Dodd-Frank Act Stress Testing (DFAST)
Reporting Instructions

OCC Reporting Form DFAST-14A

March 2016

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Instructions for the Preparation of the OCC's Dodd-Frank Act Stress Testing Report DFAST-14A

GENERAL INSTRUCTIONS

The DFAST-14A report collects 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 report is comprised of a Summary, Macro Scenario, Regulatory Capital Instruments, Regulatory Capital Transitions, and Operational Risk schedules, each with multiple supporting sub-schedules. The number of schedules a national bank or federal savings association (hereafter "Banks") must complete is subject to materiality thresholds and certain other criteria. 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), as well as Bank-defined. **Note that the Bank-defined scenarios are optional for 2016 and required for 2017 annual DFAST submissions.** One or more of the macroeconomic scenarios includes a market risk shock that the Banks will assume when making trading and counterparty loss projections. The Office of the Comptroller of the Currency will provide details about the macroeconomic scenarios to the Banks.

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.

1. Who Must Report

A. Reporting Criteria

Banks with total consolidated assets of $50 billion or more, as defined by the capital plan rule (12 CFR 46.3), are required to submit the DFAST-14A report to the OCC. The capital plan rule defines total consolidated assets as the average of the Bank's total consolidated assets over the course of the previous four calendar quarters, as reflected on the Bank's Consolidated Report of Condition and Income (Call Report FFIEC 031 or 041). Total assets shall be calculated based on the due date of the Bank's most recent Call Report. If the 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 quarters as reported quarterly on the Bank's Call Report should be used in the calculation.

Separate annual schedules must be reported for each scenario as required, unless otherwise specified in the schedule or sub-schedule instructions (for example for historical data collections on the Retail Repurchase sub-schedule, for which only the baseline scenario is required). 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, sub-schedule, or data element.

All annual schedules are required to be reported by all Banks with the exception of the Trading and CCR sub-schedules of the Summary Schedule, which should be filed as described below:

Trading and CCR sub-schedules (Summary Schedule): Banks with greater than $500 billion in total consolidated assets that are subject to the amended market risk rule (12 CFR 3, Appendix B) must submit this schedule and sub-schedules.

B. Exemptions
Banks that do not meet the reporting criteria listed above are exempt from reporting. The following institutions are also exempt:

Banks with average total consolidated assets of greater than $10 billion but less than $50 billion subject to the final rule on annual company-run stress tests (12 CFR 46.3(e)) are not required to file this report. However, institutions meeting this threshold should review the reporting requirements and instructions for the Annual Company-Run Stress Test (DFAST 10-50) on the OCC's public Web site.

2. Where to Submit the Reports

All Banks subject to these reporting requirements must submit completed reports electronically. Please register at www.BankNet.gov. If you need BankNet assistance, please contact the OCC at: BankNet@occ.treas.gov. Additional questions should be directed to the DFAST-14A mailbox: DFA165i2.reporting@occ.treas.gov.

For requirements regarding the submission of qualitative supporting information, please see Appendix A: Supporting Documentation, in addition to instructions associated with each schedule for which supporting documentation might be required.

3. When to Submit the Reports

Banks must file the DFAST-14A schedules annually according to the prescribed time schedules. All schedules will be due on or before the end of the submission date, unless that day falls on a weekend, in which case the data must be received on the first business day after the weekend or holiday (subject to timely filing provisions). No other extensions of time for submitting reports will be granted. The submission due date will be April 5, 2016. The data 'as-of date' will be quarter end of the most recent Call Report available prior to the submission due date. Early submission, including submission of schedules on a flow basis prior to the due date, aids the OCC in reviewing and processing data and is encouraged.

4. How to Prepare the Reports

A. Applicability of 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 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 Banks' financial condition and assessment of performance under stressed scenarios.

B. Rules of Consolidation

Please reference the Call Report General Instructions for a discussion regarding the rules of consolidation.

C. Projections

Many schedules collect data on a "projection horizon," which includes one quarter of actual data followed by at least nine quarters of projected data. Where projections are required, the following applies: (1) The "projection horizon" refers to the nine quarters starting with the first quarter of the reporting year. (2) The projection horizon begins the quarter following the 'as-of date.' As described in 12 CFR section 46.5, the 'as-of date' will be the most recent quarter end for which the Call Report is available prior to the required submission date (e.g., if the most recent quarter end available Call Report for the 2016 DFAST cycle is 4Q 2015, the projection horizon begins 1Q 2016 and ends 1Q 2018).

- Column headings refer to PQ1 through PQ9. PQ stands for projected quarter. 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 (as is the case of projected future losses charged to the repurchase reserve), necessitating PQ10 or more.

D. Technical Details

The following instructions apply generally to the DFAST-14A schedules, unless otherwise specified. For further information on the technical specifications for this report, please see the Technical Instructions.

- Do not enter any information 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 U.S. 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. If information is not available or not applicable and no such options are offered, the field should be left blank.
- Report income and loss data on a quarterly basis and not on a cumulative or year-to-date basis.

E. Other Instructional Guidance

Banks should review the following published documents (in the order listed below) when determining the precise definition to be used in completing the schedules. Where applicable, references to the Call Reports have been provided in the DFAST-14A instructions and templates noting associations between the reporting series.

- The DFAST-14A instructions;
- The latest available Call Report instructions published on the FFIEC's public Web site: http://www.ffiec.gov/pdf/ffiec_forms/ffiec031_034inst_200006.pdf.

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.

F. Questions and Requests for Interpretations
Banks should submit any questions or requests for interpretations by e-mail to DFA165i2.reporting@occ.treas.gov.

5. Counterparty Default Scenario Component

(Optional for 2016, Required for 2017)

Five Banks with substantial trading or custodial operations will be required to incorporate a counterparty default scenario component into their supervisory adverse and severely adverse stress scenarios.[1] Like the global market shock, this component will only be applied to the largest and most complex Banks, in line with the OCC's higher expectations for those Banks relative to the other Banks participating in DFAST. In connection with the counterparty default scenario component, these Banks will be required to estimate and report the potential losses and related effects on capital associated with the instantaneous and unexpected default of the counterparty that would generate the largest losses across their derivatives and securities financing activities, including securities lending and repurchase or reverse repurchase agreement activities.[2] Each Bank's largest counterparty will be determined by net stressed losses, estimated by revaluing exposures and collateral using the global market shock. The as-of date for the counterparty default scenario component is the same as the global market shock. Similar to the global market shock, the counterparty default scenario component is an add-on component to the macroeconomic and financial market scenarios specified in the OCC's supervisory adverse and severely adverse scenarios and, therefore, losses associated with this component should be viewed as an addition to the estimates of Pre-Provision Net Revenue (PPNR) and losses under the macroeconomic scenario (see the description of global market shock).

6. Bank Scenarios

(Optional for 2016, Required for 2017)

To gain a deeper understanding of a Bank's unique vulnerabilities, each large Bank is to design its

[1] The five Banks participating in the counterparty default component are Bank of America, N.A.; Citibank, N.A.; JPMorgan Chase Bank, N.A.; Morgan Stanley Bank, N.A.; and Wells Fargo Bank, N.A. All of these Banks also participate in the global market shock.
[2] In selecting its largest counterparty, a Bank will not consider certain sovereign entities (Canada, France, Germany, Italy, Japan, the United Kingdom, and the United States) or designated central clearing counterparties.

own stress scenario that is appropriate to the Bank's business model and portfolios.[3] For purposes of DFAST, each Bank will be required to submit the results of its stress tests based on at least one stress scenario developed by the Bank and a Bank baseline scenario. The Bank baseline scenario should reflect the Bank's view of the expected path of the economy over the planning horizon. A Bank may use the same baseline scenario as the supervisory baseline scenario if that Bank believes the supervisory baseline scenario appropriately represents its view of the most likely outlook for the risk factors salient to the Bank. The Bank stress scenario must reflect the specific vulnerabilities of the Bank's risk profile and operations, including those related to the Bank's capital adequacy and financial condition. Specifically, the Bank stress scenario should be designed to significantly stress factors that affect Bank-wide material risk exposures and activities in a coherent and consistent manner, including potential exposures from both on- and off-balance sheet positions. In addition, the forward-looking analysis required in the Bank stress scenario should be relevant to and reflect the direction and strategy of the firm.[4] The Bank stress scenario should be designed to capture potential risks stemming from a Bank's idiosyncratic positions and activities and should be severe enough to result in a substantial negative effect on capital. A Bank should develop a Bank scenario of severity generally comparable to the usual severity in the OCC's supervisory severely adverse scenario.[5] A Bank should demonstrate that the combined effect of its Bank stress scenario on net income and other elements that affect capital results (i.e., other comprehensive income) in the Bank stress scenario are of severity comparable to the supervisory severely adverse scenario. A Bank stress scenario that produced regulatory capital ratios that were lower than those produced in company-run stress tests under the OCC's severely adverse scenario, but that does not reflect the Bank's idiosyncratic positions and activities, would not be an appropriate Bank stress scenario.

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 Statement, Balance Sheet, and Capital Statements;
2. Retail;
3. Securities;
4. Trading;
5. Counterparty Credit Risk;
6. Operational Risk; and
7. Pre-Provision Net Revenue.

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.)

Supporting Documentation

[3] Although a Bank is required to submit only one Bank stress scenario for DFAST, each Bank should develop a suite of scenarios that collectively capture its material risks and vulnerabilities under a variety of stressful circumstances and should incorporate them into its overall stress testing process.

[4] Additional guidance related to scenario development as part of stress testing can be found in OCC Bulletin 2012-14, "Supervisory Guidance on Stress Testing for Banking Organizations with More Than $10 Billion in Total Consolidated Assets," (May 14, 2012), http://www.occ.treas.gov/news-issuances/bulletins/2012/bulletin-2012-14.html.

[5] For guidance on the usual severity of the supervisory severely adverse scenario, a Bank should review the OCC's "Policy Statement on the Principles for Development and Distribution of Annual Stress Test Scenarios," which sets forth the OCC's approach to designing the supervisory severely adverse scenario. See 12 CFR Part 46.

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

Income Statement, Balance Sheet, and Capital

1. 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 agreements, 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 DFAST-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, schedule RC-C, items 2.a, 2.b, 2.c, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, 10.b, excluding corporate and small business credit card loans included in the Call Report, schedule RC-C, item 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
This item is a derived field and is the sum of items 1, 15, 25, 29, 30 and 35.

Losses on HFS Loans and Fair Value Option Loans

Report only the loans themselves (excluding hedges). Report hedges in the appropriate items of the income statement (e.g., hedges held in the trading book are reported in the trading book items).

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 C&I 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, Nonresidential (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 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, schedule RC-C, items 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, and 10.b. Exclude corporate and small business credit card loans included in the Call Report, schedule RC-C, line 4.a.

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., not 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, Nonresidential (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 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, Schedule RC-C, items 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, and 10.b. Exclude corporate and small business credit card loans included in the Call Report, Schedule RC-C, line 4.a.

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 value for item 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 agreements, 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.

2. Balance Sheet

For each scenario, input the loan balance projections in the various line items in this worksheet. Balance projections for HFI loans (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.

<u>Domestic</u> refers to portfolios in the domestic U.S. offices (as defined in the Call Report), and <u>International</u> refers to portfolios outside of the domestic U.S. 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 means 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 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, Schedule RC-C, items 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, and 10.b. Exclude corporate and small business credit card loans included in the Call Report, Schedule RC-C, line 4.a.

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 student cards 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. <u>Exclude</u> 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. <u>Exclude</u> 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). <u>Exclude</u> 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. <u>Exclude</u> 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). <u>Exclude</u> 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 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, Schedule RC-C, items 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, and 10.b. <u>Exclude</u> corporate and small business credit card loans included in the Call Report, Schedule RC-C, line 4.a.

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. <u>Exclude</u> 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. and 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 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 118-122, 126, 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 139 Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities
If applicable, report all subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.

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.

3. General RWA

Please note that for purposes of DFAST 2016, respondents are NOT required to fill out the "General RWA" worksheet, as indicated below.

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. **Do not report these items for DFAST 2016.**

Item 11 General RWA
This item is a shaded cell and is derived from the sum of items 1 through 10. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

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 60 business days with applicable multiplication factor. Stressed VaR-

based measure should be inclusive of all sources of risks that are included in the stressed VaR calculation. **Do not report this item for DFAST 2016.**

Item 14 Incremental risk capital requirement

Report the greater of most recent increment risk measure or average of incremental risk measures for the preceding 60 business days. **Do not report this item for DFAST 2016.**

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% surcharge based on the standardized measurement method. **Do not report this item for DFAST 2016.**

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 the DFAST submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be captured here by including values in lines 17 and 18. **Do not report this item for DFAST 2016.**

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 the DFAST submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be included here. **Do not report this item for DFAST 2016.**

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 the DFAST submission, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be included here. **Do not report this item for DFAST 2016.**

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

This item is a shaded cell and is derived from the sum of items 51 through 56. RWA equivalent for specific risk is 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. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

Item 25 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. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

Item 27 Market risk equivalent assets
This item is automatically calculated. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

Item 30 Total RWA (General Risk-Based Capital Rules)
This item is automatically calculated. **Do not report this item for DFAST 2016**.

<u>Memoranda for Derivative Contracts</u>
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. **Do not report these item for DFAST 2016.**

4. Standardized RWA

<u>All banks are required to complete the "Standardized RWA" worksheet for all reporting quarters starting January 1, 2015.</u>

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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R Part II, line item 1.

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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R Part II, line item 3.

Item 3a Securities (excluding securitizations): Held-to-maturity
Report the total risk-weighted amortized cost of HTM securities excluding those securities that qualify as securitization exposures as defined in §.2 of the regulatory capital rules. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 2a.

Item 3b Securities (excluding securitizations): Available-for-sale
Report the total risk-weighted fair value of AFS securities, excluding those securities that qualify as securitization exposures as defined in §.2 of the regulatory capital rules. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 2b. 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 AFS equity exposures as well as on AFS 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 HFS composed of items related to residential mortgage exposures. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 4a.

Item 4b High Volatility Commercial Real Estate
Report the total risk-weighted portion of the carrying value of loans and leases 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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 4b.

Item 4c Exposures Past Due 90 Days or More or on Nonaccrual
Report the total risk-weighted portion of the carrying value of loans and leases 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 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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 4c.

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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 4d.

Loans and leases (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 to 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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 5a.

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 HVCRE, including HVCRE exposures that are 90 days or more past due or on non-accrual status. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 5b.

Item 5c Exposures Past Due 90 Days or More or 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 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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 5c.

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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 5d.

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

If the Bank is subject to the market risk capital rules, report the total risk-weighted fair value of trading assets that do not meet the definition of a covered position per the market risk capital rules, excluding those trading assets that do not meet the definition of a covered position per the market risk capital that are securitization exposures as defined in §.2 of the regulatory capital rules.

If the Bank is not subject to the market risk capital rules, 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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 7.

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.

