

OCC DFAST-14A Company Variables Cover Sheet

In addition to providing the name and RSSD ID of your institution on this cover sheet, all firms are expected to complete the following four tabs in this workbook: *Scenario Variable Definitions*, *DFAST Baseline Scenario*, *DFAST Adverse Scenario*, and *DFAST Severely Adverse Scenario*. If the firm so chooses, it can provide additional stress scenarios on additional tabs.

Please see the Tab *Instructions* for additional guidance on completing these worksheets.

Institution Name:

RSSD ID:

Date of Data Submission:

Instructions for the OCC DFAST-14A Company Variables Template

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

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

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

--The worksheet provides space for the baseline scenario, adverse scenario, and severely adverse scenario, as well as, space for an additional scenario. If no additional variables are used, then this section of the worksheet may be left blank. If no additional firm developed scenarios are provided, then this section of the worksheet may be left blank. If one or more additional scenarios are provided, then a section should be created for each additional scenario and labeled accordingly (Additional Scenario #1; Additional Scenario #2; etc.)

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

--Variable definitions should be provided in the column titled "Variable Definition." Variable definitions should include a description of the variable (e.g., "Real GDP") and the denomination and/or frequency of the variable (e.g., "Billions of 2005 dollars" or "in percent, average of monthly values").

--For convenience, the worksheet provides space for 10 variables per scenario, but any number of variables may be reported, depending on the variables actually used in the scenario. Extra lines may be created as needed. The same variables do not necessarily have to be included in each scenario.

--Firms should include all economic and financial market variables that were important in projecting results, including those that affect only a subset of portfolios or positions. For example, if asset prices had a meaningful impact, the assumed level of the equity market and interest rates should be included, or if bankruptcy filings affect credit card loss estimates, then the assumed levels of these should be reported.

-- Firms should also include any variables capturing regional or local economic or asset value conditions, such as regional unemployment rates or housing prices, if these were used in the projections.

-- Firms should include historical data, as well as projections, for any macroeconomic, regional, local, or financial market variables that are not generally available. Historical data for these variables can be included in a separate worksheet.

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

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

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

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

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

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

--The variables should be the same (and have the same names) as the variables listed in the corresponding sections of the *Scenario Variable Definitions* Worksheet.

--List quarterly values for the variables starting with the last realized value (3Q 2012) through the end of the forecast horizon (4Q 2014).

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

DFAST Baseline Scenario (additional variables used beyond those supplied,

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

DFAST Adverse Scenario (additional variables used beyond those supplied,

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

DFAST Severely Adverse Scenario (variables not included above)

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

Additional Scenario #1 (variables not included above)

Variable Number	Variable Name	Variable Definition
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

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

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

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

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

Summary Submission Cover Sheet

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

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

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

Please do not change the structure of this workbook.

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

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

Institution Name:	XYZ
OCC Charter ID:	#####
Source:	Bank
Current Year:	2012 (Enter appropriate year)
Planning Horizon Year 1:	2013
Planning Horizon Year 2:	2014
Submission Date (MM/DD/YYYY):	(Enter date)
When Received:	

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

Baseline

Bank Income Statement Worksheet: XYZ in Baseline

Item	Notes	Actual in \$Millions		Projected in \$Millions				Sums in \$Millions						
		Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter
ACCRUAL LOAN LOSSES														
1	Real Estate Loans (in Domestic Offices)													
2	First Lien Mortgages													
3	First Lien Mortgages													
4	First Lien HELOAN													
5	Second / Junior Lien Mortgages													
6	Closed-End Junior Liens													
7	HELOCS													
8	CRE Loans													
9	Construction													
10	Multifamily													
11	Nonfarm, Non-residential													
12	Owner-Occupied													
13	Non-Owner-Occupied													
14	Loans Secured by Farmland													
15	Real Estate Loans (Not in Domestic Offices)													
16	First Lien Mortgages													
17	Second / Junior Lien Mortgages													
18	CRE Loans													
19	Construction													
20	Multifamily													
21	Nonfarm, Non-residential													
22	Owner-Occupied													
23	Non-Owner-Occupied													
24	Loans Secured by Farmland													
25	C&I Loans													
26	C&I Graded													
27	Small Business (Scored/Delinquency Managed)													
28	Corporate Card													
29	Business Card													
30	Credit Cards													
31	Charge Card													
32	Bank Card													
33	Other Consumer													
34	Auto Loans													
35	Student Loans													
36	Other loans backed by securities (non-purpose lending)													
37	Other													
38	Other Loans													
39	Loans to Foreign Governments													
40	Agricultural Loans													
41	Loans for purchasing or carrying securities (secured or unsecured)													
42	Loans to Depositories and Other Financial Institutions													
43	All Other Loans and Leases													
44	All Other Loans (exclude consumer loans)													
45	All Other Leases													
46	Total Loans and Leases													
LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION														
47	Real Estate Loans (in Domestic Offices)													
48	First Lien Mortgages													
49	Second / Junior Lien Mortgages													
50	CRE Loans													
51	Loans Secured by Farmland													
52	Real Estate Loans (Not in Domestic Offices)													
53	Residential Mortgages													
54	CRE Loans													
55	Loans Secured by Farmland													
56	C&I Loans													
57	Credit Cards													
58	Other Consumer													
59	All Other Loans and Leases													
60	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option													
TRADING ACCOUNT														
61	Trading MTM Losses													
62	Trading Incremental Default Losses (Trading IDR)													
63	Counterparty Credit MTM Losses (CVA losses)													
64	Counterparty Incremental Default Losses (CCR IDR)													
65	Other CCR losses													
66	Total Trading and Counterparty													
OTHER LOSSES														
67	Goodwill Impairment													
68	Valuation Adjustment for firm's own debt under fair value option (FVO)													
69	Other losses (describe in supporting documentation)													
70	Total Other Losses													
71	Total Losses													
ALLOWANCE FOR LOAN and LEASE LOSSES														
72	ALL, prior quarter													
73	Real Estate Loans (in Domestic Offices)													
74	Residential Mortgages													
75	First Lien Mortgages													
76	Closed-End Junior Liens													
77	HELOCS													
78	CRE Loans													
79	Construction													
80	Multifamily													
81	Nonfarm, Non-residential													
82	Loans Secured by Farmland													

