeric) assigned to the counterparty. The counterparty ID must be unique and consistent across worksheets in this schedule.

Netting set ID (optional)

This field is optional. Netting sets should map to ISDA master agreements.

Sub-netting set ID (optional)

This field is optional. Used if CVA is calculated below the netting set level.

Industry

Report the category of the industry of the counterparty, as defined by the following categories. Report the applicable category exactly as it appears below:

- **Banks:** Depository institutions and banks, both foreign and domestic
- **CCPs:** An intermediary counterparty that facilitates the transfer, clearance, and/or settlement for OTC derivatives on a collateralized basis.
- **Financial guarantors:** A monoline insurance company that insures financial instruments such as municipal bonds or mortgage-backed securities.
- **Local authorities:** Local or regional governments and municipalities whose debt are not explicitly guaranteed by the central government.
- **Non-financial corporates:** An institution whose main function is producing commercial goods or non-financial services.
- **Other financials:** A financial institution other than a Bank, Financial Guarantor or SPV/SPE
- **Sovereigns:** Central government of a country and quasi-sovereigns whose debt are explicitly guaranteed by the central government.
- **SPVs:** A legal entity created to fulfill narrow, specific or temporary objective(s) Other: All other counterparties not included in categories listed above
- **Other:** All other counterparties not included in categories listed above.

Country

Report the country of domicile of the counterparty. Countries' standard ISO two-letter codes at: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm

Internal rating

Report the bank'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. As a reminder, even if there are multiple internal ratings for a counterparty, there is

always only one CDS for that counterparty. 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

Report 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).

Gross CE

Report Gross CE, which is defined as pre-collateral exposure after bilateral counterparty netting. Sometimes referred to as the replacement cost or current credit exposure, Gross CE 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 bank 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.

Gross CE of which is to CCPs

Report the portion of the amount reported in the Gross CE column that is a result of transactions conducted through CCPs.

Stressed Gross CE

Report the full revaluation of Gross CE under applicable stressed conditions.

Stressed Gross CE of which is to CCPs

Report the full revaluation of Gross CE of which is to CCPs under applicable stressed conditions

Net CE

Report 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 excess collateral posted by the bank to the counterparty.

Net CE of which is to CCPs

Report the portion of the amount reported in the Net CE column that results from transactions conducted through CCPs.

Stressed Net CE

Report the full revaluation of Net CE under applicable stressed conditions. Hold collateral constant; assume no additional collection of collateral, but do apply stressed conditions to collateral.

Stressed Net CE of which is to CCPs

Report the full revaluation of Net CE of which is to CCPs under applicable stressed conditions.

CVA

Report the balance of all 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 debit valuation adjustment (DVA). Provide an explanation for counterparties where this does not hold (e.g., adjustments). By requiring unilateral CVA, the default risk of the counterparty should not be conditioned on the survival of the reporting institution. Please note that CVA hedges should be reported on Schedule A, Worksheet 5, Trading.

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.

CSA in place?

Report the 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

Report the 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, report a value of 50 percent.

Downgrade trigger modeled?

For the bank specification, report the indication of whether at least one of the netting sets comprising this counterparty has an EE profile where a downgrade trigger is modeled. "Y" for yes, "N" for no.

Single name credit hedges

Report 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. Report net bought positions as positive values.

Aggregate CVA and stressed CVA

Report the difference between Aggregate Stressed CVA and Aggregate CVA should equal the CVA losses reported on Schedule A, Summary, Worksheet 5- Counterparty Credit Risk, Item 2, Counterparty Credit MTM Losses (CVA losses). If this is not the case, 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.

Worksheet Instructions

1.a. Top counterparties comprising 95 percent of firm CVA, ranked by CVA

Report information for the top counterparties that comprise 95 percent of total firm CVA, ranked by CVA in columns as described above.

1.b. Top 20 counterparties ranked by applicable Stressed CVA

Top 20 Counterparties ranked by Severely Adverse Scenario Stressed CVA

Report information in columns as described above. If a Top 20 counterparty was already reported on worksheet 1a (above), you do not need to duplicate information for that counterparty on worksheet 1.b. Report only any *additional* counterparties needed to arrive at the Top 20 by each specific reporting criteria.

1.c. Top 20 counterparties ranked by Net CE

1. Top 20 Counterparties ranked by Net CE
2. Top 20 Counterparties ranked by Severely Adverse Scenario Stressed Net CE

Report information for these tables in columns as described above. If a Top 20 counterparty was already reported on worksheet 1a (above), you do not need to duplicate information for that counterparty on worksheet 1.c. Report only any *additional* counterparties needed to arrive at the Top 20 by each specific reporting criteria.

1.d Top 20 collateralized counterparties ranked by Gross CE

1. Top 20 Collateralized Counterparties ranked by Gross CE
2. Top 20 Collateralized Counterparties ranked by Severely Adverse Scenario Stressed Gross CE

Report information for these three tables in columns as described above. Include counterparties with at least one netting set with a CSA agreement in place. If a Top 20 counterparty was already reported on worksheet 1a (above), you do not need to duplicate information for that counterparty on worksheet 1.d. Report only any additional counterparties needed to arrive at the Top 20 by each specific reporting criteria.

1.e. Aggregate CVA by ratings and collateralization

This worksheet is comprised of four tables, as described below:

1. Aggregate CVA: Report aggregate data by internal ratings category in columns. The aggregate line items should equal the sum of the three tables of data below – items 2, 3, and 4.

2. Additional offline CVA Reserves: Report aggregate data for additional offline CVA in columns as described above.
3. Collateralized netting sets: Report aggregate data for collateralized netting sets by internal ratings category in columns as described above. Include only netting sets with a CSA agreement in place.
4. Uncollateralized netting sets: Report aggregate data for uncollateralized netting sets (netting sets without a CSA agreement in place) by internal ratings category in columns as described above.

Aggregate CVA and Stressed CVA

Please note that the difference between Aggregate Stressed CVA and Aggregate CVA reported on worksheet 1.e. should equal the CVA losses reported on DFAST 14A Counterparty Credit Risk Worksheet, item 2.

EE profile by counterparty: Top counterparties by CVA comprising 95 percent of CVA

Column Instructions

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 bank should report “0.5” not “6”.

Tenor buckets are defined as the time between time t and time $t-1$. Therefore if the value provided is one year, and the previous time provided is 6 months, the tenor bucket over which marginal (forward) probabilities of default is calculated would be from 6 months to one year. Typically EE will be calculated at time t (the endpoint of the tenor bucket). If not, clarify if the value provided corresponds to a midpoint during the tenor bucket, an average, or some other value.

The level of granularity of future revaluation time buckets should be at the level used to calculate CVA at the bank, and the data provided should be as granular as available.

EE - Bank specification

The (unstressed) 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, etc.). EE (unstressed) calculated using the bank’s own specification.

Marginal PD

Value provided should be the interpolated unilateral marginal PD for each time bucket between time t and $t-1$. For most banks, 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. PDs should not be conditioned on the survival of the bank.

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 LGDs 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 - OCC scenario & OCC specification

Stressed EE calculated under the OCC shock scenario using OCC specification. Calculate the EE under the OCC specification with a 10 day margin period of risk (MPOR) for all counterparties for which collateral is collected, and exclude the collection of additional collateral due to downgrade of a counterparty (i.e., downgrade triggers).

Stressed EE - OCC scenario & Bank specification

Stressed EE calculated under the OCC shock scenario using the bank'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 marginal PD

The (unilateral) marginal PD associated with the counterparty's stressed spread. PDs should not be conditioned on the survival of the bank.

Stressed LGD (CVA)

LGD used to calculate CVA in the applicable stressed scenario.

Stressed LGD (PD)

LGD used to calculate PD in the stressed scenario.

Item Instructions

Report the top counterparties that comprise 95 percent of total CVA, ranked by unstressed CVA using the column instructions above.

Credit Quality by Counterparty comprising 95 percent of firm CVA

Column Instructions

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.

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

Indicate the type of proxy mapping approach used. Report either Single name own or Proxy in this field. Single name own indicates that the single name reference entity is the same as the counterparty name. Proxy indicates that the counterparty's own spread was not used; rather, a proxy spread was used.

Proxy mapping approach

If single name mapping approach is not used, indicate the type of proxy mapping approach used. Report one of the following: Single name-related party, Industry (indicate industry based on list provided above), Ratings class (indicate the rating; e.g., AAA, AA), Industry-rating, Industry-geography, Industry-rating-geography, Rating-geography, or Other. This field may be left blank when mapping approach is Single name own.

Proxy name

Identify the specific proxy used.

Market input type

Indicate the type of market input used, by reporting one of the following in this field: CDS spreads, Bond spreads, KMV-EDFs, or Other.

Ticker / identifier

Where applicable, enter the ticker number used (e.g., CDX IG AA, single name ticker).

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.

Item Instructions

Report the top counterparties that comprise 95 percent of total CVA, ranked by CVA in the columns as described above.

CVA SensitivitiesColumn Instructions**Aggregate CVA sensitivities and slides**

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 bank may provide their own values for slides (e.g., +20bps instead of +10bps). However, if a bank 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 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 bank. Add the relevant risk factors for the bank. Make sure that the label clearly identifies the risk factor. If an additional risk factor is provided that is not listed in the template, provide a description of this sensitivity in the tab Notes to the CCR Schedule. For example, for equity indices, include a reference to the country or region to which index corresponds.

Securities Financing Transactions Profile (SFT) by Counterparty and Aggregate

Aggregate SFT information by counterparty legal entity and master netting agreement

Line item Instructions:

In the first table report the information required by each column for all CCPs, G-7 sovereign countries, and the top 20 consolidated counterparties that are not CCPs or G-7 sovereign countries.