Securitization Exposures: On- and Off-Balance Sheet

Item 8a Securitization exposures: Held-to-maturity
Report the total risk-weighted portion of amortized cost of HTM securities that are securitization exposures. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 9a.

Item 8b Securitization exposures: Available-for-sale
Report the total risk-weighted portion of the fair value of AFS securities that are securitization exposures. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 9b.

Item 8c Trading assets that are securitization exposures that receive standardized charges
If the Bank is subject to the market risk capital rules, report the total risk-weighted fair value of the portion of trading assets that are securitization exposures that do not meet the definition of a covered position per the market risk capital rules. If the Bank is not subject to the market risk capital rules, report the total risk-weighted fair value of trading assets that are securitization exposures. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 9c.

Item 8d All other on-balance sheet securitization exposures
Report the total risk-weighted amount of any qualifying on-balance assets included in Schedule RC that qualify as securitization exposures as defined in §.2 of the regulatory capital rules and are not currently covered in 8a, 8b, or 8c. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 9d.

Item 9 Off-balance sheet securitization exposure
Report the risk-weighted amount of all derivatives and off-balance sheet items reported included in Schedule RC-L or Schedule RC-S that qualify as securitization exposures as defined in §.2 of the regulatory capital rules. This should be consistent with the RWA amount that is reported in the Call

Report, RC-R, Part II, line item 10.

Item 10 RWA for Balance Sheet Asset Categories Total Assets
This item is a shaded cell (derived calculation) and equals the sum of items 1 through 8d. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 11.

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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 12.

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 that do not meet the definition of a securitization exposure as described in the regulatory capital rules. This should be consistent with the RWA amount that do not meet the definition of a securitization exposure as described is reported in the regulatory capital rules, Call Report, RC-R, Part II, line item 13.

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 that do not meet the definition of a securitization exposure as described in the regulatory capital rules. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 14.

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 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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 15.

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 that do not meet the definition of a securitization exposure as described in the regulatory capital rules. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 16.

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 do not meet the definition of a securitization exposure as described in the regulatory capital rules, and have not been included in any of the preceding items in the Derivatives and Off-Balance Sheet Items section. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 17.

Item 17a Unused commitments: Original maturity of one year or less, excluding ABCP (asset-backed commercial paper) Conduits
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 that do not meet the definition of a securitization exposure as described in the regulatory capital rules. 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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 18a.

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 that do not meet the definition of a securitization exposure as described in the regulatory 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 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 and that do not meet the definition of a securitization exposure as described in the regulatory 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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 18b.

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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 19.

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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 20.

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. This should be consistent with the RWA amount that is reported in the Call Report, RC-R, Part II, line item 21.

Item 21 RWA for Assets, Derivatives and Off-Balance-Sheet Asset Categories
This item is a shaded cell and is derived from 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
For this item, follow the instructions of the Call Report, Schedule RC-R, Part II, line 26.

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 weekly 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 daily incremental risk measures for the preceding 12 weeks.

Item 26 Comprehensive risk capital requirement
Report the greater of most recent comprehensive risk measure or average of daily 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% 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 28 and 29. 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 the DFAST submissions, traded securitization exposures subject to a 1250% risk weight or the equivalent of a deduction should be captured here by including values in lines 28 and 29.

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 the DFAST submission, traded securitization exposures subject to a 1250% 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% 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 31 through 36. 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 item is a shaded cell and is derived from the sum of items 23 through 27, 30 and 37.

Item 39 Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve
This item is a shaded cell and is derived from the sum of items 21 and 38.

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% 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 Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, 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
This item is a shaded cell and is derived from item 39 minus the sum of items 40 and 41.

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 over-the-counter (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 item is a shaded cell and is derived from 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 item is a shaded cell and is derived from the sum of lines 48a through 48g.

Item 48a Interest rate
Report the remaining maturities of interest rate contracts that are subject to regulatory capital rules.

Item 48b 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 48c 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 48d 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 48e Equity
Report the remaining maturities of equity derivative contracts that are subject to the regulatory capital rules.

Item 48f 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 48g 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.

5. Advanced RWA

Please note that for purposes of DFAST 2016, 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 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.

AA Credit Risk

(Including CCR and non-trading credit risk) with 1.06 Scaling Factor and Operational Risk

Item 1 Advanced Approaches Credit RWA
This item is a shaded cell and is derived from the sum of items 7, 18, 25, 37 or 38, 52, 54, 55, and 60.

Items 2 through 57 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).

Market Risk
If a bank does not have a particular portfolio or no trading book at all, RWA should be reported as 0.

For items 58 through 73, refer to instructions for items 12 through 30, respectively, for market risk under the "General RWA" worksheet.

Item 74 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 75 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) .

Item 76 Total RWA
This item is a shaded cell and is derived from the sum of items 6, 61, 63, and 79 less item 80.

6. Capital

The Capital worksheet collects 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. Note that item 157, Common shares outstanding, should be reported in millions of shares.

All Banks are required to provide projections of common equity tier 1 capital, tier 1 capital, and total capital based on the revised regulatory capital rule for all quarters.

Under the OCC's stress test rules, a Bank's calculations of pro forma regulatory capital ratios over the planning horizon shall not include estimates using the advanced approaches. Accordingly, for actual and projected items on the DFAST-14A capital sub-schedule, Banks should not use the advanced approaches. For example, in line 58, "All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions," an advanced approaches bank should not include expected credit losses that exceed the eligible credit reserves.

The projections should clearly show any proposed capital distributions or other scenario-dependent actions that would affect the Bank's regulatory capital, including any assumptions required under the OCC's regulations.

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 the 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, Schedule 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 7 Sale of common stock, gross

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

Item 8 Conversion or retirement of common stock

Report the conversion or retirement of common stock, as defined in the Call Report, Schedule RI-A, item 5. Note: increases and decreases in additional paid in capital (APIC) attributable to the amortization of employee stock compensation and any changes in APIC, or common stock as a result of the actual issuance of common stock for the employee stock compensation should be captured in this line item.

Item 9 Sale of treasury stock

Report the sale of treasury stock (if applicable), as defined in the Call Report, Schedule RI-A.

Item 10 Purchase of treasury stock

Report the purchase of treasury stock (if applicable), as defined in the Call Report, Schedule RI-A.

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

Item 13 Cash dividends declared on common stock
Report cash dividends declared on common stock, as defined in the Call Report Schedule RI-A, item 11.

Item 14 Other comprehensive income
Report other comprehensive income, as defined in the Call Report Schedule RI-A, item 10.

Item 15 Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the Bank
If applicable to the Bank, report the change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the Bank, as defined in the Call Report, Schedule RI-A, item 13.

Item 16 Other adjustments to equity capital (not included above)
Report other adjustments to equity capital, not included above, as defined in the Call Report, Schedule RI-A, item 14. Report amounts separately and provide a text explanation of each type of adjustment to equity capital included in this item in item Memoranda 1 line 167 at the end of this sub-schedule. Note: increases and decreases in 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 should not be captured in this line item, instead the impact should be captured in line items 7, 8, 9, and/or 10 as appropriate.

Item 17 Total bank equity capital end of current period
This item is a shaded cell and is derived from 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)
Respondents should not report items 18-41 for DFAST 2016.

Tier 1 Capital

Item 18 Total bank equity capital
Report the amount from item 17, above. **Do not report this item for DFAST 2016**.

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. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

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 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. **Do not report this item for DFAST 2016.**

Item 22 Nonqualifying perpetual preferred stock
Report nonqualifying perpetual preferred stock, as defined in the Call Report Schedule RC-R, item 5. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

Item 24 Qualifying restricted core capital elements (other than cumulative perpetual preferred stock)
Not collected by the OCC. Do not report this item.

Item 25 Qualifying mandatory convertible preferred securities of internationally active banks
Not collected by the OCC. Do not report this item.

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. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

Item 28 Subtotal
Report the sum of items 18, 23, 24 and 25, less items 19, 20, 21, 22, 26 and 27. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

Item 32 Tier 1 capital
Report the sum of items 28 and 31, less items 29 through 30. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

Item 35 Allowance for loan and lease losses includable in tier 2 capital
Report the allowance for loan and lease losses includible in tier 2 capital as defined in the Call Report Schedule RC-R, Part 1.A., item 14. **Do not report this item for DFAST 2016.**

Item 36 Unrealized gains on available-for-sale equity securities includable in tier 2 capital
Report the Unrealized gains on AFS equity securities includable in tier 2 capital as defined in the Call Report Schedule RC-R, Part 1.A., item 15. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

Item 38 Tier 2 capital
This is a shaded cell that is the sum of items 33 through 37. **Do not report this item for DFAST 2016.**

Item 39 Allowable tier 2 capital
This is a shaded cell that equals the lesser of item 32 or 38. **Do not report this item for DFAST 2016.**

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. **Do not report this item for DFAST 2016.**

Item 41 Total risk-based capital
This is a shaded cell that is the sum of items 32 and 39, less item 40. **Do not report this item for DFAST 2016.**

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

All advanced approaches Banks and opt-in Banks must complete the following section. 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 Call Report filing. Enter “1” to opt out or “0” to opt in.

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, 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, 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; <u>exclude</u> 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 Bank’s retained earnings as reported in Call Report Schedule RC-R, Part 1, item 2.

Item 45 Accumulated other comprehensive income (AOCI)
Report the amount of AOCI as reported under GAAP in the U.S. that is included in Call Report Schedule RC-R, Part 1, 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% that needs to maintain a common equity tier 1 capital ratio of more than 7% 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 is a shaded cell and is derived from the sum of line items 43 through 46.

Common Equity Tier 1 Capital: Adjustments and Deductions

(where applicable, report all items reflective of transition provisions)

Item 48 Goodwill net of associated deferred tax liabilities (DTLs)
Report the amount of goodwill included in Call Report Schedule RC-R, Part 1, 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, 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, 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 AFS securities, net of applicable taxes, that is included in Call Report Schedule RC-R, Part 1, 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 AFS preferred stock classified as an equity security under GAAP and AFS equity exposures that is included in Call Report Schedule RC-R, Part 1, 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, 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, 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 HTM securities and are included in AOCI as reported in Call Report Schedule RC-R, Part 1, 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 HTM category from the AFS category and (ii) the unaccreted portion of OTTI on AFS and HTM 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, 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: 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, item 10a, prior to the 10% and 15% threshold deductions, 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, item 10b that are not included in items above, 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 MSA on Call Report Schedule RC).

(2) Defined benefit pension fund assets, net of associated DTLs.
Report the same amount as reported in the subcomponent of the Call Report, Schedule RC-R, item 10b.

A Bank must deduct defined benefit pension fund assets, net of associated DTLs, held by the 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.
Report the same amount as reported in the subcomponent of the Call Report, Schedule RC-R, item 10b.

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. 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.
Report the same amount as reported in the subcomponent of the Call Report, Schedule RC-R, item 10b. 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 cross-holdings may result from a formal or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments.

(5) Advanced approaches Banks only that exit parallel run.[6]
Report the same amount as reported in the subcomponent of the Call Report, Schedule RC-R, item 10b. 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) when it owns 10% or less of the issued

[6] An advanced approaches Bank that exits parallel run is an advanced approaches Bank that has completed the parallel run process and received notification from the OCC pursuant to section 121(d) of subpart E of the revised regulatory capital rules.

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% 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
This item is not a derived calculation, Banks should supply data for this line item.

This item is based on item 92, reflective of any applicable transition provisions, and should correspond to what is reported in Call Report Schedule RC-R, Part 1, item 13.

A Bank has a significant investment in the capital of an unconsolidated financial institution when it owns more than 10% 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% 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% of the amount of the subtotal in item 71, report the difference as this line item.
3. If the amount in (2) is less than 10% 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
This item is not a derived calculation, Banks should supply data for this line item.

This item is based on item 97, reflective of any applicable transition provisions.
Report the amount of MSAs included in Call Report Schedule RC-M, item 2a, net of associated DTLs, that exceed the 10% 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 greater than 10% of the amount of the subtotal in item 71, report the difference as this line item.

3. If the amount in (1) is less than 10% 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)
This item is not a derived calculation, Banks should supply data for this line item.

This item is based on item 100, reflective of any applicable transition provisions, and should correspond to what is reported in the Call Report, Schedule RC-R, Part 1, item 15.

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 Allowance for Loan and Lease Losses (ALLL)).
2. If the amount in (1) is greater than 10% of the amount the subtotal in item 71, report the difference as this line item.
3. If the amount in (1) is less than 10% 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% 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
This item is not a derived calculation, Banks should supply data for this line item.

This item is based on line item 105, reflective of any applicable transition provisions, and should correspond to what is reported in Call Report Schedule RC-R, Part 1, 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% of the Bank's common equity tier 1 capital, net of applicable adjustments and deductions (the 15% 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 reported in Call Report Schedule RC-R, Part 1, 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 in items 72 and 83.

Item 66 Total adjustments and deductions for common equity tier 1 capital (sum of items 61 through 65)
This item is a shaded cell that is derived from the sum of line items 61 to 65.

Item 67 Common equity tier 1 capital
This item is a shaded cell that is derived from item 60 minus item 66. This item is the numerator of the Bank's common equity tier 1 risk-based capital ratio, which should align with Call Report, Schedule RC-R, Part 1, 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, 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 rules.

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 part 3, appendix A) (for example, tier 1 instruments issued under the Troubled Asset Relief Program (TARP) 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 the Employment Retirement Income Security Act of 1974 (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, item 21, subject to the applicable phase-out schedule as described within the Call Report. 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, that are not 2010 Mutual Holding Companies (MHCs) 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 217.20 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 217.20(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 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, 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) as laid out in the instructions to the Call Report, Schedule RC-R, line 29. 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 is a shaded cell and is derived from 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, item 24, including all applicable transition provisions. Report additional tier 1 capital deductions as the sum of the following elements:

a. 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.

b. 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 cross-holdings 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.

c. Non-significant investments in additional tier 1 capital of unconsolidated financial institutions 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 if it owns 10% or less of the issued and outstanding common shares of that institution.

Calculate this amount as follows:

(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% 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% 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

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

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 applicable.

Item 73 Additional tier 1 capital

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

Tier 1 Capital

Item 74 Tier 1 capital (sum of items 67 and 73)

This is a shaded cell and is derived from the sum of items 67 and 73. It should be consistent with the Call Report Schedule RC-R, Part 1, 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, item 27. Starting on January 1, 2014 for 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 OCC's 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, 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, Part 1, item 29. For each consolidated subsidiary, perform the calculations in steps (1) through (10) outlined in the instructions to item 29 of the Call Report. 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 is includable in tier 2 capital, consistent with the Call Report Schedule RC-R, Part 1, 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. **For DFAST 2016, Banks do not have to report this item.**

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 AFS preferred stock classified as an equity security under GAAP and AFS 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% of the Bank's pretax net unrealized gain on AFS preferred stock classified as an equity security under GAAP and AFS 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 item is a shaded cell that is derived from the the sum of items 75, 76, 77, 78, and 80, and should correspond to what is reported under the Call Report Schedule RC-R, Part 1, item 32a.