83	Real Estate Loans (Not in Domestic Offices)	<i>Sum of Items 84, 85, and 86</i>	-	-	-	-	-	-	-	-	-	-	-	-
84	Residential Mortgages													
85	CRE Loans													
86	Farmland													
87	C&I Loans	<i>Sum of Items 88, 89, and 90</i>	-	-	-	-	-	-	-	-	-	-	-	-
88	C&I Graded													
89	Small Business (Scored/Delinquency Managed)													
90	Corporate and Business Cards													
91	Credit Cards													
92	Other Consumer													
93	All Other Loans and Leases													
94	Unallocated													
95	Provisions during the quarter	<i>riad4230</i>	-	-	-	-	-	-	-	-	-	-	-	-
96	Real Estate Loans (in Domestic Offices)	<i>Sum of Items 97, 101, and 105</i>	-	-	-	-	-	-	-	-	-	-	-	-
97	Residential Mortgages													
98	First Lien Mortgages													
99	Closed-End Junior Liens													
100	HELOCs													
101	CRE Loans													
102	Construction													
103	Multifamily													
104	Nonfarm, Non-residential													
105	Loans Secured by Farmland													
106	Real Estate Loans (Not in Domestic Offices)	<i>Sum of Items 107, 108, and 109</i>	-	-	-	-	-	-	-	-	-	-	-	-
107	Residential Mortgages													
108	CRE Loans													
109	Farmland													
110	C&I Loans	<i>Sum of Items 111, 112, and 113</i>	-	-	-	-	-	-	-	-	-	-	-	-
111	C&I Graded													
112	Small Business (Scored/Delinquency Managed)													
113	Corporate and Business Cards													
114	Credit Cards													
115	Other Consumer													
116	All Other Loans and Leases													
117	Unallocated													
118	Net charge-offs during the quarter	<i>Item 44</i>	-	-	-	-	-	-	-	-	-	-	-	-
119	Other ALLL Changes	<i>riad233 less riad5523</i>												
120	ALLL, current quarter	<i>Items 72, 95, and 119 less item 118 = riad3123</i>	-	-	-	-	-	-	-	-	-	-	-	-
PRE-PROVISION NET REVENUE														
121	Net interest income	<i>PPNR Projections Worksheet Item 13</i>	-	-	-	-	-	-	-	-	-	-	-	-
122	Noninterest income	<i>PPNR Projections Worksheet Item 26</i>	-	-	-	-	-	-	-	-	-	-	-	-
123	Noninterest expense	<i>PPNR Projections Worksheet Item 41</i>	-	-	-	-	-	-	-	-	-	-	-	-
124	Pre-Provision Net Revenue	<i>Items 121 and 122 less item 123</i>	-	-	-	-	-	-	-	-	-	-	-	-
CONDENSED INCOME STATEMENT														
125	Pre-Provision Net Revenue	<i>Item 124</i>	-	-	-	-	-	-	-	-	-	-	-	-
126	Provisions during the quarter	<i>Item 95 = riad230</i>	-	-	-	-	-	-	-	-	-	-	-	-
127	Total Trading and Counterparty Losses	<i>Item 66</i>	-	-	-	-	-	-	-	-	-	-	-	-
128	Total Other Losses	<i>Item 70</i>	-	-	-	-	-	-	-	-	-	-	-	-
129	Other I/S items - describe in supporting documentation													
130	Realized Gains (Losses) on available-for-sale securities (forecast - OTTI)	<i>riad3196</i>	-	-	-	-	-	-	-	-	-	-	-	-
131	Realized Gains (Losses) on held-to-maturity securities (forecast - OTTI)	<i>riad3521</i>	-	-	-	-	-	-	-	-	-	-	-	-
132	Income (loss) before taxes and extraordinary items	<i>Sum of Items 125, 129, 131, and 130, less items 126, 127, and 128 =riad4301</i>	-	-	-	-	-	-	-	-	-	-	-	-
133	Applicable income taxes (foreign and domestic)	<i>riad302</i>												
134	Income (loss) before extraordinary items and other adjustments	<i>Item 132 less item 133 =riad4300</i>	-	-	-	-	-	-	-	-	-	-	-	-
135	Extraordinary items and other adjustments, net of income taxes	<i>riad4320</i>												
136	Net income (loss) attributable to bank and minority interests	<i>Sum of Items 134 and 135 = riadg104</i>	-	-	-	-	-	-	-	-	-	-	-	-
137	Net income (loss) attributable to minority interests	<i>riadg103</i>												
138	Net income (loss) attributable to bank	<i>Item 57 less item 58 = riad4340 (must match Item 4 on the Capital Worksheet)</i>	-	-	-	-	-	-	-	-	-	-	-	-
139	Effective Tax Rate (%)	<i>Item 133 divided by item 134, multiplied by 100</i>	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-	-na-
REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES														
140	Reserve, prior quarter		-	-	-	-	-	-	-	-	-	-	-	-
141	Provisions during the quarter		-	-	-	-	-	-	-	-	-	-	-	-
142	Net charges during the quarter		-	-	-	-	-	-	-	-	-	-	-	-
143	Reserve, current quarter	<i>Items 140 and 141 less item 142</i>	-	-	-	-	-	-	-	-	-	-	-	-
LITIGATION RESERVES/LIABILITY SPECIFIC TO SOLD MORTGAGE CLAIMS														
144	Reserve, prior quarter		-	-	-	-	-	-	-	-	-	-	-	-
145	Provisions during the quarter		-	-	-	-	-	-	-	-	-	-	-	-
146	Net charges during the quarter		-	-	-	-	-	-	-	-	-	-	-	-
147	Reserve, current quarter	<i>Items 144 and 145 less item 146</i>	-	-	-	-	-	-	-	-	-	-	-	-