For the submission of data from the three quarters that are not the as-of quarter for CCAR, the top 20 non-CCP and non-G-7 consolidated counterparties must be ranked by exposure amount as defined in the capital framework currently applicable to the respondent. If the respondent utilizes an internally computed exposure/risk metric (e.g. potential future exposure), then the top 20 consolidated counterparties as ranked by the internally computed exposure/risk metric must also be reported(s). Additionally, if the respondent utilizes internally developed stress scenarios, then the top 20 consolidated counterparties as ranked by the scenario that yields the largest aggregate stressed exposure must also be reported. Supporting documentation must be submitted that details the computation of the exposure amount as defined in the currently applicable capital framework and, if applicable, the internal exposure/risk metric and the applied stress scenario.

For the submission of data from the as-of quarter for CCAR, the top 20 non-CCP and non-G-7 counterparties should be reported as ranked by Stressed Net CE of the parent/consolidated counterparty under both the supervisory severely adverse Scenario and the supervisory adverse scenario. The top 20 counterparties as ranked by Stressed Net CE under the supervisory adverse scenario must be reported on table L.5.1.a; however, if a top 20 counterparty under the adverse scenario is also a top 20 counterparty under the severely adverse scenario, only the identifying information and rank of the counterparty is required to be reported on table L.5.1.a.

Information must be reported for each consolidated counterparty organization.

Column Instructions

Rank

The rank of the consolidated/parent counterparty as ordered according to the instructions above.

Counterparty Name (consolidated organization)

The name of the consolidated organization that is either a CCP, G-7 sovereign country, or one of the top 20 counterparties.

Parent/Consolidated Entity Counterparty ID

A unique identifier (for example, alphanumeric) assigned to the counterparty reported in the Counterparty Name column, which must be the parent/consolidated entity. The counterparty ID must be unique and consistent across sub-schedules.

Counterparty Legal Entity

The name of the legal entity with whom the master netting agreement was executed. This could be a subsidiary or affiliate of the consolidated organization or the consolidated organization itself.

Legal Entity ID

A unique identifier (for example, alphanumeric) assigned to the legal entity reported in the Counterparty Legal Entity column, which must correspond to the parent/consolidated entity. This ID must be unique and consistent across sub-schedules

Netting Agreement ID

A unique identifier (for example, alphanumeric) assigned to the master netting agreement being reported.

Agreement Type

Allowable entries are Repo, Sec Lending, and Cross-product.

Agreement Role

Identifies whether the respondent is defined in the master netting agreement as a principal to the transactions or as an agent on behalf of a client. Allowable entries are: Principal, Agent.

Agreement Detail

The specific type of agreement. If it is a standard agreement, report the name and version year of the agreement (for example, for a Master Securities Lending Agreement (MSLA) from 2005, report MSLA 2005).

Netting Level

Indicates the level of netting within the agreement, i.e. netting set, to be either at the counterparty legal entity level or at the client level (the latter only when the respondent is acting as an Agent on behalf of a client or set of clients). Possible options are Legal Entity as Principal, Legal Entity as Agent, and Client.

Netting Set Detail

Indicates the level of liquidity of the securities/collateral within the netting agreement. Possible options are Liquid and, Less Liquid.

Legal Enforceability

Indicates whether the master netting agreement is legally enforceable in jurisdictions in which the counterparty legal entity has signed the agreement. Possible options are Yes and No.

Wrong Way Risk Position

Indicates if any of the transactions conducted under the agreement are considered wrong-way risk positions. Possible options are Specific, General, and None.

Net CE

The current credit exposures to the counterparty legal entity for the master netting agreement under close-out. For a single netting set (e.g. when Netting Level is not Client), this is calculated as the greater of zero and the difference between the aggregate mark-to-market value of securities or cash posted to the counterparty legal entity and the aggregate mark-to-market value of securities or cash received from that counterparty legal entity.

Total Net Stressed CE

The full revaluation of Net CE for both SFT and derivative exposures to the legal entity under the FR stressed market environment – one value for each supervisory global market shock scenario. The

global market shock should be applied to all assets, including collateral, prior to application of the max function. For a single netting agreement, this is calculated as the greater of zero and the difference between the aggregate stressed mark-to-market value of securities or cash posted to the counterparty legal entity and the aggregate stressed mark-to-market value of securities or cash received from that counterparty legal entity.

Net Stressed CE

The full revaluation of Net CE for SFT exposures only under the FR stressed market environment – one value for each supervisory global market shock scenario. The global market shock should be applied to all assets, including collateral, prior to application of the max function. For a single netting agreement, this is calculated as the greater of zero and the difference between the aggregate stressed mark-to-market value of securities or cash posted to the counterparty legal entity and the aggregate stressed MTM value of securities or cash received from that counterparty legal entity.

Mark-to-Market Posted

The gross cumulative mark-to-market (MtM) value of the cash and assets posted to the legal entity under the netting agreement. If the netting agreement comprises several netting sets, report the sum of the MtM posted values for those netting sets that are in the money.

Mark-to-Market Received

The gross cumulative mark-to-market (MtM) value of the cash and assets received from the legal entity under the netting agreement. If the netting agreement comprises several netting sets, report the sum of the MtM received values for those netting sets that are in the money.

Stressed Mark-to-Market Posted

The gross cumulative MtM values using full revaluation under each supervisory global market shock scenario of the cash and assets reported in the Mark-to-Market Posted column. If the netting agreement comprises several netting sets, report the sum of the Stressed MtM posted values for those netting sets that are in the money.

Stressed Mark-to-Market Received

The gross cumulative MtM values using full revaluation under each supervisory global market shock scenario of the cash and assets reported in the Mark-to-Market Received column. If the netting agreement comprises several netting sets, report the sum of the Stressed MtM received values for those netting sets that are in the money.

Counterparty Credit Entity Type

The institution for which the five-year CDS spread is being reported. The possible options are CP Legal Entity, CP Parent, and Proxy (use Proxy iff no CDS is traded for the legal entity or its parent).

Counterparty Credit Spread

The five-year CDS spread for which the reference entity is either the CP legal entity, the CP Parent (consolidated organization), or the Proxy.

Counterparty Stressed Credit Spread

The reported five-year CDS spread as stressed according to the supervisory global market shock scenarios.

Counterparty Legal Entity Identifier

The official globally recognized legal entity identifier (LEI) of the CP legal entity. . If an LEI is

unavailable, report a CDS identifier that is commercially available associated with the reported CDS spread (such as a Markit RED code or Bloomberg CDS ticker).

Securities Financing Transaction assets posted and received by counterparty legal entity and master netting agreement line item instructions

Report the information required by each column for all CCPs, G-7 sovereign countries, and the top 25 counterparties that are not CCPs or G-7 sovereign countries. For the submission of data from the three quarters that are not the as-of quarter for DFAST, the top 25 non-CCP and non-G-7 counterparties should be reported as ranked by the respondents' internally defined stress metric(s). Supporting documentation must be submitted that describes the internal stress metric(s) in detail. For the submission of data from the as-of quarter for DFAST, the top 25 non-CCP and non-G-7 counterparties should be reported as ranked by Stressed Net CE of the parent/consolidated counterparty under both the supervisory severely adverse scenario and the supervisory adverse scenario. The top 25 counterparties as ranked by Stressed Net CE under the supervisory adverse scenario must be reported; however, if a top 25 counterparty under the adverse scenario is also a top 25 counterparty under the severely adverse scenario, only the identifying information and rank of the counterparty is required to be reported.

Information must be reported for each master netting agreement held with a legal entity of the consolidated counterparty organization. For example, if a counterparty has two subsidiaries, and two master netting agreements have been executed with the first subsidiary and one agreement with the second subsidiary, then three lines of information would be reported for that counterparty.

Column Instructions

Rank

The rank of the consolidated/parent counterparty as ordered according to the instructions above.

Counterparty Name (consolidated organization)

The name of the consolidated organization that is either a CCP, G-7 sovereign country, or one of the top 25 counterparties.

Parent/Consolidated Entity Counterparty ID

A unique identifier (for example, alphanumeric) assigned to the counterparty reported in the Counterparty Name column. The counterparty ID must be unique and consistent across sub-schedules in this schedule.

Counterparty Legal Entity

The name of the legal entity with whom the master netting agreement was executed. This could be a subsidiary or affiliate of the consolidated organization or the consolidated organization itself.

Legal Entity ID

A unique identifier (for example, alphanumeric) assigned to the legal entity reported in the Counterparty Legal Entity column, which must correspond to the parent/consolidated entity. This ID must be unique and consistent across sub-schedules

Netting Agreement ID

A unique identifier (alphanumeric) assigned to the master netting agreement being reported.

Asset Categories

Posted: the aggregate mark-to-market value of the asset category/sub-category posted to a parent/consolidated counterparty as part of a securities lending/borrowing or repurchase/reverse repurchase agreement. Include situations in which the firm is acting as a principal or on behalf of a client for which lender indemnification has been provided against the borrower's default. If the netting agreement comprises several netting sets, report the sum of the posted values for those netting sets that are in the money.

Received: the aggregate mark-to-market value of the asset category/sub-category received from a parent/consolidated counterparty as part of a securities lending/borrowing or repurchase/reverse repurchase agreement. Include situations in which the firm is acting as a principal or on behalf of a client for which lender indemnification has been provided against the borrower's default. If the netting agreement comprises several netting sets, report the sum of the received values for those netting sets that are in the money.

Central Debt

This category includes debt obligations issued by a sovereign entity or a government-sponsored enterprise (G.S.E.). The amounts must be separated by the sovereign entity sub-categories: United States, Germany, United Kingdom & France, Other Eurozone, Japan, and Other.

Equity

This category includes publicly traded and privately issued equity securities. The amounts must be separated by the country in which the issuing entity is domiciled, which are grouped into the following sub-categories: United States, Canada, United Kingdom, Eurozone, and Other.

Corporate Bonds – Advanced Economies

This category includes all debt obligations issued by any public or private entity that is not backed by the full faith and credit of a single sovereign country; specifically it includes supranationals. The issuing entity must be domiciled in a sovereign that is defined as an advanced economy in the instructions for schedule F. The amounts must be separated into two sub-categories: Investment Grade (IG) and Sub-Investment Grade (Sub-IG).