Item 82 (Advanced approaches banks that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures
Do not need to report this item for DFAST 2016.

Item 83 Tier 2 capital deductions
Report total tier 2 capital deductions from the Call Report Schedule RC-R, Part 1, 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 or, if there is not enough additional tier 1 capital, from common equity tier 1 capital.

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, and if necessary from common equity tier 1 capital. 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 cross-holdings 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% 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% 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, item 34a.

Item 85 (Advanced approaches Banks that exit parallel run): Tier 2 capital, reflective of transition provisions
For DFAST 2016, Banks do not have to report this item.

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, item 35a.

Item 87 (Advanced approaches Banks that exit parallel run only): Total capital, reflective of transition provisions (sum of items 74 and 85)
For DFAST 2016, banks do not have to report this item.

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

Report 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

Report 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 derived 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 the greater of item 90 minus item 91 or zero.

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 MSAs to be deducted from common equity tier 1 is to be offset by any associated DTLs, with recognition capped at 10% of the Bank's common equity tier 1 (after the application of all regulatory adjustments). If the bank chooses to net its DTLs associated with MSRs against DTAs (in Line 17 of the Capital Composition worksheet), those DTLs should not be deducted again here.

Item 95 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
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.

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. Starting January 1, 2018, this item is derived from items 60 and 101.

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-R, item 36.

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, 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
This item is a shaded cell and is derived from item 106 minus items 107 and 108. This is commensurate with Call Report Schedule RC-R, Part 1, 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,[7] including perpetual preferred stock and related surplus, minority interest in subsidiaries, trust preferred securities, and mandatory convertible preferred securities. **Do not report for DFAST 2016.**

[7] 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 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. **Do not report for DFAST 2016.**

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. **Do not report for DFAST 2016.**

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

Item 116 Total Capital (advanced approaches Banks that exit parallel run only)
This item is a shaded cell and is derived from item 87. **For DFAST 2016, Banks do not have to report this item.**

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. **Do not report for DFAST 2016.**

Item 118 Total risk-weighted assets using standardized approach
For all Banks, please report the total amount of Standardized RWA for the actual quarter. For the projected quarters, this item is derived from the DFAST-14A, Standardized RWA worksheet, item 42.

Item 119 (Advanced approaches banks that exit parallel run only): total risk-weighted assets using advanced approaches rules
For DFAST 2016, Banks do not have to report this item.

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, 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. **Do not report for DFAST 2016.**

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. **For DFAST 2016, Banks do not have to report this item.**

Item 124 Tier 1 Capital Ratio (%)
This item is a shaded cell and is derived from item 113 divided by item 118.

Item 125 Tier 1 Capital Ratio (%) (advanced approaches Banks that exit parallel run only)
For DFAST 2016, Banks do not have to report this item.

Item 126 Total risk-based capital ratio (%)
This item is a shaded cell and is derived from item 115 divided by item 118.

Item 127 Total risk-based capital ratio (%) (advanced approaches Banks that exit parallel run only)
For DFAST 2016, Banks do not have to report 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.

Please note that for purposes of DFAST 2016, respondents are NOT required to fill out items 129-138, the "general risk-based capital rules" items.

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.
For DFAST 2016, Banks do not have to report this item.

Schedule RC-F—Other Assets

Item 140 Net deferred tax assets
Report net DTAs, as defined in the Call Report Schedule RC-F, item 2.

Schedule RC-G—Other Liabilities

Item 141 Net deferred tax liabilities
Report net DTLs, as defined in the Call Report Schedule RC-G, item 2.

Line item 142 Total number of Bank common shares outstanding
If applicable, report the total number (in millions) of Bank common shares outstanding.

Line item 143 Not collected by the OCC

Line item 144 Not collected by the OCC

Deferred Asset Information:

Item 145 Enter the tier 1 subtotal
Report the amount from item 28 above. **Do not report for DFAST 2016.**

Item 146 Enter 10 percent of the tier 1 subtotal
Report the amount from item 159 above multiplied by 0.10. **Do not report for DFAST 2016.**

Item 147 Enter the amount of deferred tax assets to be used when calculating the regulatory capital limit
Report the amount of DTAs to be used when calculating the regulatory capital limit. **Do not report for DFAST 2016.**

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. **Do not report for DFAST 2016.**

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 DTAs that is dependent upon future taxable income. **Do not report for DFAST 2016.**

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. **Do not report for DFAST 2016.**

Item 152 (g) Enter the minimum of (f) and (b)
Report the amount of the minimum of items 84 and 79. **Do not report for DFAST 2016.**

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. **Do not report for DFAST 2016.**

Item 154 Future taxes paid (used to determine item 152)
Report the amount of future taxes paid, as used to determine item 152. **Do not report for DFAST 2016.**

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. **Do not report for DFAST 2016.**

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 159 Issuance of common stock for employee compensation
If applicable, report the amount (in $millions) of the issuance of common stock for employee compensation. Include increases and decreases in 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.

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 162 Not collected by the OCC

Item 163 Other share repurchases
Report the amount (in $millions) of all other share repurchases.

Item 164 Total share repurchases

Item 165 Outstanding trust preferred securities
If applicable, report the outstanding notional balance of trust preferred securities.

Item 166 Trust preferred securities included in item 73
If applicable, report trust preferred securities qualifying for tier 1 capital and included in item 73 above.

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. **Do not report for DFAST 2016.**

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, assuming that fiscal years align with calendar years.

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, assuming that fiscal years align with calendar years.

Memoranda Item 171   Taxes paid through the as-of date of the current fiscal year
Report the amount of taxes paid during the current fiscal year through the as-of date, assuming that fiscal years align with calendar years.

Memoranda Item 172   Reconcile the Supplemental Capital Action and RI-A projections
In this item, reconcile the supplemental capital actions with RI-A projections reported in items 1 through 12; that is, allocate the capital actions among the RI-A buckets.

<u>Supporting Documentation</u>
Please refer to Appendix A: Supporting Documentation for guidance on providing supporting documentation.

<u>Retail</u>

1. 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 loan's 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.*

- **<u>Domestic</u>** refers to portfolios held in domestic U.S. offices (as defined in the Call Report glossary),
- **<u>International</u>** refers to portfolios outside of the domestic U.S. 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). <u>Loans HFS and loans HFI under the fair value option should not be included.</u>

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, items 1.c.(2)(b) and 1.c.(1).

G. Corporate Card (Domestic)

Employer-sponsored domestic credit cards for use by a company's employees. This includes U.S. corporate credit card loans as defined in the Call Report Schedule RC-C, item 4.a, and U.S. 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 U.S. 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 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.

<u>Exclude</u> bank cards to corporations and small businesses (report in Corporate Card or Business Card, as appropriate).

M. Auto Loans (Domestic)
Include all domestic auto loans 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 auto loans 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 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 GSEs 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 item 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.

2. 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 U.S. Government for which the insurance coverage could be denied or indemnification required if loan defects are identified.

This schedule has three sections for information on loans sold by the Bank that may be subject to repurchase risk. Section 1 collects loans for which the outstanding unpaid principal balance (UPB) and delinquency information requested is available.   Section 2 collects loans for which the outstanding UPB or delinquency information is incomplete or not available. Due to the missing data associated with loans reported in Section 2, loans in this population will be treated with conservative assumptions. Data collected in Sections 1 and 2 should be mutually exclusive. Section 3 collects the projected future lifetime losses that would be charged-off through the repurchase reserve under each scenario, as defined in Section 3 of these instructions.

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.

If Outstanding Balance and Delinquency information is available but Realized Net Credit Losses is not known, the Bank should report in tables A.1 through G.1 the available information and provide an explanation as to why credit loss information is not known.

If no information or incomplete information on the credit performance of the loans sold with repurchase agreements and warranties, the Bank should report in tables A.2 through G.2 "Bank Unable to Report Outstanding UPB or Delinquency Information" to report Original UPB and Projected Losses information. Report in tables A.2 through G.2 the Original UPB and Projected Future Losses of assets sold with servicing released where the Bank is unable to report Outstanding UPB and Credit.

Loans that have been sold, repurchased and then sold again should be reported in the most recent year of sale.

Row Variable Information:

For row variables described in Sections 1 through 3 with the note Excluding Exempt Population, the data submitted should <u>exclude</u> any loans for which the Bank has no risk of repurchase liability because of settlement or previous repurchase.

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 defined exemption criteria. When addressing exclusions that may exist in any settlement agreement, Banks should first make an effort to isolate the population of loans for which material exclusions exist and report these as 'loans with remaining liability.' In the event that a settlement has eliminated the vast majority (but not all) of the contractual representation and warrant liability for certain loans, these should be categorized as 'loans with no remaining liability.' However, Banks should provide details on any limited settlement exclusions that may exist for those settled populations in the supporting documentation (i.e., settlement, previously repurchased), and specifics of any finalized settlements (including exposures and time frames covered by these settlements and the dates the settlements were finalized). Banks should also explain any material changes in historical Vintage exposure compared to prior year.

Tables A through F: For Tables A through F, data will be represented in three sections.

Section 1: BANKS ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED

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 the reporting date, excluding the exempt population.

Delinquency Status as of 3Q (Excluding Exempt Population):
Report the data as of the reporting date, 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 the as-of date, 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 the reporting date. 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 the reporting date due to insurance claims denied by the U.S. 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. Planned future originations with the intent to sell where there are expected losses/reserves associated with new Vintages should not be included on the Retail Repurchase sub-schedule.

Section 2: BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED
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 the reporting date, 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: LOSS PROJECTIONS

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 U.S. Government*
Loans insured by the U.S. 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 U.S. 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*
This item is a shaded cell and is derived from the sum of Tables A3, B3, C3, D3, E3, and F3.

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. Loans reported in Table H should not be included in the non-Exempt populations reported in Tables A-F as they are considered part of the Exempt population. 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).

3. 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 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 HFS; or (2) loans held for investment accounted for under the fair value option. Commercial loans should be excluded from this schedule. Provide actual information (required only in the baseline scenarios) for the fourth 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 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. Combine all “Other” loans into a single portfolio and report the items for that aggregated portfolio.

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 fourth 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. Enter a numeral in decimal format with up to 4 decimal places.

Supporting Documentation

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

AFS/HTM Securities

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 Other Comprehensive Income (OCI) and Fair Value for AFS and Impaired HTM Securities, and Actual AFS and HTM Fair Market Value Sources by Portfolio collect data on the following types of securities:

- government agency MBS: MBS issued or guaranteed by U.S. Government agencies;
- auction rate securities: auction-rate securities are variable rate securities with long-term maturities whose interest rates are periodically reset through auctions occurring at predetermined short-term intervals (generally 7, 14, 28, or 35 days);
- collateralized debt obligations (CDOs): CDOs are asset-backed securities collateralized by a discrete portfolio of fixed income assets and that make payments based on the performance of those assets;
- collateralized loan obligations (CLOs): CLOs are securitizations of portfolios of loans through a bankruptcy-remote special-purpose vehicle (SPV) that issues asset-backed securities in one or more classes (or tranches). In general, CLOs are backed by a variety of assets, including whole commercial loans, revolving credit facilities, letters of credit, and bankers' acceptances;
- commercial mortgage-backed securities (CMBS): Exclude securities that have been issued or guaranteed by the Federal National Mortgage Association (FNMA) or the Federal Home Loan Mortgage Corporation (FHLMC) or guaranteed by the Government National Mortgage Association (GNMA). Report these securities as "Agency MBS" (above);
- common stock (equity);
- auto asset-backed securities (ABS): ABS collateralized by auto loans;
- Credit Card ABS: ABS collateralized by credit card loans;
- Student Loan ABS: ABS collateralized by student loans;
- Other ABS (excluding home equity loan ABS): all other ABS that cannot properly be reported as auto ABS, credit card ABS, student loan ABS or home equity loan ABS;
- corporate bonds: corporate bonds are debt obligations issued by corporations and may be secured or unsecured;
- Covered bonds: securities generally classified as "covered bonds" that feature recourse to cash flows of a pool of mortgages or public-sector loans on the balance sheet of an issuing financial institution
- domestic non-government agency residential mortgage-backed securities (RMBS, includes home equity loan ABS): RMBS, including securities backed by home equity loans, that are issued by domestic non-government agency entities, 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: RMBS of foreign issuers;
- municipal bonds: bonds issued by U.S. states, cities, counties, and other governmental entities at or below the state level. Include bonds issued by Canadian provinces or other local government entities and bonds issued by other non-U.S. local government entities;
- mutual funds: investments in mutual funds, including money market mutual funds and mutual funds that invest solely in U.S. government securities;
- preferred stock (equity): refer to the Call Report Glossary entry for "Preferred Stock";
- sovereign bonds: bonds issued by the central governments of foreign countries. Also, include in this category obligations of foreign country central banks, foreign central government units or agencies, fully government-guaranteed obligations of municipal or state-owned enterprises; and obligations of supranational organizations such as the International Bank for Reconstruction and Development (World Bank), Inter-American Development Bank, and Asian Development Bank;
- U.S. Treasuries & other government agency non-MBS: U.S. government agency obligations issued by U.S. government agencies and U.S. government-sponsored agencies, including but not limited to, Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates. Include obligations (other than MBS) issued by the Farm Credit System, the Federal Home Loan Bank

System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and FDIC Structured Sale Guaranteed Notes and NCUA Guaranteed Notes; 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: all securities that cannot properly be reported in the categories above.

In circumstances whereby the Bank holds securities in both AFS and HTM categories within a given asset class, separate each security into separate rows. If using additional rows, Banks should ensure that the totals sum appropriately. All Banks should estimate results using the conditions specified in the macroeconomic scenario. Securities should correspond with where the reporter has classified the asset on the balance sheet of the Call Report.

1. Projected OTTI for AFS Securities and HTM by Security

For each individual security that incurred a loss in profit and loss (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 Projected OTTI for AFS and HTM Securities by Portfolio Schedule (A.3.c).

2. 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 (percentage 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.

3. 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. Values should be quarterly, not cumulative.

For the Actual Amortized Cost column, Banks should estimate and provide fair values of AFS securities based on a re-pricing of the DFAST as-of date positions held on the reporting date.

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 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 OTTI 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.

4. Projected OCI and Fair Value for AFS and Impaired HTM Securities

This schedule must be completed for all Banks.

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 and impaired HTM portfolio assets evaluated during the projected quarter. For avoidance of doubt, securities purchased in the middle of the quarter should be accounted for in the Beginning Fair Market Value of the subsequent 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 Fair Value Rate of Change should represent the change in price of the assets whereby the change in fair value does not include amortizations or paydowns. Reinvested assets should be included if the securities were held at the beginning and end of the relevant quarter.

The “Projected OCI” in each column represents the pre-tax incremental change in accumulated OCI 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 and impaired HTM 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 the securities' amortized cost due to a projected experience of OTTI and estimate of OTTI write-down for a given quarter.