Bank Balance Sheet Worksheet: XYZ in Baseline

Item	Notes	Actual in \$Millions Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Projected in \$Millions				
							Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Assets											
SECURITIES											
1	Held to Maturity (HTM)	riad1754									
2	Available for Sale (AFS)	riad1773									
3	Total Securities	Sum of items 1 and 2	-	-	-	-	-	-	-	-	-
Total Loans and Leases											
4	Real Estate Loans (in Domestic Offices)	Sum of items 5, 8, 11, and 17	-	-	-	-	-	-	-	-	-
5	First Lien Mortgages	Sum of items 6 and 7 = rcon5367	-	-	-	-	-	-	-	-	-
6	First Lien Mortgages										
7	First Lien HELOAN										
8	Second / Junior Lien Mortgages	Sum of items 9 and 10 = rcon5368	-	-	-	-	-	-	-	-	-
9	Closed-End Junior Liens	= rcon5368									
10	HELOCs	= rcon1797									
11	CRE Loans	Sum of items 12, 13, and 14	-	-	-	-	-	-	-	-	-
12	Construction	= sum of rcon1158 and rcon1155									
13	Multifamily	= rcon1460									
14	Nonfarm, Non-residential	Sum of items 15 and 16	-	-	-	-	-	-	-	-	-
15	Owner-Occupied	= rcon1160									
16	Non-Owner-Occupied	= rcon1161									
17	Loans Secured by Farmland	= rcon1420									
18	Real Estate Loans (Not in Domestic Offices)	Sum of items 19, 20, 21, and 27	-	-	-	-	-	-	-	-	-
19	First Lien Mortgages										
20	Second / Junior Lien Mortgages										
21	CRE Loans	Sum of items 22, 23, and 24	-	-	-	-	-	-	-	-	-
22	Construction										
23	Multifamily										
24	Nonfarm, Non-residential	Sum of items 25 and 26	-	-	-	-	-	-	-	-	-
25	Owner-Occupied										
26	Non-Owner-Occupied										
27	Loans Secured by Farmland										
28	C&I Loans	Sum of items 29 to 32	-	-	-	-	-	-	-	-	-
29	C&I Graded										
30	Small Business (Scored/Delinquency Managed)										
31	Corporate Card										
32	Business Card										
33	Credit Cards	Sum of items 34 and 35	-	-	-	-	-	-	-	-	-
34	Charge Card										
35	Bank Card										
36	Other Consumer	Sum of items 37, 38, 39, and 40	-	-	-	-	-	-	-	-	-
37	Auto Loans	= rcfdk137									
38	Student Loans										
39	Other loans backed by securities (non-purpose lending)										
40	Other										
41	Other Loans and Leases	Sum of items 42 to 46	-	-	-	-	-	-	-	-	-
42	Loans to Foreign Governments	= rcf42081									
43	Agricultural Loans	= rcf41590									
44	Loans for purchasing or carrying securities (secured or unsecured)	= rcon11545									
45	Loans to Depositories and Other Financial Institutions	= rconb532+ rconb533+ rconb534+ rconb536+ rconb537+ rcon1454	-	-	-	-	-	-	-	-	-
46	All Other Loans and Leases	Sum of items 47 and 48	-	-	-	-	-	-	-	-	-
47	All Other Loans (exclude consumer loans)	= rcon1451									
48	All Other Leases	= rcon1163									
49	Total Loans and Leases	Sum of items 4, 18, 28, 33, 36, and 41	-	-	-	-	-	-	-	-	-
ACCRUAL LOANS											
50	Real Estate Loans (in Domestic Offices)	Sum of items 51, 54, 57, and 63	-	-	-	-	-	-	-	-	-
51	First Lien Mortgages	Sum of items 52 and 53	-	-	-	-	-	-	-	-	-
52	First Lien Mortgages										
53	First Lien HELOAN										
54	Second / Junior Lien Mortgages	Sum of items 55 and 56	-	-	-	-	-	-	-	-	-
55	Closed-End Junior Liens										
56	HELOCs										
57	CRE Loans	Sum of items 58, 59, and 60	-	-	-	-	-	-	-	-	-
58	Construction										
59	Multifamily										
60	Nonfarm, Non-residential	Sum of items 61 and 62	-	-	-	-	-	-	-	-	-
61	Owner-Occupied										
62	Non-Owner-Occupied										
63	Loans Secured by Farmland										
64	Real Estate Loans (Not in Domestic Offices)	Sum of items 65, 66, 67, and 73	-	-	-	-	-	-	-	-	-
65	First Lien Mortgages										
66	Second / Junior Lien Mortgages										
67	CRE Loans	Sum of items 68, 69, and 70	-	-	-	-	-	-	-	-	-
68	Construction										
69	Multifamily										
70	Nonfarm, Non-residential	Sum of items 71 and 72	-	-	-	-	-	-	-	-	-
71	Owner-Occupied										
72	Non-Owner-Occupied										
73	Loans Secured by Farmland										
74	C&I Loans	Sum of items 75 to 78	-	-	-	-	-	-	-	-	-
75	C&I Graded										
76	Small Business (Scored/Delinquency Managed)										
77	Corporate Card										
78	Business Card										
79	Credit Cards	Sum of items 80 and 81	-	-	-	-	-	-	-	-	-
80	Charge Card										
81	Bank Card										
82	Other Consumer	Sum of items 83, 84, 85, and 86	-	-	-	-	-	-	-	-	-
83	Auto Loans										
84	Student Loans										
85	Other loans backed by securities (non-purpose lending)										
86	Other										
87	Other Loans and Leases	Sum of items 88 to 92	-	-	-	-	-	-	-	-	-
88	Loans to Foreign Governments										
89	Agricultural Loans										