Corporate Bonds – Other Economies

This category includes all debt obligations issued by any public or private entity that is not backed by the full faith and credit of a single sovereign country; specifically, it includes supranationals. The issuing entity must be domiciled in a sovereign that is not an advanced economy as defined in the instructions for schedule F. The amounts must be separated into two sub-categories: Investment Grade (IG) and Sub-Investment Grade (Sub-IG).

Exchange-Traded Funds

This category includes equity shares of exchange-traded investment funds (ETFs). The amounts must be separated into two sub-categories that define the majority of the assets held by a given ETF: Equity and Fixed Income.

U.S. Agency MBS/CMBS

This category includes mortgage-backed securities (MBS) and commercial mortgage-backed securities (CMBS) issued by U.S. government agencies and U.S. government-sponsored enterprises

(GSEs), as defined in the Call Report. The amounts must be separated into two sub-categories: Pass-throughs and Other.

Non-Agency RMBS/ABS/CMBS

This category includes residential mortgage-backed securities (RMBS), asset-backed securities (ABS), and CMBS issued by an entity other than U.S. government agencies or U.S. GSEs. The amounts must be separated into two sub-categories: IG and Sub-IG.

Cash

This category includes cash in any currency and must be separated by currency into the following sub-categories: USD, EUR, GBP, JPY, and Other.

Other

This category includes all asset types that are not reported in the other defined asset categories. The amounts must be separated by the following sub-categories: Inflation-Indexed Securities, Commercial Paper, Municipal Bonds, and Other. For the amount reported in Other, supporting documentation must be submitted that provides details of the asset types within the sub-category.

Aggregate Securities Financing Transactions by Internal Rating

Line Item Instructions

Information must be reported for all counterparties as grouped by internal rating, one line of information for each internal rating.

Column Instructions (Asset Categories)

US Treasury & Agency

Obligations issued by U.S. government-sponsored enterprises (GSEs).

Agency MBS

This category includes mortgage-backed securities issued by a U.S. government agency as defined above.

Equities

This category includes publicly traded and privately issued equity securities.

Non-Agency (ABS, RMBS)

This category includes asset-backed securities and residential mortgage-backed securities not issued by a U.S. government agency as defined above.

Sovereigns

This category includes debt issued by any sovereign state or organization backed by the full faith and credit of a sovereign state other than debt issued by the U.S. Treasury or any U.S. Agency.

Other

This category includes any asset not defined in any of the above asset categories (US Treasury, Agency MBS, Equities, Corporate Bonds, Non-Agency, and Sovereigns) and excludes cash.

Cash

This category includes currency to be reported in U.S. dollar amount.

Derivative Profile by Counterparty and Aggregate

Aggregate derivative information by counterparty legal entity and master netting agreement.

Report the information required by each column for all CCPs, G-7 sovereign countries, and the top 25 counterparties that are not CCPs or G-7 sovereign countries. For the submission of data from the three quarter that are not the as-of quarter for DFAST, the top 25 non-CCP and non-G-7 counterparties should be reported as ranked by the respondents' internally defined stress metric(s). Supporting documentation must be submitted that describes the internal stress metric(s) in detail. For the submission of data from the as-of quarter for DFAST, the top 25 non-CCP and non-G-7 counterparties should be reported as ranked by Stressed Net CE of the parent/consolidated counterparty under both the supervisory severely adverse scenario and the supervisory adverse scenario. The top 25 counterparties as ranked by Stressed Net CE under the supervisory adverse scenario must be reported; however, if a top 25 counterparty under the adverse scenario is also a top 25 counterparty under the severely adverse scenario, only the identifying information and rank of the counterparty is required to be reported.

Information must be reported for each master netting agreement held with a legal entity of a consolidated counterparty organization. For example, if a counterparty has two subsidiaries, and two master netting agreements have been executed with the first subsidiary and one agreement with the second subsidiary, then three lines of information would be reported for that counterparty.

Column Instructions**Rank**

The rank of the consolidated/parent counterparty as ordered according to the instructions above.

Counterparty Name (consolidated organization)

The name of the consolidated organization that is either a CCP, G-7 sovereign country, or one of the top 25 counterparties.

Parent/Consolidated Entity Counterparty ID

A unique identifier (for example, alphanumeric) assigned to the counterparty reported in the Counterparty Name column, which must be the parent/consolidated entity. The counterparty ID must be unique and consistent across sub-schedules.

Counterparty Legal Entity

The name of the legal entity with whom the master netting agreement was executed. This could be a subsidiary or affiliate of the consolidated organization or the consolidated organization itself.

Legal Entity ID

A unique identifier (for example, alphanumeric) assigned to the legal entity reported in the Counterparty Legal Entity column, which must correspond to the parent/consolidated entity. This ID must be unique and consistent across sub-schedules

Netting Agreement ID

A unique identifier (for example, alphanumeric) assigned to the master netting agreement being reported.

Industry, Country, and Rating

As defined in sub-schedules L.1.a through L.1.e. as applicable to the counterparty legal entity.

CSA Type

Identifies the type of credit support annex (CSA) defined in the master netting agreement. Possible options are: No CSA, 1-way CSA, 2-way SCSA, 2-way old CSA, and Centrally Cleared.

Independent Amount (non CCP) or Initial Margin (CCP)

The amount of collateral posted by the CP legal entity at the time of execution of the agreement. If the transactions are conducted with a CCP, this amount is the initial margin posted to the CCP.

Non-Cash Collateral Type

Identify the type(s) of non-cash collateral allowed under the agreement. All allowable collateral types should be reported and separated by a comma. Possible options are: U.S. Debt, Non-U.S. Sovereign Debt, Investment Grade Corporate Debt, Public Equity, Public Convertibles, and Other.

Excess Variation Margin (for CCPs)

The total amount of excess variation margin (mark-to-market margin posted by the Bank in excess of the CCP's requirements) posted to the CCP under the agreement.

Default Fund (for CCPs)

The amount required under the agreement to be contributed to the default fund of a CCP.

Threshold CP

The threshold amount for each CP party is the amount of exposure that one party is willing to have to the other party before the other party is required to post collateral.

Threshold Bank

The threshold amount for each bank party is the amount of exposure that one party is willing to have to the other party before the other party is required to post collateral.

Minimum Transfer Amount CP

The minimum amount that must be transferred to the counterparty for any margin call.

Minimum Transfer Amount Bank

The minimum amount that must be transferred to the Bank for any margin call.

Margining Frequency

The frequency (in days) of margin calls, per the master netting agreement.

CSA contractual features (non-vanilla)

Identify additional non-vanilla contractual features of the CSA. Possible options are: Downgrade Trigger, Break Clause – Mandatory, Break Clause – Optional, and Other.

Wrong Way Risk Position

Indicates if any of the transactions conducted under the agreement are considered wrong-way risk

positions. Possible options are Specific, General, and None.

Total Net Stressed CE

The full revaluation of Net CE for both derivative and SFT exposures to the legal entity under the stressed market environment – one value for each supervisory global market shock scenario. The global market shock should be applied to all assets, including collateral, prior to application of the max function. For a single netting agreement, this is calculated as the greater of zero and the difference between the aggregate stressed mark-to-market value of securities or cash posted to the counterparty legal entity and the aggregate stressed mark-to-market value of securities or cash received from that counterparty legal entity.

Net Stressed CE

The full revaluation of Net CE for derivative exposures only under the stressed market environment – one value for each supervisory global market shock scenario. The global market shock should be applied to all assets, including collateral, prior to application of the max function. For a single netting agreement, this is calculated as the greater of zero and the difference between the aggregate stressed mark-to-market value of securities or cash posted to the counterparty legal entity and the aggregate stressed mark-to-market value of securities or cash received from that counterparty legal entity.

MtM Exposure

The mark-to-market value under the agreement, not including collateral. This could be a positive or negative value.

MtM Stressed Exposure

The mark-to-market value based on the full revaluation of all derivatives under the agreement, as revalued according to the supervisory global market shock scenarios, not including collateral. This could be a positive or negative value.

Total MtM Unstressed Cash Collateral (non-CCPs)

The mark-to-market value of net cash collateral posted by the non-CCP legal entity under the netting agreement. This could be a positive or negative value. All collateral reported should be eligible financial collateral. This amount is sub-divided by currency in the subsequent columns.

Cash collateral - USD, EUR, GBP, JPY, Other

The mark-to-market value of net cash collateral posted under the netting agreement by a non-CCP or the variation margin posted to the CCP, in the respective currency. For non-CCPs, the total of these columns should be equal to the amount reported in the column Total MtM Unstressed Cash Collateral (non-CCPs).

Total Unstressed MtM Collateral (non CCPs)

The net mark-to-market value of all collateral posted by the non-CCP legal entity under the netting agreement. All collateral reported should be eligible financial collateral.

Total MtM Stressed Cash Collateral (non-CCPs)

The mark-to-market value of the cash collateral reported in column Total Mark-to-Market Unstressed Cash Collateral (non-CCPs) as revalued under the supervisory global market shock scenarios.

Total Stressed MtM Collateral (non CCPs)

The marked-to-market value of all collateral reported in the column Total Unstressed MtM Collateral (non CCPs), as revalued under the supervisory global market shock scenarios.

CDS Reference Entity Type

The institution for which the five-year CDS spread is reported. The possible options are CP Legal Entity, CP Parent, and Proxy.

Five-Year CDS Spread

The quoted five-year CDS spread of the reference entity.

CDS Recovery

The recovery rate associated with the quoted CDS spread.

Wrong Way Risk Hedge

Indicates if the CDS hedges are wrong-way risk positions. Possible options are Yes and No.

CDS Hedge Notional

The notional amount of specific CDS hedges on the derivatives under the agreement.

CDS Hedge CR01

The CR01 of the CDS hedge.

Stressed Five-Year CDS Spread

The five-year CDS spread as stressed under the supervisory global market shock scenarios.