5. Actual AFS and HTM Fair Market Value Sources by Portfolio

Provide information on the sources of actual fair market values as of the reporting date. 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.

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 Credit Value Adjustment (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 bank-wide total P/L related to the 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.

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 and gains should be reported as negative 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 Incremental Default Risk (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 Other 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 credit default swap (CDS) hedges of defaulting counterparties.

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

Operational Risk Scenario And Projections

Operational risk losses are defined in the Revised Capital Framework 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.

The Interagency Final Rule further defines an operational loss as a financial loss (excluding insurance or tax effects) resulting from an operational loss event and includes all expenses associated with an operational loss event except for opportunity costs, forgone revenue, and costs related to risk management and control enhancements implemented to prevent future operational losses. An operational loss event is defined as a financial loss that results from a risk exposure to the firm. Some examples of operational loss events that Banks may consider are losses related to improper business practices (including class action lawsuits), execution errors, cybersecurity breaches, natural disasters, and fraud.

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. **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.

2. **Brief Description:** Description of operational loss event or other factor considered.
3. **Risk Segment:** The level at which the Bank's methodology or quantification model generates a separate estimate for potential operational losses.
4. **Dollar Contribution to Operational Loss Estimate:** For each risk segment, report the projected operational loss amount. The total of all segments for each DFAST scenario should agree to the projected "Operational risk expense" amount included in Line 29 in the scenario's PPNR Projections worksheet.

Sub-Schedule Instructions

The Operational Risk Scenario and Projections sub-schedule collects information about the composition of the operational risk loss projections. Each Bank should identify the operational risks to which it is exposed, develop and define the risk segments that represent the firm's risks, and project operational losses using relevant data. Data can include external data, internal data, scenario analysis, risk assessment, etc. As appropriate, quantitative methodologies may be used to convert relevant data into loss projections. Each risk segment should produce an input to the overall loss projection. Reporting institutions are expected to provide the type of data, a brief description of the loss event, how it was categorized (risk segment), 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 losses resulting from a firm's actions 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 DFAST 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

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. If 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 U.S. and Puerto Rico only. Note that this differs from the definition of domestic on the Call Report.

International Revenues: Revenues from regions outside the U.S. 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 items 29, 40-42. Gains and losses on AFS and HTM securities, including OTTI estimates, are not a component of PPNR. All revenue and expenses related to MSRs are components of PPNR to be reported in the associated noninterest income and noninterest expense line items on the PPNR schedules. Total Loans HFS 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.

1. 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 the 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 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 DVAs and/or CVAs (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 MSRs and the associated noninterest income and noninterest expense line items should be evolved over the nine-quarter projection horizons, and reported in the 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 businesses. <u>Exclude</u> 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. <u>Exclude</u> 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); and

- 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. <u>Exclude</u> 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.
    - 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.
    - 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.
    - 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 businesses (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%. Banks should provide comprehensive information in the Supporting Documentation 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 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); and
- 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 loans 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 HFS designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans HFS not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and HFS 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 lower of cost or market (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 U.S. 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 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 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 businesses (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%. 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 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 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
<u>Exclude</u> stock based and cash variable pay compensation and report in items 28D and 28E, respectively.

Item 28B Benefits
<u>Exclude</u> 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. <u>Exclude</u> 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

141 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% 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 item 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.

2. PPNR Net Interest Income (NII) Worksheet

Banks for which deposits comprise 25% 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 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 the 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 and 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% 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 the 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 the 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 assets not accounted for in the above categories.

Item 33 Total Interest Income
This item is a shaded cell and is derived, per column, from the 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, Banks 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 the sum of items 34A through 34E. A sum of average domestic and foreign deposits should be equal to the 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 the 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 19 which the firm would define as short term borrowings). The 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 38 Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities
If applicable, report the average balance of Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities.

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 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 the 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 the 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 in 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 19 which the firm defined as short term borrowing.

Item 45 Trading Liabilities
Report the average rate of Trading Liabilities as defined in the Call Report Schedule RC, item 15.

Item 46 Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities
Report the average rate of Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities.

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 the 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.

3. 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 88A 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.

Where applicable, respondents are encouraged to report actual utilized betas per the scenario.

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 the United States 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 Loans 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 United States 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% of total retail and small business segment and total retail and small business revenue exceeded 5% 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 39A through 39C.

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% 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% 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% 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% 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 HFS 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 HFS 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 WAL 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 WAL 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 WAL 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 WAL 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 WAL 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 WAL 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 WAL 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 WAL of student loans.

Item 65 Other, incl. loans backed by securities (non-purpose lending)
Report the quarter end WAL of Other Consumer Loans, including loans backed by securities (non-purpose lending).

Item 66 Residential Mortgages (First and Second Lien, Not in Domestic Offices)
Report the quarter end WAL 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 WAL of other real estate loans not in domestic offices.

Item 68 Other Loans & Leases
Report the quarter end WAL 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 WAL 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 WAL 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 WAL 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 WAL 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 WAL of all other interest-bearing assets not accounted for in the above categories.

Quarter-End Weighted Average Life of Liabilities

The 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 WAL for Domestic Time Deposits (using internal definitions).

Item 75 Foreign Deposits – Time
Report the quarter end WAL of Foreign Time Deposits (using internal definitions).

Item 76 Fed Funds
Report the quarter end WAL 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 WAL 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 WAL 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 borrowing).

Item 79 Trading Liabilities
Report the WAL 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 80 Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities
Report the quarter end WAL of Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities.

Item 81 All Other Interest Bearing Liabilities
Report the quarter end WAL 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. The as-of date of the balance weights must be equal to the reporting date for all applicable scenarios.

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 Bank projects for each of the deposit products relative to movements in interest rates.

The betas for line items 82 through 85 should be reported in basis points (bp) movement in the yield curve, either up or down in relationship to an assumed 100 bps movement and specific to each scenario, if applicable. For beta-related line items 82 to 87 on the PPNR Metrics template, a negative number can be reported in the downward rate movements. However, a negative would be indicating that the firm is projecting an "increase" in the beta when rates movements are down.

Item 82 Money Market Accounts
Report (in decimal form 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. The as-of date of the balance weights must be equal to the reporting date for all applicable scenarios.

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 in relationship to an assumed 100 bps movement and specific to each scenario, if applicable.

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 Bank 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 Bank 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 Bank 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 supervisory and bank-defined macro-economic scenarios underlying the projections of losses, revenue, and capital. These scenarios include the supervisory baseline scenario, supervisory adverse scenario, supervisory severely adverse scenario, Bank baseline scenario, Bank stress scenario, as well as any additional scenarios generated by the Bank or supplied by the OCC (Additional Scenario #1; Additional Scenario #2; etc.).

<u>Scenario Variable Definitions</u>: This worksheet should be used to list and define the variables included in the scenarios.

- The worksheet provides space for the supervisory baseline scenario, supervisory adverse scenario, supervisory severely adverse scenario, Bank baseline scenario, and Bank stress scenario, as well as space for additional scenarios. The Bank baseline and Bank stress scenarios are optional for DFAST 2016. If one or more additional scenarios are provided, then a section should be created for each additional scenario and labeled accordingly (Additional Scenario #1; Additional Scenario #2; etc.)

- For each scenario, list the variables included in the scenario in the column titled "Variable Name."

- Variable definitions should be provided in the column titled "Variable Definition." Variable definitions should include a description of the variable. The variable definition should include the source of the variable or derived variable (e.g., Case-Shiller" for a Case-Shiller House Price Index).

- In the column "Variable Type," the type of variable should be provided from these high-level categories: Rate, Index, Level, Ratio, Other.

- A one word description of the variable's economic category should be provided in the column titled "Economic Category." Potential examples include Employment, GDP, HPI, Mortgage, Unemployment, Affordability, Sales, Delinquency, and LIBOR.

- A geographic code for each variable should be provided in the column titled "Geographic Code." Use the references below to identify state and county codes, metropolitan/micropolitan statistical areas codes, and country codes:
    - State and County: http://www2.census.gov/geo/docs/reference/codes/files/national_county.txt
      Use the second column for FIPS State Code and a concatenation of the second and third column for FIPS County Code.
    - Metropolitan/Micropolitan Statistical Areas: http://www.census.gov/population/metro/data/def.html
      Select: "**Core based statistical areas (CBSAs) and combined statistical areas (CSAs).**" Use the numeric CBSA code in Column A.
    - Country: https://www.iso.org/obp/ui/#search
      Select "**Country codes**" and search. Use the ISO 3166-1 Alpha-3 code.

- 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 of the yield on 10-year U.S. Treasury bonds.
    - U.S. BBB corporate yield: Quarterly average of the 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, depending on the variables actually used in the scenario. Extra lines may be created as needed. The same variables do not necessarily have to be included in each scenario.

- Banks should include all economic and financial market variables that were used in projecting results, including those that affect only a subset of portfolios or positions and those used to calculate model overlays. Banks should not include variables that were not used. 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 baseline 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. Each regional or local variable used should be listed separately in the variable definitions sheet.

- Banks should include four quarters of historical data, as well as projections, for all variables.

B.1—Supervisory Baseline Scenario
This sub-schedule should be used to report the values of any additional variables generated for the supervisory baseline scenario.

B.2—Supervisory Adverse Scenario
This sub-schedule should be used to report the values of any additional variables generated for the supervisory adverse scenario.

B.3—Supervisory Severely Adverse Scenario
This sub-schedule should be used to report the values of any additional variables generated for the supervisory severely adverse scenario.

B.4—Bank Baseline Scenario
This sub-schedule should be used to report the values of the variables included in the Bank baseline scenario. **Optional for DFAST 2016.**

B.5—Bank Adverse Scenario
This sub-schedule should be used to report the values of the variables included in the Bank stress scenario. **Optional for DFAST 2016.**

B.6+ —Additional Scenario #1/#2/etc.
These sub-schedule should be used to report the values of the variables included in any additional scenarios. **Additional Scenarios are Optional.**

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

<u>All Scenarios:</u>

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* Sub-schedule.

- 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."

- List quarterly values for the variables starting with the last four realized values through the end of the forecast horizon. Historical values should be filled under columns HQ1 through HQ4, where HQ4 represents the as-of quarter for DFAST submission, HQ3 equals one quarter prior to the as-of quarter for DFAST submission, HQ2 equals two quarters prior to the as-of quarter for DFAST submission, and HQ1 equals three quarters prior to the as-of quarter for DFAST submission.

- 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 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 are 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 projection 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
  - PPNR
  - MSR
  - Other

- For each of these columns, please enter a "Y" if the variable is used in that projection 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. If a variable is used in multiple model categories, please denote a "Y" for each of those categories.

REGULATORY CAPITAL INSTRUMENTS SCHEDULE

General guidance

The Regulatory Capital Instruments schedule collects actual (historical) data and projections over the nine-quarter horizon of Banks' balances of the funded instruments that are included in regulatory capital. The schedule collects data on the historical balances and 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 supervisory baseline scenario. (The supervisory baseline scenario should be used even if the bank optionally submits a bank-specific baseline scenario.)

This schedule collects the total balances of capital instruments and planned redemptions and issuances at an aggregate instrument-type level (e.g., common stock, non-cumulative perpetual preferred, subordinated debt, etc.).

The instructions for the sub-schedule should be read in conjunction with the regulatory capital guidelines issued by the OCC and the revised regulatory capital rule issued in July 2013.

Projected Capital Actions and Balances Sub-schedule

Banks must report information on both a notional basis and on the basis of the dollar amount included in regulatory capital. For "Notional Amount" report the total notional amount of each instrument. Banks must provide the "Notional Amount" regardless of whether there is an associated amount recognized in regulatory capital. For example, 100% of subordinated debt nearing maturity with limited or no recognition in regulatory capital should be included. For "Amount Recognized in Regulatory Capital" report the portion of the notional amount that is recognized in regulatory capital.

Banks should use the "Comments" field to provide identification of individual instruments that have changed in value. Respondents should also include any other characteristics that impact the investment value. All Banks must report quarter ending balances under the "Actual As of Date" and projected balances under Projection Quarters PQ1, PQ2, PQ3, PQ4, PQ5, PQ6, PQ7, PQ8, and PQ9 for both the "Notional Amount" and the "Amount recognized in regulatory capital."

For any instrument type the Bank has not issued and does not project to issue, Banks must leave the field blank.

For both the "Notional amount" and "Amount recognized in regulatory capital" within the "Revised regulatory capital treatment section," Banks must provide the actual and projected aggregate dollar amounts ($Millions) for each line item under the revised regulatory capital rule. Submissions must reflect the necessary transition provisions for non-qualifying capital instruments with their quarter ending actual balances reported.

For "Quarterly Redemption/Repurchase Activity," report the actual and projected aggregate dollar amount ($Millions) of planned redemptions and repurchases to be conducted in each quarter for each type of capital instrument. All redemptions and repurchases must be reported as negative values. “Quarterly Redemption/Repurchase Activity” must include increases and decreases in 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.

For “Quarterly Issuance Activity,” report the actual and projected aggregate dollar amount ($Millions) of planned issuances to be conducted in each quarter for each instrument type. “Quarterly Issuance Activity” must include increases and decreases in 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.

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.

For “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: (1) Maturities of capital instruments; and (2) Equity contributions from a parent that do not involve the issuance of common stock.

For “Capital Balances,” report the actual aggregate balances ($Millions) of each type of capital instrument for the as-of quarter end date, reflecting the impact of planned capital actions. “Capital Balances” “Notional Amount” the actual must be completed, even if the instrument is not recognized in regulatory capital. Projection quarters are calculated based on the activity reported in the “Quarterly Redemption/Repurchase Activity,” “Quarterly Issuance Activity,” and “Quarterly Activity – Other than issuances and repurchases” and the reported “Actual”.

Quarterly Redemption/Repurchase Activity

Line Item 1 Common Stock (CS) (Revised regulatory capital rule treatment – Common Equity Tier 1)

(1)"Common Stock" as defined in the Call Report Schedule RC, line item 24, provided it meets the criteria for common equity tier 1 capital based on the revised regulatory capital rules of the OCC. Include capital instruments issued by mutual banking organizations that meet the criteria for common equity tier 1 capital;
(2) PLUS: "Surplus" as defined in the Call Report Schedule RC, line item 25;
(3) LESS: "Other equity capital components" as defined in the Call Report Schedule RC, line item 26(c); and
(4) LESS: "Issuances associated with the U.S. Department of Treasury Capital Purchase Program: Warrants to Purchase Common Stock," if applicable.
Line 1 should exclude amounts reported in line 2 as described below.

Line Item 2 Common Stock (CS) - Employee Stock Compensation (Revised regulatory capital rule treatment – Common Equity Tier 1)

If applicable, report the carrying amount of common stock as defined in the Call Report Schedule RC, line item 24 issued as part of an ESOP and included in equity capital on the balance sheet. Include increases and decreases in 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 employee stock for employee stock compensation.