Bank Capital Worksheet: XYZ in Baseline

Item	Notes	Actual in \$Millions										Projected in \$Millions			Sums in \$Millions		
		Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter			
Schedule HI-A—Changes in Bank Equity Capital																	
1	Total bank holding company equity capital most recently reported for the end of previous QUARTER	riad3217															
2	Effect of changes in accounting principles and corrections of material accounting errors	riab507															
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)	riab508															
4	Net income (loss) attributable to bank holding company	Must match item 138 on the Income Statement Worksheet = riad4340															
Sale of perpetual preferred stock (excluding treasury stock transactions):																	
5	Sale of perpetual preferred stock, gross	bhck3577															
6	Conversion or retirement of perpetual preferred stock	bhck3578															
Sale of common stock:																	
7	Sale of common stock, gross	bhck3579															
8	Conversion or retirement of common stock	bhck3580															
9	Sale of treasury stock	bhck4702															
10	Purchase of treasury stock	bhck4783															
11	Changes incident to business combinations, net	riad4356															
12	Cash dividends declared on preferred stock	riad4470															
13	Cash dividends declared on common stock	riad4460															
14	Other comprehensive income	riab511															
15	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company	bhck4391															
16	Other adjustments to equity capital (not included above)*	bhck3581															
17	Total bank holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13)	Must match item 143 on the Balance Sheet Worksheet = riad3210															
Schedule HC-R—Regulatory Capital																	
Tier 1 capital																	
18	Total bank holding company equity capital	Item 17 = rcf3210															
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)	rcfd8434															
20	Net unrealized loss on available-for-sale equity securities (report loss as a positive value)	rcfda221															
21	Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	rcfd4336															
22	Nonqualifying perpetual preferred stock	rcfdb588															
23	Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries	rcfd589															
24	Qualifying restricted core capital elements (other than cumulative perpetual preferred stock)	bhckp215															
25	Qualifying mandatory convertible preferred securities of internationally active bank holding companies	bhckp216															
26	Disallowed goodwill and other disallowed intangible assets	riadb590															
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 holding company's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	riadf264															
28	Subtotal (sum of items 18, 23, 24, 25, less items 19, 20, 21, 22, 26, 27)	riadc227															
29	Disallowed servicing assets and purchased credit card relationships	rcfdb591															
30	Disallowed deferred tax assets	rcfd5610															
31	Other additions to (deductions from) Tier 1 capital**	rcfdb592															
32	Tier 1 capital (sum of items 28 and 31, less items 29 and 30)	rcfd8274															
33	Total risk-weighted assets	rcfda223															
REGULATORY CAPITAL AND RATIOS																	
34	Tier 1 Common Capital***																
35	Tier 1 Capital	rcfd8274															
36	Total Risk-Based Capital	rcfd3792															
37	Risk-Weighted Assets	Item 33 = rcfda223															
38	Average Total Assets for Leverage Capital Purposes	rcfda224															
39	Tier 1 Common Ratio (%)	Tier 1 Common/RWA*100															
40	Tier 1 Ratio (%)	Tier 1 Capital/RWA*100															
41	Total Risk-Based Capital Ratio (%)	Total Risk-Based Capital/RWA*100															
42	Tier 1 Leverage Ratio (%)	Tier 1 Capital/Average Total Assets*100															