Stressed CDS Hedge CR01

CR01 of the CDS hedge under the supervisory global market shock scenarios.

Stressed CVA

CVA for the derivatives within the agreement as evaluated under the supervisory global market shock scenarios.

Derivative assets posted and received by legal entity and master netting agreement. Line item Instructions

Report the information required by each column for all CCPs, G-7 sovereign countries, and the top 25 counterparties that are not CCPs or G-7 sovereign countries. For the submission of data from the three quarters that are not the as-of quarter for DFAST, the top 25 non-CCP and non-G-7 counterparties should be reported as ranked by the respondents' internally defined stress metric(s). Supporting documentation must be submitted that describes the internal stress metric(s) in detail. For the submission of data from the as-of quarter for DFAST, the top 25 non-CCP and non-G-7 counterparties should be reported as ranked by Stressed Net CE of the parent/consolidated counterparty under both the supervisory severely adverse scenario and the supervisory adverse scenario. The top 25 counterparties as ranked by Stressed Net CE under the supervisory adverse scenario must be reported; however, if a top 25 counterparty under the adverse scenario is also a top 25 counterparty under the severely adverse scenario, only the identifying information and rank of the counterparty is required to be reported.

Information must be reported for each master netting agreement held with a legal entity of a consolidated counterparty organization. For example, if a counterparty has two subsidiaries, and two master netting agreements have been executed with the first subsidiary and one agreement with the second subsidiary, then three lines of information would be reported for that counterparty.

Column Instructions

Rank

The rank of the consolidated/parent counterparty as ordered according to the instructions above.

Counterparty Name (consolidated organization)

The name of the consolidated organization that is either a CCP, G-7 sovereign country, or one of the top 25 counterparties.

Parent/Consolidated Entity Counterparty ID

A unique identifier (for example, alphanumeric) assigned to the counterparty reported in the Counterparty Name column. The counterparty ID must be unique and consistent across sub-schedules in this schedule.

Counterparty Legal Entity

The name of the legal entity with whom the master netting agreement was executed. This could be a subsidiary or affiliate of the consolidated organization or the consolidated organization itself.

Legal Entity ID

A unique identifier (for example, alphanumeric) assigned to the legal entity reported in the Counterparty Legal Entity column, which must correspond to the parent/consolidated entity. This ID must be unique and consistent across sub-schedules

Netting Agreement ID

A unique identifier (for example, alphanumeric) assigned to the master netting agreement being reported.

Derivative Types

Report the unstressed and stressed mark-to-market exposure amounts for the following types of derivatives:

Vanilla Interest Rate Derivatives, Vanilla FX Derivatives, Vanilla Commodity (Cash) Derivatives, Vanilla Equity Derivatives, Structured Interest Rate Derivatives, Flow Exotic and Structured FX Derivatives, Other Cash & Physical Commodity, Other (Single Name) Credit Derivatives, Structured (Multi-Name) Credit Derivatives, Exotic Equity Derivatives, Hybrids, Structured Products (MBS, ABS), Other (provide details, breakdown)

Notes to the CCR Schedule

Use this worksheet 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 Bank 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 merge-ability requirements above).

Notes to the CCR Schedule

Use this worksheet 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 bank 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 merge-ability requirements above).

SUPPORTING DOCUMENTATION (APPENDIX A)

Documentation on DFAST Integrity Controls

DFAST Integrity Controls: Banks must submit written procedures, and/or other documentation, that outlines internal controls and processes used to ensure the accuracy of the DFAST-14A submissions and quarterly Call Reports. This documentation should also list any management self-identified weaknesses or control deficiencies in the preparation and submission of regulatory reports.

Documentation on Model Inventory

Model Inventory – Banks must provide a comprehensive inventory of models used in the projection of losses, revenues, expenses, balances, and RWAs. The inventory or list of models should be organized around the DFAST-14A line items. The documentation should clearly map each model/methodology listed in the inventory to a specific product or line item in the DFAST-14A schedules.

The inventory should identify, at a minimum, the name of the model, model owner, model output and intended use (i.e., model purpose), and dates of completed or planned validation activities. The model inventory also should include *significant* end-user computing (EUC) applications that supports projections of losses, revenues, expenses, balances, and RWAs. EUCs include spreadsheets, databases, and desktop applications (e.g., queries/scripts).

Documentation on Summary Schedule

- Submit documentation that clearly describes the methodology used to produce the bank's projections for each part of the Summary Schedule
- Describe how the bank translated the macroeconomic factors (or market shock for the Trading and Counterparty Risk sections) associated with the scenario into the bank's projections and technical details of any underlying statistical methods used
- Provide information on model validation and independent review
- Where judgment is an essential part of the forecast, include documentation that demonstrates rationale and magnitude, as well as the process involved to ensure consistency of projections with scenario conditions
- Include thorough discussion of any material deviations from the instructions and how the materiality of such deviations was decided upon
- Additional information to be included in the documentation is described below and in more detail in each section of the schedule instructions

Documentation on Model Risk Management

Banks should include in their submission their model risk management policies, which should

provide the bank's general framework for model development, calibration, validation, escalation, and oversight by specifying criteria and controls across various stages of the model lifecycle (Identification; Inventory/ Tracking; Development and Documentation; Independent Validation; Approval for Implementation; Ongoing monitoring; Model Retirement).

Documentation of Risk Measurement Practices

Capital plan submissions should include documentation of key risk identification and measurement practices supporting the bank-wide stress testing required in the capital plans. Bank submissions should also include internal documentation describing the bank's framework for development, calibration, estimation, validation, oversight, and escalation of key risk identification and measurement practices. As noted above, an assessment of the robustness of these practices is a critical aspect of the supervisory assessment of capital adequacy processes.

Documentation of Internal Stress Testing Methodologies

Banks should include in their submissions thorough documentation that describes and makes transparent key methodologies and assumptions for performing stress testing on their portfolios. In particular, the design, theory, and logic underlying the methodology should be well documented and generally supported by published research and sound industry practice. The documentation should include

- Discussion of historical data set construction, including data sources, adjustments to the data set, and documentation validating the use of any external data;
- Rationale for portfolio segmentation and a discussion on how a particular methodology and model captures the key characteristics and the unique risk drivers of each portfolio;
- Explanation of the theory, logic, and design behind each model;
- Description of model selection and specification, variable choice, and estimation methodology, including the statistical results used to arrive at the selected model;
- Analysis of the model output, including the congruence of inputs with the assumed economic scenario, the justification of any qualitative adjustment, along with the statistical analysis used to support the model output;
- Model inventory log specifying the model's version, the date of model approval, the date of its last revision, its intended use, the name of its model owner and developer, the model's priority, the date of the model's last independent validation, and the date of the model's next expected independent validation.

Documentation should also include mapping that clearly conveys the methodology used for each product line under each stress scenario.

If third-party models are used, the documentation should describe how the model was constructed, validated, and any known limitations of the model. Documentation should clearly describe assumptions concerning new growth and changes to credit policy. Supporting documentation should transparently describe internal governance around the development of comprehensive capital plans. Documentation should demonstrate that senior management has

provided the board of directors with sufficient information to facilitate the board's full understanding of the stress testing used by the bank for capital planning purposes.

Documentation of Assumptions and Approaches

Banks should provide credible support for all assumptions used to derive loss estimates, including assumptions related to the components of loss, severity of loss, and any known weaknesses in the translation of assumptions into loss estimates. Banks should demonstrate that these assumptions are clearly conditioned on the stated macroeconomic scenario, are consistent with stated business strategies, and reflect the competitive environment of each business line. If firm-specific assumptions (other than broad macroeconomic assumptions) are used, also describe these assumptions and how they relate to reported projections. If the bank models rely upon historical relationships, provide the historical data and clearly describe why these relationships are expected to be maintained in each scenario. The impact of assumptions concerning new growth or changes to credit policy on forecasted loss estimates relative to historical performance should be clearly documented.

While judgment is an essential part of risk measurement and risk management, including for loss forecasting, Banks should not be over-reliant on judgment to prepare their loss estimations without providing documentation or evidence of transparency and discipline around the process. Banks should adequately support their judgments and should ensure that judgments are in line with scenario conditions. Banks should be consistently conservative in the assumptions they make to arrive at loss rates. Where appropriate, documentation should quantify the impact of qualitative adjustments from modeled output.

Supporting documentation also should transparently describe internal governance around the development of stress testing models and methodologies, and discuss how the stress testing methodologies have been implemented in the bank's existing firm-wide risk management practices. Furthermore, documentation should include a discussion of the stress testing outcomes in terms of the nature of the portfolio and the modeled scenario. The bank should demonstrate that senior management provided the board of directors with sufficient information to facilitate the board's full understanding of the stress testing used by the firm for capital planning purposes and allow for the appropriate level of challenge of assumptions and outcomes.

Documentation of Validation and Independent Review

In addition to being properly documented, models employed by banks (either developed internally or supplied by a vendor) should be independently validated or otherwise reviewed in line with model risk management expectations presented in existing supervisory guidance, including OCC Bulletin 2011-12.

Banks should also provide their model validation policy. Institutions should provide model validation documentation on the following elements: conceptual soundness, inputs, transparency, implementation, reporting, model robustness and limitations, use of expert judgment, exception reports, outcomes analysis (back-testing and/or benchmarking) and qualitative adjustments. Validation documentation should include the bank's assessment of the vulnerability of their models to error, an understanding of any of their other limitations, and consideration of the risk to the bank should estimates based on those models prove materially inaccurate. Specifically, validation

reviews should examine the efficacy of model use in both base case and stress scenarios. Validation efforts should consider whether these processes generate outputs that are relevant in a stressful scenario or if the use of models should be supplemented with alternative methodologies.

Documentation on Income Statement, Balance Sheet, and Capital

Banks should submit supporting documentation that clearly describes the methodologies used to make the loss, reserve change, and revenue projections that underlie the pro forma projections of equity capital. The supporting document should be titled

RSSD_BANKMNEMONIC_CAPITAL_METHODODOLOGY_YMMDD.