Line Item 3 CS Warrants (Revised regulatory capital rule treatment – Common Equity Tier 1)
Report the carrying amount of warrants to issue common stock as defined in the Call Report Schedule RC, line item 24 and included in equity capital on the balance sheet.

Line Item 4 CS USG Investment (Revised regulatory capital rule treatment – Common Equity Tier 1)
Report the carrying amount of warrants issued to the U.S. Department of Treasury to purchase common stock as defined in the Call Report Schedule RC, line item 24 of the reporting institution that is included in equity capital on the balance sheet.

Line Item 5 Capital Instrument Issued by Subsidiary (Revised regulatory capital rule treatment – Common Equity Tier 1)
If applicable, report capital instruments issued by a fully consolidated subsidiary of the reporting institution to a third-party investor that qualify for inclusion in common equity tier 1 capital as defined in the Call Report Schedule RC-R, Part I, line item 4. To qualify for inclusion in common equity tier 1 capital, the capital instruments must be issued by a depository institution or a foreign bank that is a consolidated subsidiary of a banking organization.

Line Item 6 Other Common Equity Tier 1 Instruments (Revised regulatory capital rule treatment – Common Equity Tier 1)
Report all other Common Equity Tier 1 instruments issued that are not included in the Call Report Schedule RC-R, Part I, line items 1, 2, 4 and 5.

Line Item 7 Non-Cumulative Perpetual Preferred (NCPP) (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of non-cumulative perpetual preferred stock and related surplus included in the Call Report Schedule RC, line item 23, and any other capital instrument and related surplus that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c)of the revised regulatory capital rules of the OCC.

Line Item 8 NCPP Convertible (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of NCPP Convertible securities and related surplus included in the Call Report Schedule RC, line item 23, that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

Line Item 9 Mandatory Convertible Preferred (MCP) (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of MCP securities and related surplus included in the Call Report Schedule RC, line item 23, that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

Line Item 10 MCP USG Preferred (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of mandatory convertible preferred securities issued to the U.S. Department of Treasury by Banks that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC included in the Call Report Schedule RC, line item 3.

Item 11 Capital Instrument Issued by Subsidiary (Revised regulatory capital rule treatment – Additional Tier 1)
If applicable, report the amount of tier 1 minority interest not included in common equity tier 1 capital that is includable at the consolidated level as defined in the Call Report Schedule RC-R, Part I, line item 22. 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 additional tier 1 minority interest must meet all the criteria for additional tier 1 capital instrument.

Line Item 12 Other Additional Tier 1 Instruments (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of all other capital instruments, other than those included in line items 7 through 11 that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

Line Item 13 Cumulative Perpetual Preferred (CPP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of CPP securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 14 CPP TARP Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
If applicable, report the amount of CPP TARP Preferred securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 15 Mandatory Convertible Preferred (MCP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of Mandatory Convertible Preferred securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 16 MCP USG Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of MCP USG Preferred securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 17 Cumulative Dated Preferred (TRUPS) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of Cumulative Dated Preferred (TRUPS) securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 18 USG Preferred TRUPS (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of USG Preferred (TRUPS) securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 19 Other Non-qualifying Instruments in Tier 1 (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of all other capital instruments other than those include in line items 14 through 18 that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 20 Subordinated Debt (Revised regulatory capital rule treatment – Tier 2)
Report subordinated debt instruments that satisfy all eligibility criteria under the revised regulatory capital rules of the OCC and related surplus included in the Call Report Schedule RC-R, Part I, line item 27. Include instruments that were (i) issued under the Small Business Jobs 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 non-qualifying capital instruments (e.g., TruPS and CPP) under the OCC's general risk-based capital rules.

Line Item 21 Capital Instrument Issued by Subsidiary (Revised regulatory capital rule treatment – Tier 2)
If applicable, report the amount of total capital minority interest not included in tier 1 capital, as defined in the Call Report Schedule RC-R, Part I, line item 29.

Line Item 22 Other Tier 2 Instruments (Revised regulatory capital rule treatment – Tier 2)
Report all other capital instruments, other than those included in line items 20 and 21, that satisfy all eligibility criteria under the revised regulatory capital rules of the OCC and related surplus included in the Call Report Schedule RC-R, Part I, line item 27.

In addition, report tier 2 capital non-qualifying capital instruments (e.g., TruPS and cumulative perpetual preferred) that have been phased-out of tier 1 capital in the Call Report Schedule RC-R, Part I, line item 21.

For items 23 through 29, holding companies may include in regulatory capital debt or equity instruments issued prior to September 12, 2010, that do not meet the criteria for additional tier 1 or tier 2 capital instruments in 12 CFR 3.20 of the revised regulatory capital rules but that were included in tier 1 or tier 2 capital respectively as of September 12, 2010 (non-qualifying capital instruments issued prior to September 12, 2010) up to the percentage of the outstanding principal amount of such non-qualifying capital instruments as of January 1, 2014, in the Call Report Schedule RC-R, line item 21.

Line Item 23 Cumulative Perpetual Preferred (CPP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of CPP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 24 CPP TARP Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
If applicable, report the amount of CPP TARP Preferred instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 25 Mandatory Convertible Preferred (MCP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of MCP instruments that were included in tier 2 capital (Call Report Schedule RC-

R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 26 MCP USG Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of CPP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 27 Cumulative Dated Preferred (TRUPS) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of Cumulative Dated Preferred (TRUPS) instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 28 USG Preferred TRUPS (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of CPP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 29 Other Non-qualifying Instruments in Tier 2 (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of all capital instruments other than the ones included in line items 23 through 28 that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Quarterly Issuance Activity

Line Item 30 Common Stock (CS) (Revised regulatory capital rule treatment – Common Equity Tier 1)
Report (1)"Common Stock" as defined in the Call Report Schedule RC, line item 24, provided it meets the criteria for common equity tier 1 capital based on the revised regulatory capital rules of the OCC. Include capital instruments issued by mutual banking organizations that meet the criteria for common equity tier 1 capital;
(2) PLUS: "Surplus" as defined in the Call Report Schedule RC, line item 25;
(3) LESS: "Other equity capital components" as defined in the Call Report Schedule RC, line item 26(c); and
(4) LESS: "Issuances associated with the U.S. Department of Treasury Capital Purchase Program: Warrants to Purchase Common Stock," If applicable.
Line 30 should exclude amounts reported in line 31 as described below.

Line Item 31 Common Stock (CS) - Employee Stock Compensation (Revised regulatory capital rule treatment – Common Equity Tier 1)
If applicable, report the carrying amount of common stock as defined in the Call Report Schedule RC, line item 24 issued as part of an ESOP and included in equity capital on the balance sheet. Include increases and decreases in 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 employee stock for employee stock compensation.

Line Item 32 CS Warrants (Revised regulatory capital rule treatment – Common Equity Tier 1)

Report the carrying amount of warrants to issue common stock as defined in the Call Report Schedule RC, line item 24 and included in equity capital on the balance sheet.

Line Item 33 CS USG Investment (Revised regulatory capital rule treatment – Common Equity Tier 1)
Report the carrying amount of warrants issued to the U.S. Department of Treasury to purchase common stock as defined in the Call Report Schedule RC, line item 24 of the reporting institution that is included in equity capital on the balance sheet.

Line Item 34 Capital Instrument Issued by Subsidiary (Revised regulatory capital rule treatment – Common Equity Tier 1)
If applicable, report capital instruments issued by a fully consolidated subsidiary of the reporting institution to a third-party investor that qualify for inclusion in common equity tier 1 capital as defined in the Call Report Schedule RC-R, Part I, line item 4. To qualify for inclusion in common equity tier 1 capital, the capital instruments must be issued by a depository institution or a foreign bank that is a consolidated subsidiary of a banking organization.

Line Item 35 Other Common Equity Tier 1 Instruments (Revised regulatory capital rule treatment – Common Equity Tier 1)
Report as defined in the revised regulatory capital rule (July 2013).

Line Item 36 Non-Cumulative Perpetual Preferred (NCPP) (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of NCPP stock and related surplus included in the Call Report Schedule RC, line item 23, and any other capital instrument and related surplus that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

Line Item 37 NCPP Convertible (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of NCPP Convertible securities and related surplus included in the Call Report Schedule RC, line item 23, that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

Line Item 38 Mandatory Convertible Preferred (MCP) (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of MCP securities and related surplus included in the Call Report Schedule RC, line item 23, that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

Line Item 39 MCP USG Preferred (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of MCP securities issued to the U.S. Department of Treasury by Banks that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC included in the Call Report Schedule RC, line item 3.

Line Item 40 Capital Instrument Issued by Subsidiary (Revised regulatory capital rule treatment – Additional Tier 1)
If applicable, report the amount of tier 1 minority interest not included in common equity tier 1 capital that is includable at the consolidated level as defined in the Call Report Schedule RC-R, Part I, line item 22. 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 additional tier 1 minority interest must meet all the criteria for additional tier 1 capital instrument.

Line Item 41 Other Additional Tier 1 Instruments (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of all other capital instruments, other than those included in line items 36 through 40 that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

Line Item 42 Cumulative Perpetual Preferred (CPP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of CPP securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 43 CPP TARP Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
If applicable, report the amount of CPP TARP Preferred securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 44 Mandatory Convertible Preferred (MCP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of MCP securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 45 MCP USG Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of MCP USG Preferred securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 46 Cumulative Dated Preferred (TRUPS) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of Cumulative Dated Preferred (TRUPS) securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 47 USG Preferred TRUPS (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of USG Preferred (TRUPS) securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 48 Other Non-qualifying Instruments in Tier 1 (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of all other capital instruments other than those included in line items 42 through 47 that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 49 Subordinated Debt (Revised regulatory capital rule treatment – Tier 2)

Report subordinated debt instruments that satisfy all eligibility criteria under the revised regulatory capital rules of the OCC and related surplus included in the Call Report Schedule RC-R, Part I, line item 27. Include instruments that were (i) issued under the Small Business Jobs 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 non-qualifying capital instruments (e.g., TruPS and cumulative perpetual preferred) under the OCC's general risk-based capital rules.

Line Item 50 Capital Instrument Issued by Subsidiary (Revised regulatory capital rule treatment – Tier 2)
If applicable, report the amount of total capital minority interest not included in tier 1 capital, as defined in the Call Report Schedule RC-R, Part I, line item 29.

Line Item 51 Other Tier 2 Instruments (Revised regulatory capital rule treatment – Tier 2)
Report all other capital instruments, other than those included in line items 49 and 50, that satisfy all eligibility criteria under the revised regulatory capital rules of the OCC and related surplus included in the Call Report Schedule RC-R, Part I, line item 27. In addition, report tier 2 capital non-qualifying capital instruments (e.g., TruPS and CPP) that have been phased-out of tier 1 capital in the Call Report Schedule RC-R, Part I, line item 21.

For items 52 through 58, holding companies may include in regulatory capital debt or equity instruments issued prior to September 12, 2010, that do not meet the criteria for additional tier 1 or tier 2 capital instruments in 12 CFR 3.20 of the revised regulatory capital rules but that were included in tier 1 or tier 2 capital respectively as of September 12, 2010 (non-qualifying capital instruments issued prior to September 12, 2010) up to the percentage of the outstanding principal amount of such non-qualifying capital instruments as of January 1, 2014, in Schedule RC-R, item 21.

Line Item 52 Cumulative Perpetual Preferred (CPP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of CPP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 53 CPP TARP Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
If applicable, report the amount of CPP TARP Preferred instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 54 Mandatory Convertible Preferred (MCP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of MCP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 55 MCP USG Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of CPP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 56 Cumulative Dated Preferred (TRUPS) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of Cumulative Dated Preferred (TRUPS) instruments that were included in tier 2

capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 57 USG Preferred TRUPS (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of CPP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 58 Other Non-qualifying Instruments in Tier 2 (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of all capital instruments other than the ones included in line items 52 through 57 that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Quarterly Activity - Other than issuances or repurchases

Line Item 59 Common Stock (CS) (Revised regulatory capital rule treatment – Common Equity Tier 1)
Report (1)"Common Stock" as defined in the Call Report Schedule RC, line item 24, provided it meets the criteria for common equity tier 1 capital based on the revised regulatory capital rules of the OCC. Include capital instruments issued by mutual banking organizations that meet the criteria for common equity tier 1 capital;
(2) PLUS: "Surplus" as defined in the Call Report Schedule RC, line item 25;
(3) LESS: "Other equity capital components" as defined in the Call Report Schedule RC, line item 26(c); and
(4) LESS: "Issuances associated with the U.S. Department of Treasury Capital Purchase Program: Warrants to Purchase Common Stock," if applicable.
Line 59 should exclude amounts reported in line 60 as described below.

Line Item 60 Common Stock (CS) - Employee Stock Compensation (Revised regulatory capital rule treatment – Tier 1)
If applicable, report the carrying amount of common stock as defined in the Call Report Schedule RC, line item 24 issued as part of an ESOP and included in equity capital on the balance sheet. Include increases and decreases in 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 employee stock for employee stock compensation.

Line Item 61 CS Warrants (Revised regulatory capital rule treatment – Common Equity Tier 1)
Report the carrying amount of warrants to issue common stock as defined in the Call Report Schedule RC, line item 24 and included in equity capital on the balance sheet.

Line Item 62 CS USG Investment (Revised regulatory capital rule treatment – Common Equity Tier 1)
Report the carrying amount of warrants issued to the U.S. Department of Treasury to purchase common stock as defined in the Call Report Schedule RC, line item 24 of the reporting institution that is included in equity capital on the balance sheet.

Line Item 63 Capital Instrument Issued by Subsidiary (Revised regulatory capital rule

treatment – Common Equity Tier 1)
If applicable, report capital instruments issued by a fully consolidated subsidiary of the reporting institution to a third-party investor that qualify for inclusion in common equity tier 1 capital as defined in the Call Report Schedule RC-R, Part I, line item 4. To qualify for inclusion in common equity tier 1 capital, the capital instruments must be issued by a depository institution or a foreign bank that is a consolidated subsidiary of a banking organization.

Line Item 64 Other Common Equity Tier 1 Instruments (Revised regulatory capital rule treatment – Common Equity Tier 1)
Report as defined in the revised regulatory capital rule (July 2013).

Line Item 65 Non-Cumulative Perpetual Preferred (NCPP) (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of NCPP stock and related surplus included in the Call Report Schedule RC, line item 23, and any other capital instrument and related surplus that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

Line Item 66 NCPP Convertible (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of NCPP Convertible securities and related surplus included in the Call Report Schedule RC, line item 23, that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

Line Item 67 Mandatory Convertible Preferred (MCP) (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of MCP securities and related surplus included in the Call Report Schedule RC, line item 23, that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

Line Item 68 MCP USG Preferred (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of MCP securities issued to the U.S. Department of Treasury by Banks that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC included in the Call Report Schedule RC, line item 3.