Schedule HC-R — Memoranda

Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:

43	Noncumulative perpetual preferred stock	bhck4479																		
44	Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities)	bhck4480																		
45	Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding TruPS)	bhck4507																		
46	Treasury stock (including offsetting debit to the liability for ESOP debt):																			
46	In the form of perpetual preferred stock	bhck4483																		
47	In the form of common stock	bhck4484																		
48	Restricted core capital elements included in Tier 1 capital:																			
48	Qualifying Class B noncontrolling (minority) interest	bhck4219																		
49	Qualifying Class C noncontrolling (minority) interest	bhck4220																		
50	Qualifying cumulative perpetual preferred stock	bhck4590																		
51	Qualifying TruPS	bhck4502																		
52	Goodwill net of any associated deferred tax liability	bhck4221																		

Schedule HC-F—Other Assets

53	Net deferred tax assets	rcfd2148																		
----	-------------------------	----------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Schedule HC-G—Other Liabilities

54	Net deferred tax liabilities	rcfd3049																		
----	------------------------------	----------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Schedule HC-M—Memoranda

55	Total number of bank holding company common shares outstanding	bhck3459																		
	Issuances associated with the U.S. Department of Treasury Capital Purchase Program:																			
56	Senior perpetual preferred stock or similar items	bhck4234																		
57	Warrants to purchase common stock or similar items	bhck4245																		

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

58	(a) Enter the tier 1 subtotal	Item 28																		
59	(b) Enter 10% of the tier 1 subtotal	10% of Item 58																		
60	(c) Enter the amount of deferred tax assets to be used when calculating the regulatory capital limit																			
61	Enter any optional adjustment made to item 53 in item 60 as allowed in the FR Y-9C instructions	Item 53 less item 60																		
62	(d) Enter the amount of taxes previously paid that the bank holding company could recover through loss carrybacks if the bank holding company's temporary differences (both deductible and taxable) fully reverse at the report date****																			
63	(e) Amount of deferred tax assets that is dependent upon future taxable income	max(item 60 less item 62, 0)																		
64	(f) Enter the portion of (e) that the bank holding company could realize within the next 12 months based on its projected future taxable income. Future taxable income should not include net operating loss carryforwards to be used during the next 12 months or existing temporary differences that are expected to reverse over the next 12 months																			
65	(g) Enter minimum of (f) and (b)	min(item 64, item 59)																		
66	(h) Subtract (g) from (c), cannot be less than 0 (must equal item 30)	max(item 63 less item 65, 0)																		
67	Future taxes paid used to determine item 64																			
68	Future taxable income consistent with item 64*****																			

Supplemental Capital Action Information (report in \$Millions unless otherwise noted)*****

69	Cash dividends declared on common stock																			
70	Common shares outstanding (Millions)																			
71	Common dividends per share (\$)	Item 69 divided by item 70																		
72	Issuance of common stock for employee compensation																			
73	Other issuance of common stock																			
74	Total issuance of common stock	Sum of items 72 and 73																		
75	Share repurchases to offset issuance for employee compensation																			
76	Other share repurchase																			
77	Total share repurchases	Sum of items 75 and 76																		

(*) Please break out and explain below other adjustments to equity capital

(**) Please break out and explain below other additions to (deductions from) Tier 1 capital

(***) Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus and minority interest in subsidiaries. Specifically, non-common elements must include the following items captured in the Call Report: Schedule RC, line item 23 net of Schedule RC-R, line item 5; Schedule RC-R line item 6 and line item 10.

(****) The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 62 as follows

Taxes paid during fiscal year ended 2009	
Taxes paid during fiscal year ended 2010	
Taxes paid during the 9 months ended 9/30/11	

(*****) Please provide historical data related to item 68 as follows:

Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2000	
Income (loss) reported to IRS on Schedule M3 (line 30) for fiscal year ended 2011	

(*****) Please reconcile the Supplemental Capital Action and RI-A projections (i.e., allocate the capital actions among the RI-A buckets)

The following cells provide checks of the internal consistency of the projected schedules. Please ensure that these cells are all "TRUE" before the worksheet is submitted.