Each bank should include in its supporting documentation a clear description of how the various balance sheet and income statement line items were reported.

Provide information on the specific assumptions used to calculate regulatory capital, including a discussion of any proposed capital distributions. When appropriate, clearly state assumptions related to the corporate tax rate and the evolution of the deferred tax assets. In situations where the bank chooses not to project components of the balance sheet, those components should be held constant at the last current level and the bank should explain why the zero delta assumption is appropriate in the given scenario.

Banks should submit any other information and documentation necessary to support or understand its capital calculations. Where applicable, banks should link the additional supporting documentation to the Summary Memo of Capital Methodology and Assumptions and the Capital worksheet.

Documentation on Retail

Banks should submit separate documentation for their Retail-related projections. The supporting document should be titled

RSSD_BANKMNEMONIC_RETAIL_METHODODOLOGY_YMMDD.

You may submit separate documents for different models and/or methodologies. In this case, title the documents:

RSSD_BANKMNEMONIC_RETAIL_METHODODOLOGY_MODELTYPE_YMMDD.

Model Type refers to the type of Retail model. Documentation should be submitted for all aspects of the retail portfolio, including purchased credit impaired loans and mortgage repurchase risk. Mortgage repurchase documentation should include descriptions of all important assumptions made in each scenario, including, but not limited to, assumptions about legal process outcomes and counterparty behavior. All retail documentation should include documentation of assumptions, governance, validation and independent review as outlined in the Supporting Documentation section of the Overview.

Documentation on Wholesale

Banks should submit separate documentation for their Wholesale (Corporate and CRE) loan

balances and loss projections. The supporting document should be titled

RSSD_BANKMNEMONIC_WHOLESALE_METHODODOLOGY_YYMMDD.

You may submit separate documents for different methodologies. In this case, title the documents: **RSSD_BANKMNEMONIC_WHOLESALE_METHODODOLOGY_MODELTYPE_YYMMDD.** Model Type refers to the type of Wholesale model.

Banks should include supporting documentation that describes the key methodologies and assumptions for performing stress testing on each wholesale portfolio. Documentation should include an index of documents submitted, a general overview document providing a broad summary of the stress testing methodologies utilized, and detailed supporting documentation that clearly describe the model development process, the derivation of outcomes, and validation procedures as outlined below. The methodologies' formulaic specification, assumptions, numerical techniques, and approximations should be explained in detail with particular attention to both their merits and limitations.

Specifically, documentation should include:

- Discussion of historical data set construction, including data sources, adjustments to the data set, and documentation validating the use of any external data.
- Time period of model calibration.
- Rationale for portfolio segmentation and a discussion on how a particular methodology and model captures the key characteristics and the unique risk drivers.
- A description of how the loss estimates appropriately capture the severity of the macroeconomic scenario, reflecting both industry and borrower characteristics. Documentation should include a justification for explanatory variables selected, including coefficients from statistical models, measures of their statistical significance, and qualitative assessments where appropriate. Where relevant, descriptive statistics, including their mean, median, minimum, maximum, and standard deviation should be outlined.
- Step-by-step examples of loss calculation, including a transparent breakdown of all components of forecasted loss (i.e., probability of default, severity of loss, exposure at default) and how each component is adjusted for the given macroeconomic scenario.
- Discussion of how losses were distributed to each quarter in the forecasted period as it relates to changes in the macroeconomic factors within the modeled scenario.
- Qualitative or quantitative adjustment to main model output. Firms should perform pre-adjustment/post-adjustment loss analysis and supply that analysis for material disparity.

Where the current total balances in the wholesale line items do not tie directly to the corresponding category on the Call Report, banks should provide a reconciliation which accounts for all wholesale balances. To the extent that loss projection line items include the consolidation of various loan portfolios which have different risk characteristics, supporting documentation should break out the relevant sub-portfolio losses. Furthermore, banks should provide supporting documentation and forecasts for any wholesale loan portfolios acquired after the beginning quarter of the stress scenario and/or for loans covered by loss sharing agreements with the FDIC.

Documentation on Loans HFS and Loans Under FVO

Banks should submit separate documentation for their Fair Value Option and Held for Sale retail and wholesale loans. The supporting document should be titled

RSSD_BANKMNEMONIC_FVOHFS_METHODODOLOGY_YMMDD.

You may submit separate documents for different models and/or methodologies. In this case, title the documents: **RSSD_BANKMNEMONIC_FVOHFS_METHODODOLOGY_MODELTYPE_YMMDD.**

The documentation should include:

- Total loss and outstanding fair market value balances segmented by Commercial/Wholesale, Commercial Real Estate and Retail along with explanation as to the main drivers of loss for each category noted above.
- Please document the amount of funded and non-funded commitments for wholesale loans and for retail loans please include the average amount of loans that had been rejected or were in not in conformance with agency standards.
- An attestation to completeness: describe the process and governance & oversight for ensuring the full set of positions were accounted for and included,
- Documentation should clearly make note of instances where different methodologies were used across different business lines with like assets,
- Documentation should make note where judgment was used in defining and allocating exposure,
- Where shocks were used that differed from prescribed shocks,
- Document approach and asset coverage under these approaches,
- Describe any additional broadening or simplification of the scenario done to get the requisite amount of granularity needed to run to scenario,

Documentation on AFS/HTM Securities

The supporting document should be titled

RSSD_BANKMNEMONIC_SECURITY_METHODODOLOGY_YMMDD.

You may submit separate documents for different methodologies. In this case, title the documents: **RSSD_BANKMNEMONIC_SECURITY_METHODODOLOGY_MODELTYPE_YMMDD.** The documentation should clearly address the OTTI and OCI methodologies used by banks to complete the Summary schedule. The documentation should, at a minimum, address the questions outlined below by major product/portfolio type (e.g., non-agency residential mortgage-backed securities (RMBS), commercial mortgage-backed securities (CMBS), auto asset-backed securities (ABS), corporate bonds, etc.).

Projected OTTI for AFS Securities and HTM Securities by CUSIP OTTI Methodology

- Describe the model/methodology used to develop stressed OTTI losses. Please state whether a vendor or proprietary model was used.
- If a vendor model was used, please provide the name of the vendor model. If a vendor model was used, has the bank independently reviewed the vendor model?
- What data source(s) was used to estimate the model?
- What were the key inputs/variables and how were these determined? (e.g., how were

default, severity, and other elements determined? What were the key inputs in determining default, severity, and other elements? What were the key assumptions and how were these assumptions determined?)

- If using a cash flow model, was a vendor or proprietary model used? If using a vendor model, please provide the name of the vendor and model.
- How did the model/methodology (whether vendor or proprietary) incorporate macroeconomic assumptions?
- If relevant, how were macroeconomic assumptions (as prescribed under the supervisory stress scenario) used to determine projected collateral default and severity?
- Were all securities reviewed for impairment? If not, describe the rationale, decision rule, or filtering process.
- If the threshold for determining OTTI on structured products was based on a loss coverage multiple, describe the multiple used.
- If OTTI was estimated for multiple quarters, describe the process for determining OTTI in each period of the forecast time horizon.
- Is the bank using shortcuts or rules of thumb to recognize the OTTI charges for this analysis or going through the bank's normal process for recognizing OTTI charges? If using shortcuts or rules of thumb, state how this process differs from the normal process for recognizing OTTI charges.

Validation and Independent Review

- Has the model undergone model validation, with results reviewed independently of the business line?
- Has any performance testing been conducted on the model? If so, what type of performance testing has been conducted?
- Has the model been validated for its appropriate use?

Fair Market Value Determination

- If more than one third-party vendor is used as the principal pricing source for a given security, what are the criteria for determining the final price? (e.g., is a mean, median, weighting scheme or high/low price taken?) Is there a hierarchy of sources? If appropriate, describe responses by major product or portfolio type (e.g., non-agency RMBS, CMBS, Consumer ABS).
- If an internal model is used as the principal pricing source for a given security, are prices (from an internally created model) compared with third party vendor prices? If so, which vendors are used? If prices are not compared with third party vendors, state the reason. If appropriate, describe responses by major product/portfolio type (e.g., non-agency RMBS, CMBS, Consumer ABS.).
- Describe any additional adjustments made to prices determined by internal model(s) and/or third parties. How is the ultimate price determined?
- If an internal model is used as the principal pricing source for a given security, what are the primary market pricing variables used for fair value estimation?
- Describe briefly the bank's price validation and verification process. Provide readily available documentation related to the bank's price validation and verification process.

Projected OCI and Fair Market Value for AFS Securities

- Describe the model/methodology used to develop stressed OCI losses. If appropriate, describe responses by major product or portfolio type (e.g., non-agency RMBS, CMBS,

Consumer ABS). State whether the same model was used to derive OTTI losses. If not, detail the specific model/methodology and rationale for utilizing a different model.

- Detail if a vendor or proprietary model was used. If a vendor model was used, provide the name of the vendor model. If a vendor model was used, has the bank performed an independent review of the vendor model?
- What data source(s) was used to estimate the model?
- What were the key inputs/variables and how were these determined? (e.g., how were fair value losses, and other elements determined?) What were the key inputs in determining OCI loss and how were they determined?
- If using a cash flow model, was a vendor or proprietary model used? If using a vendor model, please provide the name of the vendor and model.
- How did the model/methodology (whether vendor or proprietary) incorporate macroeconomic assumptions? How were macroeconomic assumptions (as prescribed under the supervisory stress scenario) used to determine projected OCI?
- Were all securities reviewed for OCI? If not, describe the rationale, decision rule, or filtering process. If OCI was estimated for multiple quarters, describe the process for determining OCI in each period of the forecast time horizon.
- Is the bank using shortcuts or rules of thumb to recognize the OCI charges for this analysis or going through the bank's normal process for recognizing OCI charges? If using shortcuts or rules of thumb, state how this process differs from the normal process for recognizing OCI charges.