Line Item 69 Capital Instrument Issued by Subsidiary (Revised regulatory capital rule treatment – Additional Tier 1)
If applicable, report the amount of tier 1 minority interest not included in common equity tier 1 capital that is includable at the consolidated level as defined in the Call Report Schedule RC-R, Part I, line item 22. 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 additional tier 1 minority interest must meet all the criteria for additional tier 1 capital instrument.

Line Item 70 Other Additional Tier 1 Instruments (Revised regulatory capital rule treatment – Additional Tier 1)
Report the amount of all other capital instruments, other than those included in line items 65 through 69 that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

Line Item 71 Cumulative Perpetual Preferred (CPP) (Revised regulatory capital rule

treatment – Non-qualifying Instrument in Tier 1)
Report the amount of CPP securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 72 CPP TARP Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
If applicable, report the amount of CPP TARP Preferred securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 73 Mandatory Convertible Preferred (MCP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of MCP securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 74 MCP USG Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of MCP USG Preferred securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 75 Cumulative Dated Preferred (TRUPS) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of Cumulative Dated Preferred (TRUPS) securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 76 USG Preferred TRUPS (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of USG Preferred (TRUPS) securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 77 Other Non-qualifying Instruments in Tier 1 (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
Report the amount of all other capital instruments other than those included in line items 71 through 76 that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 78 Subordinated Debt (Revised regulatory capital rule treatment – Tier 2)
Report subordinated debt instruments that satisfy all eligibility criteria under the revised regulatory capital rules of the OCC and related surplus included in the Call Report Schedule RC-R, Part I, line item 27. Include instruments that were (i) issued under the Small Business Jobs 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 nonqualifying capital instruments (e.g., TruPS and CPP) under the OCC's general risk-based capital rules.

Line Item 79 Capital Instrument Issued by Subsidiary (Revised regulatory capital rule treatment – Tier 2)
If applicable, report the amount of total capital minority interest not included in tier 1 capital, as

defined in the Call Report Schedule RC-R, Part I, line item 29.

Line Item 80 Other Tier 2 Instruments (Revised regulatory capital rule treatment – Tier 2)
Report all other capital instruments, other than those included in line items 78 and 79, that satisfy all eligibility criteria under the revised regulatory capital rules of the OCC and related surplus included in the Call Report Schedule RC-R, Part I, line item 27.

In addition, report tier 2 capital non-qualifying capital instruments (e.g., TruPS and CPP) that have been phased-out of tier 1 capital in the Call Report Schedule RC-R, Part I, line item 21.

For items 81 through 87, holding companies may include in regulatory capital debt or equity instruments issued prior to September 12, 2010, that do not meet the criteria for additional tier 1 or tier 2 capital instruments in 12 CFR 3.20 of the revised regulatory capital rules but that were included in tier 1 or tier 2 capital respectively as of September 12, 2010 (non-qualifying capital instruments issued prior to September 12, 2010) up to the percentage of the outstanding principal amount of such non-qualifying capital instruments as of January 1, 2014, in Schedule RC-R, item 21.

Line Item 81 Cumulative Perpetual Preferred (CPP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of CPP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 82 CPP TARP Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
If applicable, report the amount of CPP TARP Preferred instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 83 Mandatory Convertible Preferred (MCP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of MCP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 84 MCP USG Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of CPP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 85 Cumulative Dated Preferred (TRUPS) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of Cumulative Dated Preferred (TRUPS) instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 86 USG Preferred TRUPS (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
Report the amount of CPP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Line Item 87 Other Non-qualifying Instruments in Tier 2 (Revised regulatory capital rule

treatment – Non-qualifying Instrument in Tier 2)
Report the amount of all capital instruments other than the ones included in items 81 through 86 that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

Capital Balances

Line Item 88 Common Stock (CS) (Revised regulatory capital rule treatment – Common Equity Tier 1)

For the actual as-of date, report
(1)"Common Stock" as defined in the Call Report Schedule RC, line item 24, provided it meets the criteria for common equity tier 1 capital based on the revised regulatory capital rules of the OCC. Include capital instruments issued by mutual banking organizations that meet the criteria for common equity tier 1 capital;
(2) PLUS: "Surplus" as defined in the Call Report Schedule RC, line item 25;
(3) LESS: "Other equity capital components" as defined in the Call Report Schedule RC, line item 26(c); and
(4) LESS: "Issuances associated with the U.S. Department of Treasury Capital Purchase Program: Warrants to Purchase Common Stock," if applicable .
Line 88 should exclude amounts reported in line 89 as described below.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 1, 2, 30, 31, 59, 60 and actual as-of date item 88. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 1, 2 , 30, 31, 59, 60 and the prior projection period's item 88.

Line Item 89 CS Warrants (Revised regulatory capital rule treatment – Common Equity Tier 1)

For the actual as-of date, report the carrying amount of warrants to issue common stock as defined in the Call Report Schedule RC, line item 24 and included in equity capital on the balance sheet.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 3, 32, 61 and actual as-of date item 89. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 3, 32, 61 and the prior projection period's item 89.

Line Item 90 CS USG Investment (Revised regulatory capital rule treatment – Common Equity Tier 1)

For the actual as-of date, report the carrying amount of warrants issued to the U.S. Department of Treasury to purchase common stock as defined in the Call Report Schedule RC, line item 24 of the reporting institution that is included in equity capital on the balance sheet.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 4, 33, 62, and actual as-of date item 90. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 4, 33, 62 and the prior projection period's item 90.

Line Item 91 Capital Instrument Issued by Subsidiary (Revised regulatory capital rule treatment – Common Equity Tier 1)

If applicable, for the actual as-of date, report capital instruments issued by a fully consolidated subsidiary of the reporting institution to a third-party investor that qualify for inclusion in common equity tier 1 capital as defined in the Call Report Schedule RC-R, Part I, line item 4). To qualify for inclusion in common equity tier 1 capital, the capital instruments must be issued by a depository institution or a foreign bank that is a consolidated subsidiary of a banking organization.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 5, 34, 63 and actual as-of date item 91. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 5, 34, 63 and the prior projection period's item 91.

Line Item 92 Other Common Equity Tier 1 Instruments (Revised regulatory capital rule treatment – Common Equity Tier 1)
For the actual as-of date, report as defined in the revised regulatory capital rule (July 2013).

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 6, 35, 64 and actual as-of date item 92. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 6, 35, 64 and the prior projection period's item 92.

Line Item 93 Non-Cumulative Perpetual Preferred (NCPP) (Revised regulatory capital rule treatment – Additional Tier 1)
For the actual as-of date, report the amount of NCPP stock and related surplus included in the Call Report Schedule RC, line item 23, and any other capital instrument and related surplus that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 7, 36, 65 and actual as-of date item 93. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 7, 36, 65 and the prior projection period's item 93.

Line Item 94 NCPP Convertible (Revised regulatory capital rule treatment – Additional Tier 1)
For the actual as-of date, report the amount of NCPP Convertible securities and related surplus included in the Call Report Schedule RC, line item 23, that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 8, 37, 66 and actual as-of date item 94. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 8, 37, 66 and the prior projection period's item 94.

Line Item 95 Mandatory Convertible Preferred (MCP) (Revised regulatory capital rule treatment – Additional Tier 1)
For the actual as-of date, report the amount of MCP securities and related surplus included in the Call Report Schedule RC, line item 23, that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 9, 38, 67 and actual as-of date item 95. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 9, 38, 67and the prior projection period's item 95.

Line Item 96 MCP USG Preferred (Revised regulatory capital rule treatment – Additional Tier 1)
For the actual as-of date, report the amount of MCP securities issued to the U.S. Department of Treasury by Banks that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 10, 39, 68 and actual as-of date item 96. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 10, 39, 68 and the prior projection period's item 96.

Line Item 97 Capital Instrument Issued by Subsidiary (Revised regulatory capital rule treatment – Additional Tier 1)
If applicable, for the actual as-of date, report the amount of tier 1 minority interest not included in common equity tier 1 capital that is includable at the consolidated level as defined in the Call Report Schedule RC-R, Part I, line item 22. 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 additional tier 1 minority interest must meet all the criteria for additional tier 1 capital instrument.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 11, 40, 69 and actual as-of date item 97. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 11, 40, 69 and the prior projection period's item 97.

Line Item 98 Other Additional Tier 1 Instruments (Revised regulatory capital rule treatment – Additional Tier 1)
For the actual as-of date, report the amount of all other capital instruments, other than those included in line items 93 through 97, that satisfy all the additional tier 1 criteria in 12 CFR 3.20(c) of the revised regulatory capital rules of the OCC.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 12, 41, 70 and actual as-of date item 98. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 12, 41, 70 and the prior projection period's item 98.

Line Item 99 Cumulative Perpetual Preferred (CPP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
For the actual as-of date, report the amount of CPP securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 13, 42, 71 and actual as-of date item 99. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 13, 42, 71 and the prior projection period's item 99.

Line Item 100 CPP TARP Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
If applicable, for the actual as-of date, report the amount of CPP TARP Preferred securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 14, 43, 72 and actual as-of date item 100. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 14, 43, 72 and the prior projection period's item 100.

Line Item 101 Mandatory Convertible Preferred (MCP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)

Line Item 102 MCP USG Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
For the actual as-of date, report the amount of MCP USG Preferred securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 16, 45, 74 and actual as-of date item 102. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 16, 45, 74 and the prior projection period's item 102.
For the actual as-of date, report the amount of MCP securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 15, 44, 73 and actual as-of date item 101. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 15, 44, 73 and the prior projection period's item 101.

Line Item 103 Cumulative Dated Preferred (TRUPS) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
For the actual as-of date, report the amount of Cumulative Dated Preferred (TRUPS) securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 17, 46, 75 and actual as-of date item 103. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 17, 46, 75 and the prior projection period's item 103.

Line Item 104 USG Preferred TRUPS (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
For the actual as-of date, report the amount of USG Preferred TRUPS securities that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 18, 47, 76 and actual as-of date item 104. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 18, 47, 76 and the prior projection period's item 104.

Line Item 105 Other Non-qualifying Instruments in Tier 1 (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 1)
For the actual as-of date, report the amount of all other capital instruments other than those included in line items 99 through 104 that were included in tier 1 capital (Call Report Schedule RC-R, Part I, line item 21) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 19, 48, 77 and actual as-of date item 105. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 19, 48, 77 and the prior projection period's item 105.

Line Item 106 Subordinated Debt (Revised regulatory capital rule treatment – Tier 2)
For the actual as-of date, report subordinated debt instruments that satisfy all eligibility criteria under the revised regulatory capital rules of the OCC and related surplus included in the Call Report

Schedule RC-R, Part I, line item 27. Include instruments that were (i) issued under the Small Business Jobs 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 non-qualifying capital instruments (e.g., TruPS and CPP) under the OCC's general risk-based capital rules.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 20, 49, 78 and actual as-of date item 106. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 20, 49, 78 and the prior projection period's item 106.

Line Item 107 Capital Instrument Issued by Subsidiary (Revised regulatory capital rule treatment – Tier 2)
If applicable, for the actual as-of date, report the amount of total capital minority interest not included in tier 1 capital, as defined in the Call Report Schedule RC-R, Part I, line item 29.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 21, 50, 79 and actual as-of date item 107. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 21, 50, 79 and the prior projection period's item 107.

Line Item 108 Other Tier 2 Instruments (Revised regulatory capital rule treatment – Tier 2)
For the actual as-of date, report all other capital instruments, other than those included in line items 106 and 107, that satisfy all eligibility criteria under the revised regulatory capital rules of the OCC and related surplus included in the Call Report Schedule RC-R, Part I, line item 27.

In addition, report tier 2 capital non-qualifying capital instruments (e.g., TruPS and CPP) that have been phased-out of tier 1 capital in the Call Report Schedule RC-R, Part I, line item 21.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 22, 51, 80 and actual as-of date item 108. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 22, 51, 80 and the prior projection period's item 108.

For items 109 through 115, holding companies may include in regulatory capital debt or equity instruments issued prior to September 12, 2010, that do not meet the criteria for additional tier 1 or tier 2 capital instruments in 12 CFR 3.20 of the revised regulatory capital rules but that were included in tier 1 or tier 2 capital, respectively as of September 12, 2010 (non-qualifying capital instruments issued prior to September 12, 2010) up to the percentage of the outstanding principal amount of such non-qualifying capital instruments as of January 1, 2014, in Schedule RC-R, item 21.

Line Item 109 Cumulative Perpetual Preferred (CPP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
For the actual as-of date, report the amount of CPP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 23, 52, 81 and actual as-of date item 109. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 23, 52, 81 and the prior projection period's item 109.

Line Item 110 CPP TARP Preferred (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
If applicable, for the actual as-of date, report the amount of CPP TARP Preferred instruments that

were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 24, 53, 82 and actual as-of date item 110. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 24, 53, 82 and the prior projection period's item 110.

Line Item 111 Mandatory Convertible Preferred (MCP) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
For the actual as-of date, report the amount of MCP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 25, 54, 83 and actual as-of date item 111. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 25, 54, 83 and the prior projection period's item 111.

Line Item 112 MCP USG Preferred(Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
For the actual as-of date, report the amount of CPP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 26, 55, 84 and actual as-of date item 112. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 26, 55, 84 and the prior projection period's item 112.

Line Item 113 Cumulative Dated Preferred (TRUPS) (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
For the actual as-of date, report the amount of Cumulative Dated Preferred (TRUPS) instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 27, 56, 85and actual as-of date item 113. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 27, 56, 85 and the prior projection period's item 113.

Line Item 114 USG Preferred TRUPS (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
For the actual as-of date, report the amount of CPP instruments that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 28, 57, 86 and actual as-of date item 114. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 28, 57, 86 and the prior projection period's item 114.

Line Item 115 Other Non-qualifying Instruments in Tier 2 (Revised regulatory capital rule treatment – Non-qualifying Instrument in Tier 2)
For the actual as-of date, report the amount of all capital instruments other than the ones included in

line items 109 through 114 that were included in tier 2 capital (Call Report Schedule RC-R, Part I, line item 28) and outstanding as of January 1, 2014, and that are subject to phase out.

For projection period PQ1, the item is calculated as the sum of projection period PQ1 items 29, 58, 87 and actual as-of date item 115. For projection periods PQ2 through PQ9, the item is calculated as the sum of current projection period items 29, 58, 87 and the prior projection period's item 115.

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 <u>fully phased-in basis</u> (e.g., Banks should apply 100% of all capital deductions, not assuming the transition provisions for implementation of changes to the capital composition as in the revised regulatory capital rules).Please note, however, that numbers do not need to tie to the Call Reports, given that the DFAST-14A Regulatory Capital Transitions schedule requires calculations on a fully phased-in basis.

The Regulatory Capital Transitions DFAST 14-A annual schedule collects actual (historical) data for the as-of date and projected <u>extra quarter data for five years</u>.