RI-A bank equity capital vs RC bank equity capital	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE
Disallowed DTA	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE

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

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

Bank Retail Balance and Loss Projection Worksheet: XYZ in Baseline

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

Bank Retail Repurchase Worksheet: XYZ in Baseline

Table A.1 LOANS SOLD TO FANNIE MAE, BANK ABLE TO REPORT DELINQUENCY INFORMATION REQUESTED IN TABLE A.1

SMillions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total
Original UPB											-
Original UPB (Excluding Exempt Population)											-
Outstanding UPB (Excluding Exempt Population)											-
Delinquency Status as of 3Q(Excluding Exempt Population)											-
Current											-
Past due 30 to 89 days											-
Past due 90 to 179 days											-
Past due 180+ days											-
Net Credit Loss Realized to-date(Excluding Exempt Population)											-
Repurchase Requests Outstanding(Excluding Exempt Population)											-
Estimated Lifetime Net Credit Losses(Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-

Scenarios for which row should be reported

Baseline Only
Baseline Only
Baseline Only
Delinquency Validity Check TRUE
Baseline Only
Baseline Only
Baseline Only
Baseline Only
Baseline Only
All Scenarios
All Scenarios
All Scenarios

Table A.2 LOANS SOLD TO FANNIE MAE, BANK UNABLE TO REPORT DELINQUENCY INFORMATION REQUESTED IN TABLE A.1

SMillions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total
Original UPB											-
Original UPB (Excluding Exempt Population)											-
Outstanding UPB (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-

Baseline Only
Baseline Only
Baseline Only
All Scenarios
All Scenarios

Table A.3 Loss Projections for LOANS SOLD TO FANNIE MAE

SMillions	Projected in \$Millions									Total	
	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	
Projected Future Losses to BANK Charged to Repurchase Reserve											-
Projected Future Losses to BANK Charged to Litigation Reserve											-

Projection Validity Check TRUE TRUE

Table B.1 LOANS SOLD TO FREDDIE MAC, BANK ABLE TO REPORT DELINQUENCY INFORMATION REQUESTED IN TABLE B.1

SMillions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total
Original UPB											-
Original UPB (Excluding Exempt Population)											-
Outstanding UPB (Excluding Exempt Population)											-
Delinquency Status as of 3Q(Excluding Exempt Population)											-
Current											-
Past due 30 to 89 days											-
Past due 90 to 179 days											-
Past due 180+ days											-
Net Credit Loss Realized to-date(Excluding Exempt Population)											-
Repurchase Requests Outstanding(Excluding Exempt Population)											-
Estimated Lifetime Net Credit Losses(Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-

Baseline Only
Baseline Only
Baseline Only
Delinquency Validity Check TRUE
Baseline Only
Baseline Only
Baseline Only
Baseline Only
All Scenarios
All Scenarios

Table B.2 LOANS SOLD TO FREDDIE MAC, BANK UNABLE TO REPORT DELINQUENCY INFORMATION REQUESTED IN TABLE B.1

SMillions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total
Original UPB											-
Original UPB (Excluding Exempt Population)											-
Outstanding UPB (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-

Baseline Only
Baseline Only
Baseline Only
All Scenarios
All Scenarios

Table B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC

SMillions	Projected in \$Millions									Total	
	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	
Projected Future Losses to BANK Charged to Repurchase Reserve											-
Projected Future Losses to BANK Charged to Litigation Reserve											-

Projection Validity Check TRUE TRUE

Table C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK ABLE TO REPORT DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

SMillions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total
Original UPB											-
Original UPB (Excluding Exempt Population)											-
Outstanding UPB (Excluding Exempt Population)											-
Delinquency Status as of 3Q(Excluding Exempt Population)											-
Current											-
Past due 30 to 89 days											-
Past due 90 to 179 days											-
Past due 180+ days											-
Net Credit Loss Realized to-date(Excluding Exempt Population)											-
Repurchase Requests Outstanding(Excluding Exempt Population)											-
Loss to-date due to Denied Insurance											-
Estimated Lifetime Net Credit Losses(Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-

Baseline Only
Baseline Only
Baseline Only
Delinquency Validity Check TRUE
Baseline Only
Baseline Only
Baseline Only
Baseline Only
Baseline Only
All Scenarios
All Scenarios
All Scenarios

Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BANK UNABLE TO REPORT DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

SMillions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total
Original UPB											-
Original UPB (Excluding Exempt Population)											-
Outstanding UPB (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-

Baseline Only
Baseline Only
Baseline Only
All Scenarios
All Scenarios

Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)

SMillions	Projected in \$Millions									Total	
	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	
Projected Future Losses to BANK Charged to Repurchase Reserve											-
Projected Future Losses to BANK Charged to Litigation Reserve											-

Projection Validity Check TRUE TRUE

Table D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK ABLE TO REPORT DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

SMillions	2004	2005	2006	2007	2008	Vintage 2009	2010	2011	2012	Unallocated	Total
Original UPB											-
Original UPB (Excluding Exempt Population)											-
Outstanding UPB (Excluding Exempt Population)											-