Documentation on Trading

The supporting document should be titled

RSSD_BANKMNEMONIC_TRADING_METHODODOLOGY_YMMDD.

You may submit separate documents for different methodologies. In this case, title the

documents: **RSSD_BANKMNEMONIC_TRADING_METHODODOLOGY_MODELTYPE_YMMDD.**

- Documentation should include supporting details explaining the main drivers and attribution of loss for the overall trading and MTM loss estimate, and for each respective primary risk/business unit area details on the loss attribution by the primary risk factors.
- Documentation should provide a complete and technical definition of second and higher order risk factors (cross gamma, vanna, etc.) and describe the methods undertaken by the firm to estimate the cross gamma and higher order effects.
- Estimate the contribution to total losses from higher-order risks.
- Describe the evolution of risk per each risk area two weeks before and after the submission date, i.e. make note of positions that may expire or terminate within this time frame that significantly alters a risk profile.
- Describe the process and governance & oversight for ensuring the full set of positions were accounted for and included.
- A detailed and technical description of modeling methods (including pricing models) used,
- Documentation should clearly make note of instances where different methodologies were used across different business lines with like assets.
- Document approach (full revaluation vs. grid based approach, e.g.) and asset
- coverage under these approaches,

- Please identify those products or exposures where the firm used models or systems that were outside of the normal routine stress testing framework
- for the FRB stress scenario and indicate if they were reviewed or validated
- by an independent Model Review function.
- The decision-making used for allocating exposures according to risk area. Documentation should make note where judgment was used in defining and allocating exposure per each risk area.
- Where shocks were used that differed from prescribed shock
- Describe any additional broadening or simplification of the scenario done to get the requisite amount of granularity needed to run to scenario,

Documentation on Counterparty Credit Risk

The supporting document should be titled
RSSD_BANKMNEMONIC_CCR_METHODODOLOGY_YYMMDD.

You may submit separate documents for different models and/or methodologies. In this case, title the documents: **RSSD_BANKMNEMONIC_CCR_METHODODOLOGY_MODELTYPE_YYMMDD.** Model Type refers to CVA, CCR IDR, Trading IDR, and Other CCR Losses.

The documentation should include a detailed description of the methodologies used to estimate Trading IDR, CVA, and CCR IDR losses under the stress scenario as well as methodologies used to produce the data in the CCR schedule. All information relevant for supervisors to understand the approach should be included. Any differences between the bank and the scenarios in methodology, position capture, or other material elements of the loss modeling approach should be clearly described.

As part of the detailed methodology document, banks should provide an Executive Summary that gives an overview of each model and answers each of the questions below. If one of the questions below is not fully addressed in the Executive Summary, cite the page number(s) of the methodology document that fully addresses the question.

In addition to the Executive Summary, there should be a section of the methodology document devoted to any divergence from the instructions to the Counterparty Risk Worksheet or the Schedule. Use this section to explain any data that is missing or not provided as requested. This section should also be used to describe where and how judgment was used to interpret an instruction.

1. Data and systems
 - a. What product types are included and excluded? Specifically, comment on whether equities are excluded and what types of securitized products, if any, are excluded. Comment on the materiality of any exclusions.
 - b. Are there any issuer type exclusions? Comment on the materiality of any exclusions.
 - c. Are there any exposure measurement or trade capture limitations impacting the Trading IDR loss estimate in Item 1 on the Counterparty Risk Worksheet in the SUMMARY_SCHEDULE? If so, make

sure to elaborate in the documentation, particularly where these limitations understate losses.

- d. Are there any discrepancies in position capture between the MV and Notionals reported in Worksheets Corporate Credit-Advanced, Corporate Credit-EM, Sovereign Credit, Credit Correlation, or IDR- Corporate Credit? If so, elaborate on the discrepancies in the documentation.
 - e. Are any index or structured exposures decomposed/unbundled into single name exposures? If so, provide a description of the exposures that are decomposed and the methodology used.
 - f. What types of CVA hedges are included in Item 10 on the Trading Worksheet of the SUMMARY_SCHEDULE (e.g., market risk hedges, counterparty risk hedges)? Which, if any, of these hedges are excluded from the Trading IDR loss estimates (Item 1 on the Counterparty Risk Worksheet of the SUMMARY_SCHEDULE)? Confirm that hedges modeled in Trading IDR are excluded from CCR IDR.
2. PD methodology
 - a. How is the severity of default risk treated? Is a stressed expected PD used, or is it an outcome in the tail of the default distribution? If an outcome in the tail is used, what is the tail percentile?
 - b. How is default risk represented over the horizon of the stress test? Is a cumulative two- year PD or a one-year PD used as a model input? How is migration risk captured?
 - c. What data sources and related time periods are used to generate the assumptions on stressed expected PD or the default distribution? In the documentation, provide a breakdown of PDs (e.g., by rating, asset category). Provide stressed PDs if a stressed PD is used, or provide PD inputs if an outcome in the tail is used.
 3. Correlation assumptions
 - a. What correlation assumptions are used in the Trading IDR models?
 4. LGD methodology
 - b. Do the models assume a static LGD or a stochastic LGD with a non-zero recovery rate volatility?
 - i. If a static LGD is used, were the mean LGDs stressed? What data sources and related time periods were used to determine the LGDs? In the methodology documentation, provide the relevant breakdown of LGDs used in the model (e.g., by ratings, asset category).
 - ii. If a stochastic LGD is used, elaborate on the assumptions generating the stochastic LGD in the documentation, including assumptions on the LGD mean and volatility and rationale for modeling choices.
 5. Liquidity horizon
 - a. What liquidity horizon assumptions are used?
 6. Exposure at default (EAD)
 - a. What Exposure at Default (EAD) is used for Trading IDR? For example, is the calculation based on actual issuer exposures, stressed exposures, a mix of both, or something else? If exposures are stressed, please explain how the exposures were stressed.
 7. Treatment of gains
 - a. Are any gains being reflected in the Trading IDR calculations? If so, elaborate in the documentation how gains are treated.
 8. Model validation and documentation
 - a. For any models used to report numbers in the SUMMARY_SCHEDULE or the DFAST-14A Trading that are also used in Business as Usual (BAU) production, have those models

- been validated as used in BAU? If so, attach model validation documents. If not, elaborate in the documentation on any review process.
- b. For any ad-hoc models used for DFAST that would not have been previously validated, what review if any has occurred? Elaborate in the documentation where appropriate.

CVA

1. Divergence from instructions
 - a. In the CCR or Summary Schedules, is liability-side CVA (i.e., DVA) included in any element of the submission? If so, elaborate in the documentation.
 - b. In the CCR or Summary Schedules, is bilateral CVA included in any element of the submission (i.e., CVA where the counterparty default probabilities are conditional on the survival of the bank)? If so, elaborate in the documentation.
 - c. Is there any place where CVA data is reported net of hedges on the CCR Schedule or Item 2 on the Counterparty Risk Worksheet in the SUMMARY_SCHEDULE?
 - d. In calculating Stressed Net CE in Worksheets 1a, 1b, 1c, 1d, and 1e in CCR, are there any occasions where it is assumed additional collateral has been collected after the shock? If so, elaborate in the documentation.
 - e. Are there any counterparties for which your firm did not fully implement the OCC specification for the EE profiles on Worksheets 2a and 2b in the CCR? If so, elaborate in the documentation.
2. Data and systems: In the documentation, clearly identify, describe, and comment on the materiality of any exclusions that prevent 100 percent capture of counterparties or trades. At a minimum, address the questions below and elaborate in the documentation where appropriate.
 - a. Are any counterparties on Worksheet 1a of CCR excluded from Worksheet 2a? Where specific counterparties are reported as top 200 counterparties on one Worksheet of the Schedule, but are not listed on other top 200 Worksheets, list these counterparties in the documentation by name and provide a reason for their exclusion.
 - b. Are any counterparties excluded from the unstressed or stressed aggregate data reported in Worksheets 1e, 2b, or 3b of CCR or the losses reported in the SUMMARY_SCHEDULE (Item 2 in the Counterparty Risk Worksheet)? In the documentation, elaborate on the nature, materiality, and rationale for these exclusions.
 - c. Do the expected exposure (EE) profiles, CDS spreads, PDs, LGDs, discount factors, as provided on CCR Schedule (Worksheets 2a and 2b), come from the same systems as that used for the calculation of CVA losses as provided in the SUMMARY_SCHEDULE (Item 2 in the Counterparty Risk Worksheet)? If not, elaborate in the documentation.
 - d. For unstressed and stressed CVA reported in the CCR Schedule, which counterparties, counterparty types, or trade types are calculated offline or using separate methodologies? Why are they calculated offline or with a different methodology? Elaborate in the documentation.
 - e. Are any add-ons used to calculate stressed CVA in the CCR Schedule? Elaborate regarding the nature and rationale for each type of add-on in the documentation.
 - f. Are there any additional/ offline CVA reserves reported in Worksheet 1e in the CCR Schedule? If so, elaborate about the nature of these reserves in the documentation. Explain what counterparties, counterparty types, or trade types are included, why are they calculated as reserves, and how they are stressed.