All projections in the DFAST 14-A Regulatory Capital Transitions schedule should be based under the Supervisory <u>Baseline scenario</u> through the end of Projected Year 5 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 Bank's DFAST 14-A 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 5. 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, RWA, and leverage exposures through projected year 5 even if the Bank anticipates complying with the fully phased-in 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 of the capital conservation buffer, where applicable) by an earlier date.

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 supplementary leverage ratio final rule (September 2014) for purposes of completing the Regulatory Capital Transitions schedules for the *entire* forecast period. <u>Banks should reflect the revised regulatory capital framework on a fully phased-in basis.</u>

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 Final Rule (September 2014):http://www.occ.treas.gov/news-issuances/bulletins/2014/bulletin-2014-47.html
- OCC Bulletin 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 RWA 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 should not assume future model approval in the RWA projections for positions and models that have not yet been approved.** 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 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 GAAP 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 AFS 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 AFS preferred stock classified as an equity security under GAAP and AFS 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 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 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 HTM 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 MSA 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 cross-holdings 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 Banks 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% 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% 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 items 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 cross-holdings 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% 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% 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% 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" 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% 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% 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, MSAs and DTAs arising from temporary differences). These items may be recognized in Common Equity Tier 1 up to 10% of the Bank's common equity on an individual basis and 15% 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
MSAs may receive limited recognition when calculating common equity tier 1, with recognition typically capped at 10% 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 MSAs to be deducted from common equity tier 1 is to be offset by any associated DTLs, with recognition capped at 10% of the Bank's common equity tier 1(after the application of all regulatory adjustments). If the Bank chooses to net its DTLs associated with MSAs against DTAs (in Line 17 of the Capital Composition worksheet), those DTLs 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 DTAs arising from temporary differences may receive limited recognition in common equity tier 1, with recognition capped at 10% 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" sub-schedule. All Banks, including advanced approaches banks and non-advanced approaches Banks must complete the "Standardized RWA" sub-schedule.

In the "Advanced RWA" sub-schedule, Banks should provide RWA 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 RWA section within the sub-schedule. 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 RWA section within the sub-schedule.

Advanced approaches Banks that are unable to provide advanced approaches RWA estimates should send formal written notification to the OCC and specify the affected portfolios, current limitations that preclude the Bank from providing advanced approaches RWA estimates as well as management's plan for addressing those limitations.

Advanced Approaches Credit Risk (including CCR and non-trading credit risk), with 1.06 scaling factor where applicable to Advanced Approaches Banking Organizations
RWAs should reflect the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit RWAs 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. This is the sum of line items 2, 15, 21, 25, 29, 30 and 31.

Item 2 Wholesale Exposures
This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the sum of Schedule D.3, line items 3, 4, 5, 6, 7, and 8.

Item 3 Wholesale Exposures: Corporate
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 1, column G.

Item 4 Wholesale Exposures: Bank
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 2, column G.

Item 5 Wholesale Exposures: Sovereign
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 3, column G.

Item 6 Wholesale Exposures: IPRE
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 4, column G.

Item 7 Wholesale Exposures: HVCRE
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 5, column G.

Item 8 Wholesale Exposures: Counterparty Credit Risk

Item 9 Wholesale Exposures: Counterparty Credit Risk (Eligible margin loans, repostyle transactions and OTC derivatives with cross-product netting—EAD adjustment method)
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 6, column G.

Item 10 Wholesale Exposures: Counterparty Credit Risk Risk (Eligible margin loans, repostyle transactions and OTC derivatives with cross-product netting—collateral reflected in LGD)
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 7, column G.

Item 11 Wholesale Exposures: Counterparty Credit Risk (Eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment method)
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 8, column G.

Item 12 Wholesale Exposures: Counterparty Credit Risk (Eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected in LGD)
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 9, column G.

Item 13 Wholesale Exposures: Counterparty Credit Risk (OTC derivative—no cross-product netting—EAD adjustment method)
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 10, column G.

Item 14 Wholesale Exposures: Counterparty Credit Risk (OTC derivatives—no cross-product netting—collateral reflected in LGD)
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 11, column G.

Item 15 Retail Exposures

Item 16 Retail Exposures: Residential mortgage—closed-end first lien exposure
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 12, column G.

Item 17 Retail Exposures: Residential mortgage—closed-end junior lien exposure
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 13, column G.

Item 18 Retail Exposures: Residential mortgage—revolving exposures
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 14, column G.

Item 19 Retail Exposures: Qualifying revolving exposures
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 15, column G.

Item 20 Retail Exposures: Other retail exposures
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 16, column G.

Item 21 Securitization Exposures

Item 22 Securitization Exposures: Subject to supervisory formula approach (SFA)
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 17, column G.

Item 23 Securitization Exposures: Subject to simplified supervisory formula approach

(SSFA)
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 18, column G.

Item 24 Securitization Exposures: Subject to 1,250% riskweight
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 19, column G.

Item 25 Cleared Transaction

Item 26 Cleared Transaction: Derivative contracts and netting sets to derivatives
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 20, column G.

Item 27 Cleared Transaction: Repo-style transactions
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 21, column G.

Item 28 Cleared Transaction: Default fund contributions
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 22, column G.

Item 29 Equity Exposures
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 23, 24, and 25, column G.

Item 30 Other Assets
Report the amount that is consistent with the definitions provided in FFIEC 101 Schedule B, line item 26, 27, and 28, column G.

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.

This is the sum of line items 32 and 35.

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.

This is the sum of line items 33 and 34. The amount derived is consistent with the definitions provided in FFIEC 101 Schedule B, line item 31.b, column G.

Item 33 Credit Valuation Adjustment (CVA) capital charge (Risk-Weighted Asset Equivalent); Advanced CVA Approach: <u>Unstressed Value at Risk</u> (VaR) with Multipliers
Stand-alone 10-day value-at-risk (VaR) calculated on the set of CVAs for all OTC derivatives counterparties together with eligible CVA hedges. The reported VaR 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 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 VaR calculated on the set of CVAs for all OTC derivatives counterparties together with eligible CVA hedges. The reported VaR 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 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
Report the amount consistent with the definitions provided in column C of the FFIEC 101 Schedule B, line item 31.a, Column G. Report per the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013).

Market Risk
For line items 37 through 56, if a bank does not have a particular portfolio or no trading book at all, RWA should be reported as "0."

Line item 37 Market RWA
This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the sum of line items 38 , 39, 40, 41, 46, 49, and 56. The amount derived is consistent with the definitions provided in FFIEC 101 Schedule B, line item 34, Column G.

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.

This is the sum of Schedule D.3, line items 42 and 43. Line item 43 is multiplied by 0.08.

Item 42 Correlation Trading: Comprehensive Risk Measurement (CRM), Before Application of Surcharge

RWA equivalent for exposures in the correlation trading portfolio which are subject to the CRM, before the application of the 8% surcharge based on the standardized measurement method. Report the greater of the most recent comprehensive risk measure or average of CRMs 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. This is the max of line items 44 and 45.

Item 44 Correlation Trading: Standardized Measurement Method (100 percent) for Exposures Subject to Comprehensive Risk Measurement (CRM) - Net long

100% of the RWA equivalent according to the standardized measurement method for net long exposures in the correlation trading portfolio which are subject to the CRM.

Item 45 Correlation Trading; Standardized Measurement Method (100 percent) for Exposures Subject to Comprehensive Risk Measurement (CRM) - Net Short

100% of the RWA equivalent according to the standardized measurement method for net short exposures in the correlation trading portfolio which are subject to the CRM.

Item 46 Non-modeled Securitization

This item is a shaded cell and is derived from other items in the schedule; no input required. 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 the DFAST submission, traded securitization exposures subject to a dollar for dollar capital requirement (e.g., 1250% risk weight or the equivalent of a deduction) should be captured here by including values in lines 47 and 48.

This is the max of line items 47 and 48.

Item 47 Non-modeled Securitization: Net Long

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

Item 48 Non-modeled Securitization: Net Short

RWA equivalent according to the standardized measurement method for net short non-modeled securitization exposures including nth-to-default credit derivatives. For purposes of the DFAST submission, traded securitization exposures subject to a dollar for dollar capital requirement (e.g. 1250% 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. RWA equivalent for specific risk based on the standardized measurement method as applicable. This should not include the RWAs 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.

This is the sum of line items 50, 51, 52, 53, 54, and 55.

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 RWA 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
Report the amount consistent with the definitions provided in FFIEC 101 Schedule B, line item 32, column G. 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.

This is the sum of line items 1, 36, 37, 57, 58, and 55 minus Schedule D.3, line item 59.

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. 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” sub-schedule. In addition, advanced approaches Banks are required to complete “Advanced RWA" sub-schedule due to the floor requirement per the Collins Amendment under Section 171 of the Dodd-Frank Act (DFA).

For the purpose of completing the “Standardized RWA” sub-schedule, Banks are required to report credit RWA using the methodologies in the standardized approach of the revised regulatory capital rule (78 Federal Register 62018, October 11, 2013). B anks that are subject to market risk capital requirements at the as of date are required to complete the market RWA 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 RWA section within the sub-schedule.

Where possible, please reference the definitions on Standardized RWA that is provided in the Call Report, Schedule RC-R, Part II, on a fully phased-in basis.

<u>Standardized Approach Credit Risk</u>

Item 1 Credit RWA
This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the sum of line items 2 and 22.

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.

This is the sum of line items 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, and 20.

Item 3 Cash and balances due from depository institutions
Report the total RWA amount of cash and balances due from depository institutions.

Item 4 Federal funds sold and securities purchased under agreements to resell
Report the total RWA 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 RWA 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 RWA amount of 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% of pretax unrealized gains on AFS equity exposures as well as on AFS preferred stock classified as an equity security under GAAP.

Loans and leases held for sale

Item 7 Residential Mortgage exposures
Report the total RWA amount of the carrying value of loans and leases HFS composed of items related to residential mortgage exposures.

Item 8 High Volatility Commercial Real Estate
Report the total RWA amount of the carrying value of loans and leases HFS related to 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 RWA amount of the carrying value of loans and leases 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 RWA amount of the carrying value of loans and leases 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 RWA 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 to 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 RWA amount of loans and leases, net of unearned income that are related to 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 RWA 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 RWA amount of loans and leases, net of unearned income that are not reported in line items 11 through 13.

Item 15 Trading assets (excluding securitizations that receive standardized charges)
If the Bank is subject to the market risk capital rules, report the total risk-weighted fair value of trading assets that do not meet the definition of a covered position per the market risk capital rules, excluding those trading assets that do not meet the definition of a covered position per the market risk capital rules that are securitization exposures as defined in §.2 of the regulatory capital rules.

If the Bank is not subject to the market risk capital rules, report the total risk-weighted asset amount fair value 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 RWA 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," excluding those trading assets that are securitization exposures as defined in §.2 of the regulatory capital rules. Also include the total RWA 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 RWA amount of amortized cost of HTM securities that are securitization exposures.

Item 18 Available-for-sale
Report the total RWA amount of AFS securities that are securitization exposures.

Item 19 Trading assets that are securitization exposures that receive standardized charges
If the Bank is subject to the market risk capital rules, report the total risk-weighted fair value of the portion of trading assets reported that are securitization exposures that do not meet the definition of

a covered position per the market risk capital rules.

If the Bank is not subject to the market risk capital rules, report the total risk-weighted fair value of trading assets that are securitization exposures.

Item 20 All other on-balance sheet securitization exposures
Report the total RWA 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 Schedule 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. This is the sum of line items 21, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, and 34.

Item 23 Financial standby letters of credit
Report the total RWA 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.

Item 24 Performance standby letters of credit and transaction related contingent items
Report the total RWA amount of transaction related contingent items, which includes the face amount of performance standby letters of credit and any other transaction related contingent items that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules.

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 one year or less that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules.

Item 26 Retained recourse on small business obligations sold with recourse
Report the total RWA amount of retained recourse on small business obligations that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules. 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 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 RWA 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 that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules. Exclude the amount of securities purchased under agreements to resell (i.e., reverse repos).

Item 28 All other off-balance sheet liabilities
Report the total RWA 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 do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules, and 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 RWA amount of the unused portion of an eligible liquidity facility with an original maturity of one year or less, excluding ABCP facilities that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules. The unused portion of commitments (facilities) that are unconditionally cancelable (without cause) at any time by the holding company have a zero percent credit conversion factor. The unused portion of such commitments should be excluded from this item and included in line item 32.

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 RWA 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 and included in line item 32.

Item 31 Unused commitments: Original maturity exceeding one year
Report the total RWA amount of unconditionally cancelable commitments that the unused portion of the eligible liquidity facility with an original maturity exceeding one year, are subject to the revised regulatory risk-based capital rules, and do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules. Under the regulatory capital rules, the unused portion of commitments (facilities) that 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 and included in line item 32.

Item 32 Unconditionally cancelable commitment
Report the total RWA amount of unconditionally cancelable commitments that are subject to the revised regulatory capital rules that do not meet the definition of a securitization exposure as described in §.2 of 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 33 Over-the-counter derivatives
Report the total risk-weighted credit equivalent amount of OTC derivative contracts covered by the revised regulatory capital rules. Include OTC credit derivative contracts held for trading purposes and subject to the market risk capital rules. Do not include centrally cleared derivative contracts. Do not include OTC credit derivative contracts that meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules.

Line item 34 Centrally cleared derivatives
Report the total RWA 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 OTC derivative contracts. Do not include centrally cleared derivative contracts that meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules.

Market Risk
If a bank does not have a particular portfolio or no trading book at all, RWA should be reported as "0."

Line item 35 Market RWA
Refer to line item 37 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule. This item is a shaded cell and is derived from other items in the schedule; no input required. This is the sum of Schedule D.4, line items 36, 37, 38, 39, 44, 47, and 54.

Line item 36 VaR with Multiplier
Refer to line item 38 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 37 Stressed VaR with Multiplier
Refer to line item 39 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 38 Incremental Risk Charge (IRC)
Refer to line item 40 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 39 Correlation Trading
Refer to line item 41 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

This is the sum of Schedule D.4, line items 40 and 41. Line item 41 is multiplied by 0.08.

Line item 40 Comprehensive Risk Measurement (CRM), Before Application of Surcharge
Refer to line item 42 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 41 Standardized Measurement Method (100%) for Exposures Subject to CRM
Refer to line item 43 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule. This item is a shaded cell and is derived from other items in the

schedule; no input required. This is the max of line items 42 and 43.

Line item 42 CRM Floor Based on 100% of Standardized - Net Long
Refer to line item 44 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 43 CRM Floor Based on 100% of Standardized - Net Short
Refer to line item 45 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 44 Non-modeled Securitization
Refer to line item 46 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule. This item is a shaded cell and is derived from other items in the schedule; no input required. This is the max of line items 45 and 46.

Line item 45 Net Long
Refer to line item 47 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 46 Net Short
Refer to line item 48 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 47 Specific risk add-on (excluding securitization and correlation)
Refer to line item 49 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

This item is a shaded cell and is derived from other items in the schedule; no input required. This is the sum of line items 48, 49, 50, 51, 52, and 53.