Baseline Only
Baseline Only
Baseline Only
Delinquency

Delinquency Status as of 3Q(Excluding Exempt Population)

	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	Total
Current											-
Past due 30 to 89 days											-
Past due 90 to 179 days											-
Past due 180+ days											-
Net Credit Loss Realized to-date(Excluding Exempt Population)											-
Repurchase Requests Outstanding(Excluding Exempt Population)											-
Estimated Lifetime Net Credit Losses(Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-

Validity Check
TRUE

Table D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BANK UNABLE TO REPORT DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

SMillions	Vintage										Total
	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	
Original UPB											-
Original UPB (Excluding Exempt Population)											-
Outstanding UPB (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-

Baseline Only
Baseline Only
Baseline Only
All Scenarios
All Scenarios

Table D.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE

SMillions	Projected in \$Millions										Total
	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	
Projected Future Losses to BANK Charged to Repurchase Reserve											-
Projected Future Losses to BANK Charged to Litigation Reserve											-

Projection Validity Check
TRUE
TRUE

Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK ABLE TO REPORT DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

SMillions	Vintage										Total
	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	
Original UPB											-
Original UPB (Excluding Exempt Population)											-
Outstanding UPB (Excluding Exempt Population)											-
Delinquency Status as of 3Q(Excluding Exempt Population)											-
Current											-
Past due 30 to 89 days											-
Past due 90 to 179 days											-
Past due 180+ days											-
Net Credit Loss Realized to-date(Excluding Exempt Population)											-
Repurchase Requests Outstanding(Excluding Exempt Population)											-
Estimated Lifetime Net Credit Losses(Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-

Delinquency Validity Check
TRUE

Table E.2 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BANK UNABLE TO REPORT DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

SMillions	Vintage										Total
	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	
Original UPB											-
Original UPB (Excluding Exempt Population)											-
Outstanding UPB (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-

Baseline Only
Baseline Only
Baseline Only
All Scenarios
All Scenarios

Table E.3 Loss Projections for LOANS SECURITIZED WITHOUT MONOLINE INSURANCE

SMillions	Projected in \$Millions										Total
	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	
Projected Future Losses to BANK Charged to Repurchase Reserve											-
Projected Future Losses to BANK Charged to Litigation Reserve											-

Projection Validity Check
TRUE
TRUE

Table F.1 WHOLE LOANS SOLD, BANK ABLE TO REPORT DELINQUENCY INFORMATION REQUESTED IN TABLE F.1

SMillions	Vintage										Total
	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	
Original UPB											-
Original UPB (Excluding Exempt Population)											-
Outstanding UPB (Excluding Exempt Population)											-
Delinquency Status as of 3Q(Excluding Exempt Population)											-
Current											-
Past due 30 to 89 days											-
Past due 90 to 179 days											-
Past due 180+ days											-
Net Credit Loss Realized to-date(Excluding Exempt Population)											-
Repurchase Requests Outstanding(Excluding Exempt Population)											-
Estimated Lifetime Net Credit Losses(Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-

Delinquency Validity Check
TRUE

Table F.2 WHOLE LOANS SOLD, BANK UNABLE TO REPORT DELINQUENCY INFORMATION REQUESTED IN TABLE F.1

SMillions	Vintage										Total
	2004	2005	2006	2007	2008	2009	2010	2011	2012	Unallocated	
Original UPB											-
Original UPB (Excluding Exempt Population)											-
Outstanding UPB (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Repurchase Reserve (Excluding Exempt Population)											-
Projected Future Losses to BANK Charged to Litigation Reserve (Excluding Exempt Population)											-

Baseline Only
Baseline Only
Baseline Only
All Scenarios
All Scenarios

Table F.3 Loss Projections for WHOLE LOANS SOLD

SMillions	Projected in \$Millions										Total
	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	
Projected Future Losses to BANK Charged to Repurchase Reserve											-
Projected Future Losses to BANK Charged to Litigation Reserve											-

Projection Validity Check
TRUE
TRUE

Table G.3 TOTAL Loss Projections

SMillions	Projected in \$Millions										Total
	Q4-2012	Q1-2013	Q2-2013	Q3-2013	Q4-2013	Q1-2014	Q2-2014	Q3-2014	Q4-2014	2015 or Later	
Projected Future Losses to BANK Charged to Repurchase Reserve	-	-	-	-	-	-	-	-	-	-	-
Projected Future Losses to BANK Charged to Litigation Reserve	-	-	-	-	-	-	-	-	-	-	-

All Scenarios
All Scenarios

Bank Projected OTTI by CUSIP: XYZ in Baseline

Projected OTTI for AFS Securities and HTM Securities by CUSIP

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

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

Bank Projected Actual AFS and HTM Fair Market Value Sources by Portfolio: XYZ in Baseline

Actual AFS and HTM Fair Market Value Sources by Portfolio

Please provide information on actual 09/30/2011 fair market values.