- g. Are there any exposure measurement or product capture limitations impacting the loss estimate in Item 2 on the Counterparty Risk Worksheet in the SUMMARY_SCHEDULE? If so, make sure to elaborate in the documentation, particularly where these limitations understate losses.
 - i. Are all sensitivities/ slides provided as requested? If slides are not provided as requested in the CCR Schedule, elaborate in the documentation why they are missing or not provided correctly.
 - j. Are the sensitivities/ slides provided in Worksheet 4 of CCR sourced from the same calculation engine and systems as used for the firm's loss estimates (Item 2 in the Counterparty Risk Worksheet in the SUMMARY_SCHEDULE)? If not, elaborate in the documentation.
 - k. Elaborate on how sensitivities/ slides in Worksheet 4 of CCR were determined to be material. What qualifies a risk factor as immaterial?
3. LGD methodology
- a. For the LGD used to calculate PD, are market implied recovery rates used? If not, elaborate on the source of the LGD assumption in the methodology documentation.
 - b. Is the same recovery/LGD used in the CVA calculation as is used to calculate PDs from the CDS spread? If not, in the documentation provide a detailed rationale and backup data to support the use of a different LGD, and provide the source of the LGD used to calculate CVA.
4. Exposure at default (EAD)
- a. What Margin Period of Risk (MPOR) assumptions are used for unstressed and stressed CVA?
 - b. Are collateral values stressed in the numbers reported in the CCR Schedule or Items 2 or 3 on the Counterparty Risk Worksheet in the SUMMARY_SCHEDULE? If so, elaborate on the stress assumptions applied.
5. Application of shocks
- a. Are the shocks applied to CVA (for calculating Item 2 in the Counterparty Risk Worksheet in the SUMMARY_SCHEDULE as well as the Stressed figures reported in CCR) the same as those applied to the Trading Book (Item 10 in the Trading Worksheet in the SUMMARY_SCHEDULE)? Where they are different, or where shocks applied diverge from the OCC shock scenario, elaborate in the documentation.
 - b. Have the models for CVA been validated? If not, elaborate on the review process, if any.
6. Model validation and documentation
- a. For any models used to report numbers in the SUMMARY_SCHEDULE or the CCR that are also used in Business as Usual (BAU) production, have those models been validated as used in BAU? If so, attach model validation documents. If not, elaborate in the documentation on any review process.
 - b. For any ad-hoc models used for DFAST that would not have been previously validated, what review if any has occurred? Elaborate in the documentation where appropriate.

CCR IDR

1. Data and systems
- a. Are there any exposure measurement or product capture limitations impacting the loss estimate in Item 3 on the Counterparty Risk Worksheet in the SUMMARY_SCHEDULE? If so, make sure to elaborate in the documentation,

- particularly where these limitations understate losses.
- b. What types of CVA hedges are included in CCR IDR? Confirm that hedges modeled in CCR IDR were excluded from Trading IDR.
2. PD methodology
 - a. How is the severity of default risk treated? Is a stressed expected PD used, or is it an outcome in the tail of the default distribution? If an outcome in the tail is used, what is the tail percentile?
 - b. How is default risk represented over the horizon of the stress test? Is a cumulative two- year PD or a one-year PD used as a model input? How is migration risk captured?
 - c. What data sources and related time periods are used to generate the assumptions on stressed expected PD or the default distribution? In the documentation, provide a breakdown of PDs (e.g., by rating, counterparty type). Provide stressed PDs if a stressed PD is used, or provide PD inputs if an outcome in the tail is used.
 3. Correlation assumptions
 - a. What correlation assumptions are used in the CCR IDR models?
 4. LGD methodology
 - a. Do the models assume a static LGD or a stochastic LGD with a non-zero recovery rate volatility?
 - b. If a static LGD is used, are the mean LGDs stressed? What data sources and related time periods are used to determine the LGDs? In the methodology documentation, provide the relevant breakdown of LGDs used in the model (e.g., by ratings, counterparty type).
 - c. If a stochastic LGD is used, elaborate on the assumptions generating the stochastic LGD in the documentation, including assumptions on the LGD mean and volatility and rationale for modeling choices.
 5. Liquidity horizon
 - a. What liquidity horizon assumptions are used?
 6. Exposure at default (EAD)
 - a. Provide an overview of how EAD is modeled for CCR IDR.
 - b. Are any downgrade triggers assumed in the CCR IDR model? If so, elaborate in the documentation.
 - c. What Margin Period of Risk (MPOR) assumptions are modeled in CCR IDR?
 7. Treatment of gains
 - a. Are any gains being reflected in the CCR IDR calculations? If so, elaborate in the documentation how gains are treated.
 8. Model validation and documentation
 - a. For any models used to report numbers in the SUMMARY_SCHEDULE or the CCR that are also used in Business as Usual (BAU) production, have those models been validated as used in BAU? If so, attach model validation documents. If not, elaborate in the documentation on any review process.
 - b. For any ad-hoc models used for DFAST that would not have been previously validated, what review if any has occurred? Elaborate in the documentation where appropriate.

Other CCR Losses

- a. Data and Systems
 - a. What types of CCR losses are included in the "Other CCR Losses" Counterparty Risk Worksheet of the SUMMARY_SCHEDULE? What are the loss amounts for each major category of "Other CCR Losses"? For any material losses, discuss the methodology and rationale in the documentation.

Documentation on Operational Risk

The reporting institution should provide any supporting information including statistical results, data, summary tables, and additional descriptions in a separate document and cross reference the document to the respective question/item.

The supporting document should be titled

RSSD_BANKMNEMONIC_OP_METHODODOLOGY_YMMDD.

Banks may submit separate documents for different methodologies. In this case, title the documents: **RSSD_BANKMNEMONIC_OP_METHODODOLOGY_MODELTYPE_YMMDD.**

Documentation

Generally, a bank should have robust internal controls governing its operational risk loss projection methodology and process components, including sufficient documentation, model validation and independent review. Supporting documentation should cover all models, loss and resource forecasting methodologies and processes. Adequate documentation includes comprehensive and clear policies and procedures. For models, adequate documentation includes specific delineation of all key assumptions for projecting operational losses under each scenario, a description of the underlying operational risk data used to determine projected losses and the approach for translating the data into loss projections. If a budgeting process was used, the bank should describe the budgeting process and provide specific detail on how operational losses are estimated. Adequate documentation includes articulating the models' vulnerability to error, and estimates of an error's impact should parameter specifications prove inaccurate. Documentation of all models should clearly identify the exact statistical process employed by the bank including:

1. How the current set of explanatory factors was chosen, what variables were tested and then discarded, and how often the set of possible explanatory factors is reviewed and, if appropriate, revised;
2. If applicable, description of work the bank has done to assess relationships between macroeconomic factors and operational risk losses, including relationships that were found to have the highest level of dependency, a summary of statistical results, and how these results were incorporated in the estimates;
3. A discussion of how pending litigation and reserves for litigation were incorporated into operational loss projections for all requested scenarios;
4. A detailed, transparent, and credible description of the foundation, approach, and process for making management adjustments to modeled results;
5. A description of the methodology for allocating an operational loss amount to a particular quarter;
6. A description of internal controls that ensure the integrity of reported results and that all material changes to the process and its components are appropriately reviewed and approved. Banks should ensure that change control principles apply to forecasting models used in the stress scenario analysis program, including processes that rely on management judgment;
7. An assessment of how effective or accurate the model is;
8. Identification of possible drawbacks and limitations of the selected approach.

Documentation on Pre-Provision Net Revenue (PPNR)

The supporting document should be titled

RSSD_BANKMNEMONIC_PPNR_METHODODOLOGY_YMMMDD.

Separate documents may be submitted for different methodologies. In this case, title the documents: **RSSD_BANKMNEMONIC_PPNR_METHODODOLOGY_MODELTYPE_YMMMDD.**

Each methodological memo should clearly describe how a bank approached the PPNR projection process and translated macro-economic factors into the reported projections.

Projected Outcomes

- 1) Provide an explanation summarizing the reasonableness of projected outcomes relative to the stated macroeconomic scenario, business profile, as well as regulatory and competitive environment. Especially in the more adverse scenario(s), include substantial supporting evidence for PPNR estimates materially exceeding recently realized values.
- 2) Banks should discuss linkages between PPNR projections and the balance sheet as well as other exposure assumptions used for related loss projections.
- 3) Include discussion of PPNR outcomes by component (i.e. Net Interest Income, Non Interest Income, and Non-Interest Expense) and by major source of each component (e.g. by major balance/rate category, type of revenue/expense, and/or business activity).
- 4) Consideration should be given to how changes in regulation will impact the bank's revenues and expenses over the projection period. The memo should include a section that addresses how recent or pending regulatory changes have impacted projected figures and business strategies and in which line items these adjustments are reflected.

Models and Methodology

- 1) The documentation should include a full list of all models and parameters used to generate projections of PPNR components for DFAST purposes and whether these models are also used as part of other existing processes (e.g. the business-as-usual budgeting and forecasting process). Where existing processes are leveraged, discuss how these are deemed appropriate for stress testing purposes, including any modifications that were necessary to fit a stressful scenario.
Also discuss those items that are particularly challenging to project and identify limitations and weaknesses in the process.
- 2) Thorough discussion of use of management/expert judgment, including information about rationale and process involved in translation of macroeconomic scenario variables into projections of various PPNR components should be provided. Where a combination of a modeled approach and management judgment was used to project an item, quantify the impact of qualitative adjustments to modeled output.
- 3) Provide support for all key assumptions used to derive PPNR estimates, with a focus on the link of these assumptions to projected outcomes and whether the assumptions are

consistent with the stated macroeconomic scenario, regulatory and competitive environment as well as business strategies for each of major business activities. Document the impact of assumptions concerning new growth, divestitures or other substantial changes in business profile on PPNR estimates. In cases where there is a high degree of uncertainty surrounding assumptions, discuss and reference sensitivity of projections to these assumptions. Also ensure that all relevant macro-economic factors used for PPNR projections are also reported on the firm submitted Scenario Schedule.

- 4) In addition to broad macro-economic assumptions that will guide the exercise, it is expected that more specific assumptions will be used by banks in projections of PPNR, including macro-economic factors other than those provided by the OCC as well as bank specific assumptions. Such assumptions and their link to reported figures, standardized and/or bank business segments and lines should be discussed in the methodology memo.
- 5) Where historical relationships are relied upon (e.g. ratios of compensation expense to total revenues), banks are expected to document the historical data used and describe why these relationships are expected to hold true in each scenario.
- 6) Projecting future business outcomes inevitably relies on the identification of key relationships between business metrics and other explanatory variables. Key limitations and difficulties encountered by the bank in the process to model these relationships should be identified and discussed in the memo.
- 7) Highlight changes in various aspects of bank's PPNR forecasting models and methodology, primarily focusing on the changes that occurred since the last DFAST submission.