Line item 48 Sovereign debt positions
Refer to line item 50 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 49 Government sponsored entity debt positions
Refer to line item 51 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 50 Depository institution, foreign Bank, and credit union debt positions
Refer to line item 52 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 51 Public sector entity debt positions
Refer to line item 53 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 52 Corporate debt positions
Refer to line item 54 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 53 Equity
Refer to line item 55 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Line item 54 Other market risk
Refer to line item 56 from the Advanced Risk-Weighted Assets sub-schedule of the Regulatory Capital Transitions Schedule.

Other

Line item 55 Excess allowance for loan and lease losses
Report the amount (report as positive value), if any, by which the banking organization's ALLL exceeds 1.25% of the banking organization's gross RWA.

Line item 56 Allocated transfer risk reserve
Report the entire amount (report as positive value) of any allocated transfer risk serve (ATRR) the reporting banking organization is required to establish and maintain as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, 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 57 Total Risk-Weighted Assets
This item is a shaded cell and is derived from other items in the schedule; no input required.

This is the total of line items 1 and 35, minus the total of line items 55 and 56.

Item 58 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 final rule (See OCC Bulletins 2014-18 and 2014-47 issued in May 2014). The final rule (OCC Bulletin 2014-47) modifies "leverage exposure," which is the denominator calculation for the supplementary leverage ratio, in a manner consistent with changes agreed to by the Basel Committee on Banking Supervision. The revisions in the final rule apply to all advanced approaches banking organizations.

Consistent with the final rule, an advanced approaches banking organization should calculate its supplementary leverage ratio as the ratio of its tier 1 capital to total leverage exposure. The proposed rule would have required banking organizations to use daily averages to calculate both on- and off-balance sheet items in total leverage exposure. However, under the final rule, institutions are required to calculate total leverage exposure as the mean of the on-balance sheet assets calculated as of each day of the reporting quarter, plus the mean of the off-balance sheet exposures calculated as of the last day of each of the most recent three months, minus the applicable deductions under the 2013 revised capital rule. For purposes of calculating projections for the supplementary leverage ratio denominator, Banks that are unable to calculate averages based on the averages of daily or 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 if a net deduction or a negative value if a net addition)

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 in 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% CCF for unconditionally cancellable commitments, but it would replace the uniform 100% CCF for other off-balance sheet items with the CCFs applicable under the standardized approach for RWAs 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 indicate "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 RWAs 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, RWAs, 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

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 AV
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 Q1 of the reporting year to Q4 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 December 31. The bank's initial submission should contain annual legal reserve balances for at least five years through the reporting quarter.

On a voluntary basis, report the total dollar value of the institution's legal reserves pertaining to repurchase litigation which was included on the institution's financial statements as part of the total legal reserve on the as-of date. Also please indicate the subset of this amount that is related only to contractual R&W claims, (excluding any amounts set aside for damages, penalties, and fees).

BUSINESS PLAN CHANGES SCHEDULE

The OCC will not require the submission of the Business Plan Change reporting form for the 2016 DFAST submission. Banks should continue to describe and provide information for business plan changes in the supporting documentation.

SUPPORTING DOCUMENTATION (APPENDIX A)

For each part of the Summary Schedule, Banks must submit supporting documentation that clearly describes the methodology used to produce the Bank's projections. The supporting documentation should include the following:

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, RWAs, and the status of validation/independent review for each. 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. In addition, each model description should include details of any model overlays or driver-based tools and should quantify how the model outcome changes when the overlay/driver-based tool is applied.

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 support 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.
- When submitting supporting documentation for Schedule A – Summary, provide each response in a separate document.

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, implementation and use; model validation, and governance policies and controls (consistent with supervisory guidance on model risk management), including 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

Submissions should include documentation of key risk identification and measurement practices supporting Bank-wide stress testing. 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.

Methodology Documentation

Banks should include in their submissions thorough documentation that describes and makes transparent key methodologies and assumptions for performing stress testing on their portfolios. This documentation should 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, including information on model validation and independent review. Where judgment is an essential part of the projection, the methodology documentation should demonstrate the rationale and magnitude, as well as the process involved to ensure consistency of projections with scenario conditions. Methodology documentation should include, at a minimum, the following documents:

Methodology and Process Overview
Banks should provide documentation that describes key methodologies, processes, and assumptions for performing stress testing on the Bank's portfolios, business, and performance drivers. Documentation should clearly describe the model-development process, the derivation of outcomes, and validation procedures, as well as assumptions concerning the evolution of balance sheet and RWAs under the scenarios, changing business strategies, and other impacts to a Bank's risk profile. Supporting documentation should clearly describe any known model weaknesses.

Model Technical Documents
Banks should submit model technical documentation for key models used to perform stress testing on the Bank's portfolios. The documentation should include:

- A description of the model methodology;
- An explanation of the theory, logic, and design underlying the model methodology and support from published research and sound industry practice;
- A discussion of historical data set construction, including data sources, adjustments to the data set, and documentation validating the use of any external data;
- The 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;

- 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; and
- 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.

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.

Model Validation and Independent Review

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. 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 (backtesting 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. While the use of existing risk measurement models and processes provides a useful reference point for considering stress scenario potential loss estimates, 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 other data elements and alternative methodologies. To the extent available, the above items should also be provided for any vendor supplied models used by the Bank, along with any third-party validation documentation available for the vendor supplied model.

Within this methodology documentation, 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.

Furthermore, within this methodology documentation, Banks should include a 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 methodology documentation is described in more detail in sections A.2 – A.10 below.

Consolidated Pro Forma Financials Methodology
Banks should submit documentation that describes (1) how the various balance sheet and income statement line items were developed and reported, (2) the specific assumptions used to calculate regulatory capital, including a discussion of any proposed capital distributions, and (3) any other information necessary to understand the Bank's capital calculations (e.g., calculations related to the projections of deferred tax assets or servicing assets that may be disallowed for regulatory capital purposes). Additional information to be provided as part of this documentation is outlined in section A.1 below for the DFAST-14A Income Statement, Balance Sheet, and Capital sub-schedules.

Governance
Banks should include in their submission supporting documentation that transparently describes 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 on Income Statement, Balance Sheet, and Capital

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for the Income Statement and Balance Sheet should be submitted in following folder: **PPNR**. Supporting documents for the Capital subschedule should be submitted in the following folder: **Capital Planning.**

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. You may submit separate documents for different models/methodologies. The supporting document should be titled

RSSD_BANKMNEMONIC_CAPITAL_METHODOLOGY_YYMMDD.

Banks may submit separate documents for different models and/or methodologies. In this case, title the documents:

RSSD_BANKMNEMONIC_CAPITAL_METHODOLOGY_MODELTYPE_YYMMDD.

Model Type refers to the type of capital model.

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

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **Retail**.

Banks should submit separate documentation for their retail-related projections. The supporting document should be titled

RSSD_BANKMNEMONIC_RETAIL_METHODOLOGY_YYMMDD.

Banks may submit separate documents for different models and/or methodologies. In this case, title the documents:

RSSD_BANKMNEMONIC_RETAIL_METHODOLOGY_MODELTYPE_YYMMDD.

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

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **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_METHODOLOGY_YYMMDD.

Banks may submit separate documents for different methodologies. In this case, title the documents:

RSSD_BANKMNEMONIC_ WHOLESALE_METHODOLOGY_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 describes 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

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **Wholesale** or **Retail**.

Banks should submit separate documentation for their FVO and HFS retail and wholesale loans. The supporting document should be titled

RSSD_BANKMNEMONIC_FVOHFS_METHODOLOGY_YYMMDD.

Banks may submit separate documents for different models and/or methodologies. In this case, title the documents:

RSSD_BANKMNEMONIC_FVOHFS_METHODOLOGY_MODELTYPE_YYMMDD.

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;
- 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 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;
- Instances where different methodologies were used across different business lines with like assets;
- Where judgment was used in defining and allocating exposure;
- Where shocks were used that differed from prescribed shocks;
- Approach and asset coverage under these approaches;
- 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

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **AFS HTM**.

The supporting document should be titled:

RSSD_BANKMNEMONIC_SECURITIES_METHODOLOGY_YYMMDD.

Banks may submit separate documents for different methodologies. In this case, title the documents:

RSSD_BANKMNEMONIC_SECURITIES_METHODOLOGY_MODELTYPE_YYMMDD.

The documentation should clearly addresses 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 RMBS, CMBS, auto 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.

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

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **Trading**.

The supporting document should be titled

RSSD_BANKMNEMONIC_TRADING_METHODOLOGY_YYMMDD.

Banks may submit separate documents for different methodologies. In this case, title the documents:

RSSD_BANKMNEMONIC_TRADING_METHODOLOGY_MODELTYPE_YYMMDD.

- 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 (e.g., full revaluation vs. grid based approach) 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 the scenario.

Documentation on Counterparty Credit Risk

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **CCR**.

The supporting document should be titled

RSSD_BANKMNEMONIC_CCR_METHODOLOGY_YYMMDD.

Banks may submit separate documents for different models and/or methodologies. In this case, title the documents:

RSSD_BANKMNEMONIC_CCR_METHODOLOGY_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
    a. 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.

CVA

1. Divergence from instructions
    a. In the Summary Schedule, is liability-side CVA (i.e., DVA) included in any element of the submission? If so, elaborate in the documentation.
    b. In the Summary Schedule, 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 Item 2 on the Counterparty Risk Worksheet in the SUMMARY_SCHEDULE?
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 excluded from 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.
    b. Are any add-ons or alternative methodologies used to calculate stressed or unstressed CVA? Elaborate regarding the nature and rationale for each type of add-on in the documentation.
    c. In calculating stressed CVA, are there occasions where it is assumed additional collateral has been collected after the shock? If so, provide detail, including the rationale, in the documentation.
    d. Are there any additional/ offline CVA reserves? 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.
    e. Is 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.
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) 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.

CCR IDR

1. Data and systems
   a. Is 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. Is 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.

Other CCR Losses

1. 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

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **Op 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_METHODOLOGY_YYMMDD.

Banks may submit separate documents for different methodologies. In this case, title the documents:

RSSD_BANKMNEMONIC_OP_METHODOLOGY_MODELTYPE_YYMMDD.

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 model's 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; and
8. Identification of possible drawbacks and limitations of the selected approach.

Documentation on Pre-Provision Net Revenue (PPNR)

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **PPNR**.

The supporting document should be titled:

RSSD_BANKMNEMONIC_PPNR_METHODOLOGY_YYMMDD.

Separate documents may be submitted for different methodologies. In this case, title the documents:

RSSD_BANKMNEMONIC_PPNR_METHODOLOGY_MODELTYPE_YYMMDD.

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 the 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 macroeconomic factors used for PPNR projections are also reported on the firm submitted Scenario Schedule.
4) In addition to broad macroeconomic 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 in 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 the 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 the bank's PPNR projections. One example of such information would be identification and discussion of major deviations of the Bank's 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

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **PPNR**.

The supporting document should be titled:

RSSD_BANKMNEMONIC_MSR_METHODOLOGY_YYMMDD.

Separate documents may be submitted for different models and/or methodologies. In this case, title the documents:

RSSD_BANKMNEMONIC_MSR_METHODOLOGY_MODELTYPE_YYMMDD.

The documentation should address the questions outlined below.

a) 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.
     - Income/Expense/Valuation Engine
     - Prepayment Model
     - Default Model
     - Delinquency Model
     - 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?

b) 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?
  - o Loan type
  - o Geographical region
  - o 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% 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?

c) 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?

Documentation on Scenario

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **Other Supporting Documents**.

Similar to other inputs to the stress testing process, models and methodologies that are associated with the additional scenarios should be well supported and follow established supporting documentation requirements.

Documentation on Regulatory Capital Instruments

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **Capital Planning**.

Appropriate supporting documentation is required for this schedule.

Documentation on Consideration of Certain Off-Balance Sheet Risks

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **PPNR**.

Supporting documentation should clearly highlight how each institution (i) identified unconsolidated entities and sponsored products to which the Firm has potential exposure, (ii) evaluated those entities/sponsored products under stressed scenario conditions, and (iii) projected and reported any associated financial losses – whether in the form of non-contractual support or reflected elsewhere in PPNR (e.g., foregone revenue).

1. **Identification:** The submission should include a complete inventory of all off-balance sheet entities and sponsored products. Those assessed collectively may be aggregated for the purposes of reporting the information requested below, except that all investment management products that seek to maintain a stable net asset value (NAV) should be listed separately. Please include, at a minimum, the following information related to unconsolidated entities/sponsored products:
    - Product category. For example, ABCP conduits, Real Estate Investment Trusts, Hedge Funds, SEC-registered mutual funds, Collective Investment Funds, etc.
    - Total assets by product or category (for those that are aggregated).
    - Revenues earned by product or category for the most recent four quarters and a description of the nature of such revenues.
    - Product name and/or unique identifier for those listed separately.
    - For stable NAV funds only, the regulatory framework by which each product is offered. For example, Investment Company Act of 1940, Rule 12 CFR 9.18, etc.

    Each firm should also include a brief description of the process utilized to develop inventory.
2. **Evaluation Methodology:** Clearly describe the methodology that was applied to the inventory in order to determine the unconsolidated entities/sponsored products for which there is a potential for non-contractual support, for example based on client expectations. This should include even those entities/sponsored products which the firm may choose not to support but such a decision could lead to lost revenues and/or other costs. Indicate the resulting decision for each product or category.
3. **Determination of Related Losses:** For each unconsolidated entity/sponsored product for which it was determined that a client expectation of non-contractual support may exist:
    a) Describe the expected impact of macroeconomic and/or idiosyncratic stress factors to these entities/sponsored products.
        - This might include, but is not limited to, market value shocks, increased redemption activity, rollover risk, counterparty-default-related losses, etc.
        - Critical assumptions such as assumed counterparty LGD rates, velocity of redemptions amid stress, and nature of market shocks should be highlighted.

    b) Describe the decision framework applied in determining whether non-contractual support would be provided and include a discussion of the identified costs/benefits related to each decision by major category and/or product.

    c) Quantify and provide calculations of any related financial losses expected to be borne by the firm either in the form of non-contractual support or lost revenues and legal/operational costs and provide related calculations of those losses.
        - This should include both direct impacts (e.g., product closure and/or potential litigation costs) and indirect (i.e., second-order) impacts, such as lost revenue in other products that results from client attrition, where a decision to not support has been applied.

    d) Clearly indicate the line items within the Y-14A summary schedule where such projected financial losses have been recorded.

Documentation for Each Planned Action

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **Capital Planning**.

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#_YYMMDD.

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 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 RWA 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.

Documentation on Operational Risk

BankNet Instructions: When uploading the supporting documentation to the BankNet site, supporting documents for this specific area should be uploaded to the folder: **Op Risk**.

Appropriate supporting documentation is required for this schedule.