Projections Governance and Data

- 1) Banks are asked to describe governance aspects for the PPNR projections development. This includes but is not limited to a description of:
 - a. The roles of business lines and management teams involved in the process
 - b. How the projections are generated. Particular attention should be given to how the bank ensures that assumptions are consistent across different business line projections, how assumptions are translated into projections of revenue and expenses, and the process of aggregating and reporting the results.
 - c. Senior management's involvement of the process and the process in which the assumptions are vetted and challenged.Also note whether established policies and procedures are in place related to this process.
- 2) Also include a separate section devoted to any divergence from the instructions in completing the PPNR worksheets. Use this section to explain any data that is missing or not provided as requested. Use this section to discuss major instances where judgment was used to interpret PPNR instructions.
- 3) Highlight changes in various aspects of bank's PPNR forecasting governance and data, primarily focusing on the changes that occurred since the last DFAST submission.

Other

- 1) Banks are also expected to address items requested in the Supporting Documentation portion of the Overview section (beginning on page 4) as applicable to PPNR if not already addressed per PPNR documentations guidance as stated above.
- 2) Banks are encouraged to submit any other information and documentation (including data series) that would support of the bank's PPNR projections. One

example of such information would be identification and discussion of major deviations of bank historical performance from forecasted figures, focusing on the last four quarters and noting items that the bank regards as non-recurring and/or non-core. Where applicable, it would be useful to reference this additional supporting information in the memo outlined above.

Documentation on MSR Projection

The supporting document should be titled

RSSD_BANKMNEMONIC_MSR_METHODODOLOGY_YYMMDD.

Separate documents may be submitted for different models and/or methodologies. In this case, title the documents: **RSSD_BANKMNEMONIC_MSR_METHODODOLOGY_MODELTYPE_YYMMDD.** The documentation should address the questions outlined below.

1. Models and Methodologies

- Describe the models and related sub-models that were used to complete the submission, and please state whether the model is a third-party vendor or proprietary model.
 - o Income/Expense/Valuation Engine
 - o Prepayment Model
 - o Default Model
 - o Delinquency Model
 - o Hedging Simulation
- If a vendor model was used, please provide the name of the vendor model. If a vendor model was used, has the bank performed an independent review of the vendor model?
- Has the model undergone rigorous model validation, with results reviewed independently of the business line?
- Has any performance testing been conducted on the model? If so, what type of performance testing has been conducted?
- What data sources were used to calibrate each model?
- What were the key inputs/variables and how were these determined?
- How did the model (whether vendor or proprietary) incorporate macroeconomic assumptions?

2. Assumptions

- For each quarter, what new loan capitalizations and amortizations are assumed over both the baseline and supervisory stress scenarios?
 - How were the new loan capitalization forecast assumptions developed?
 - What excess spread assumptions were made with respect to new loan capitalizations in each scenario and how was this assumption derived (e.g., historical buy-up/buy-down grids, etc.)?
 - How were HARP assumptions, if any, estimated?
 - What market share is assumed, and does this change within the stress scenario?
 - Does the submission include any MSR sales or purchases under the supervisory stress? If yes, please provide detail.
- What is the composition of the underlying portfolio of loans serviced for others with respect to the following, and how does this composition change (if at all) during the supervisory stress

scenario?

- i. Loan type
- ii. Geographical region
- iii. Credit score

- How were macroeconomic assumptions as prescribed under the supervisory baseline and stress scenarios used to determine the respective projected loan prepayment, delinquency, and default experience for each quarter?
- How were macroeconomic assumptions that were not prescribed under the supervisory baseline and stress scenarios (for example, interest rate volatility, option adjusted spreads, primary to secondary spreads) used to determine the respective projected loan prepayment, delinquency, and default experience for each quarter?
- What are the voluntary prepayment speeds (e.g., conditional prepayment rates (CPRs) associated with refinancing) assumed for each quarter in the respective baseline and supervisory stress scenarios? Do not include constant default rates (CDRs).
- What are the factors that drive or explain the level and trend in prepayment speeds through the nine quarters over the baseline and supervisory stress scenarios?
- What are the default rates assumed for each quarter in the respective baseline and supervisory stress scenarios?
- What are the factors that drive or explain the level and trend in default rates through the nine quarters over the baseline and supervisory stress scenarios?
- How were the assumptions regarding cost of service with respect to both the baseline and stressed scenarios derived?
- Was inflation incorporated into the projection?
- What is the servicing cost structure on a per loan basis on a base and incremental basis for each level of delinquency? What are the foreclosure costs per loan?
- Does the cost structure per loan stay the same throughout the nine quarters with the number of delinquent loans changing, or do both change?
- What foreclosure time frames are used in the baseline scenario? Do these lengthen or contract in the supervisory stress?
- Is late fee income included in the submission?
 - If so, what is the bank's actual late fee income structure, as well as waiver policy if applicable?
 - What is the late fee income assumed in the baseline and stress scenarios?
 - Is it assumed that late fees are 100 percent collectable in the stress scenario?
- Are earnings on escrow and other balances included in the submission?
 - If yes, how are the balances forecasted, and what is the crediting rate?
- Is cost to finance advances to investors relating to delinquent loans incorporated in the submission?
 - If yes, how is the borrowing rate determined?

3. Hedging and Rebalancing

- Are MSR hedges assumed to be rebalanced or rolled-over at any time during the nine quarter DFAST horizon? How often are hedges assumed to be rebalanced or rolled-over? What is the timing of such rebalancing or roll-over trades?
- What are the hedge rebalancing and/or roll-over rules applied during the baseline and stress scenarios?
- Are the hedge rebalancing and/or roll-over rules applied in the baseline and stress scenarios consistent with the firm's risk appetite statement and Board/management approved limit structure?

- To what degree does hedge effectiveness decline in the stress scenarios? How was this estimated?
- How is the impact of hedging instrument bid-ask spreads captured in the submission? To what degree does the bid-ask spread widen in the stress scenario? How was this estimated?
- How does the firm account for the liquidity risk from concentrated hedge positions?
- What is assumed regarding collateral requirements?
- What are the current risk tolerance limits with respect to MSR hedging

Scenario

No supporting documentation is required for this schedule.

Regulatory Capital Instruments

No supporting documentation is required for this schedule.

Documentation on Regulatory Capital Transitions – SIFI Surcharge

In November 2011, the Basel Committee on Banking Supervision (BCBS) published its methodology for assessing an additional loss absorbency requirement for global systemically important banks (SIFI surcharge) that effectively serves as an extension of the capital conservation buffer.

As part of the DFAST filing, each bank must submit a separate document that includes management's best estimate of the likely SIFI surcharge that would be assessed under this methodology, along with an explanation of assumption used when determining the estimate.

Any bank not currently designated as a global systemically important financial institution (G-SIFI) should include a SIFI surcharge assessment if management expects changes to its business mode that would potentially lead to the bank's designation as a G-SIFI. Supervisors will evaluate the methodology and assumptions used by banks in determining the SIFI surcharge, and may adjust such estimates as necessary when evaluating the Basel III transition path.

The supporting document should be titled

RSSD_BANKMNEMONIC_SIFI_CHARGE_ESTIMATE_METHODODOLOGY_YMMDD.

Documentation for Each Planned Action

Banks are required to provide a detailed description of each planned action in a separate attachment(s). The description of each planned action should include:

- Discussion of how each planned action aligns with the bank's long term business strategy and risk appetite on a going concerns basis;
- Assessment of each planned action's impact on the bank's capital and funding needs, earnings, and overall risk profile;
- Assessment of market conditions and market capacity around each planned action (e.g., planned sale size and the availability and appetite of buyers and other potential sellers);
- Assessment of any potential execution risks to each planned action (e.g., contractual, accounting or structural limitations). The estimation of execution risk should be well documented for each planned action that are to occur;
- Discussion of any recent transactions conducted either by the bank or by other institutions that would demonstrate or support the bank's ability to execute each planned action at the level of impact projected.

The supporting document related to each planned action should be titled:

RSSD_BANKMNEMONIC_REGCAPTRANS_PLANNEDACTION#_YMMDD.

Note that the “#” in this file name must correspond with the appropriate “Action #” in column A of the Planned Actions Worksheet.

Included below are examples of other supporting documentation which should be included along with the description of each planned action:

- Detailed information on planned sales such as risk profile and size of the positions, indicative term sheets and contracts; potential buyer information; current marked to market (MTM), support for the execution price; potential associated loans, financing, or liquidity credit support arrangements; potential buy back commitments; and impact on any offsetting positions. If similar recent transactions have taken place, banks should provide information as a point of reference. Banks should also describe any challenges that may be encountered in executing the sale.
- Detailed information on planned unwinds, such as risk profile and size of the positions, profit and loss (P&L) impact at execution or in the future; funding implications; impact on any offsetting positions; and trigger of consolidation or on-boarding of the underlying assets.
- Detailed information on planned run-offs, such as risk profile and size of the positions, impact on any offsetting positions; details on trades; and maturity dates.
- Detailed information on planned hedging, such as indicative term sheets and contracts; P&L impact at execution or during life of the hedges; and impact on counterparty credit RWA.
- Detailed information on changes to risk-weighted assets calculation methodologies, such as which data or parameters would be changed, whether the firm has submitted model application to its supervisors, and remaining work to be completed and expected completion date.
- Detailed information on expanded use of clearing houses, such as types of products to be cleared and central counterparties to be used.

Banks should also provide detailed information on any alternative Regulatory Capital Transitions action plans in the event the firm falls short of the targets outlined in the Capital Plan, and trigger events that would result in a need to pursue any alternative action plans.

A supporting document related to an alternative Regulatory Capital Transitions action plan should be titled: **RSSD_BANKMNEMONIC_REGCAPTRANS_ALTACTION#_YYMMDD**.

Schedule E - Operational Risk

No supporting documentation is required for this schedule.

Schedule F - Counterparty Credit Risk

No supporting documentation is required for this schedule.