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

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

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

Post-Trading Shock Market Values for AFS Securities

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

	AFS Securities	Estimated Post-Trading Shock Fair Market Value
1	Agency MBS	
2	Auction Rate Securities	
3	CDO	
4	CLO	
5	CMBS	
6	Common Stock (Equity)	
7	Auto ABS	
8	Credit Card ABS	
9	Student Loan ABS	
10	Other Consumer ABS (excl HEL ABS)	
11	Corporate Bond	
12	Domestic Non-Agency RMBS (incl HEL ABS)	
13	Alt-A (Option ARM)	
14	Alt-A FRM	
15	Alt-A ARM	
16	Closed-End Second	
17	HELOC	
18	Scratch & Dent	
19	Subprime	
20	Prime Fixed	
21	Prime ARM	
22	Foreign RMBS	
23	Municipal Bond	
24	Mutual Fund	
25	Preferred Stock (Equity)	
26	Sovereign Bond	
27	US Treasuries & Agencies	
28	Other*	
29	GRAND TOTAL	

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

Bank Projected OTTI by CUSIP: XYZ in Baseline

High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio
Please complete the unshaded cells in the table provided.

	Threshold for Determining OTTI <small>(please provide one of the following responses: price-based threshold, ratings-based threshold, cash flow model-based threshold, or other threshold)</small>	Aggregate Cumulative Lifetime Loss on Underlying Collateral <small>(% Original Balance)</small>	Discount Rate Methodology <small>(please state whether a market-based or accounting-based (e.g., book price/purchase price) discount rate is used)</small>	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?
AFS and HTM Securities					
1 Agency MBS					
2 Auction Rate Securities					
3 CDO					
4 CLO					
5 CMBS					
6 Common Stock (Equity)					
7 Auto ABS					
8 Credit Card ABS					
9 Student Loan ABS					
10 Other Consumer ABS (excl HEL ABS)					
11 Corporate Bond					
12 Domestic Non-Agency RMBS (incl HEL ABS)					
13 Alt-A (Option ARM)					
14 Alt-A FRM					
15 Alt-A ARM					
16 Closed-End Second					
17 HELOC					
18 Scratch & Dent					
19 Subprime					
20 Prime Fixed					
21 Prime ARM					
22 Foreign RMBS					
23 Municipal Bond					
24 Mutual Fund					
25 Preferred Stock (Equity)					
26 Sovereign Bond					
27 US Treasuries & Agencies					
28 Other*					

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

Bank Trading Worksheet: XYZ in Baseline

Effective date: TBD

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

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

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

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

9) Cross-Asset Terms are those intra-asset risks attributable to the co-movement of 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.

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

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

Bank Counterparty Risk Worksheet: XYZ in Baseline

\$Millions

Losses should be reported as a positive value.

1	Trading Incremental Default Losses (Trading IDR)	-
1a	Trading Incremental Default losses from securitized products	
1b	Trading Incremental Default losses from other credit sensitive instruments	
2	Counterparty Credit MTM Losses (CVA losses)	-
2a	Counterparty CVA losses	
2b	Offline reserve CVA losses	
3	Counterparty Incremental Default Losses (CCR IDR)	
3a	Impact of CCR IDR hedges (as defined in the Instructions)	
4	Other CCR losses	

Bank Op Risk Scenario Input Worksheet: XYZ in Baseline

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

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

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

Bank Op Risk Projected Losses Worksheet: XYZ in Baseline

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

Projected Operational Risk Losses

\$Millions	2013 Projections				2014 Projections				
	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014

Bank PPNR Projections Worksheet: XYZ in Baseline

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

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

23	Retirement / Corporate Benefits Products										-	-	-
24	Corporate / Other										-	-	-
25	Optional Immaterial Business Segments (7)										-	-	-
26	Total Non-Interest Income (2) (24)										-	-	-
27	Total Revenues										-	-	-
Non Interest Expense:													
28	Compensation Expense										-	-	-
28A	Salary (14)										-	-	-
28B	Benefits (14)										-	-	-
28C	Commissions (6)										-	-	-
28D	Stock Based Compensation										-	-	-
28E	Cash Variable Pay										-	-	-
29	Operational Risk Expense (8)										-	-	-
30	Legal Expenses and Litigation Settlements & Penalties (unrelated to Operational Risk and not reported elsewhere)										-	-	-
31	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (11) (12)										-	-	-
32	Provisions to Litigation Reserves / Liability Specific to Sold Residential Mortgage Claims (11) (13)										-	-	-
33	Professional and Outside Services Expenses, excluding Legal Expenses										-	-	-
34	Expenses of Premises and Fixed Assets	RIAD4217									-	-	-
35	Amortization Expense and Impairment Losses for Other Intangible Assets	RIADC232									-	-	-
36	Marketing Expense (15)										-	-	-
36A	Credit Cards (17) (10)										-	-	-
36B	Other										-	-	-
37	Credit Card Rewards/Partner Sharing Expense										-	-	-
38	Other Real Estate Owned Expense										-	-	-
39	Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 134 (BHCKB557) in Balance Sheet)										-	-	-
40	Other Non-Interest Expense (4)										-	-	-
41	Total Non-Interest Expense (3)										-	-	-
42	Projected PPNR (5)										-	-	-
43	Valuation Adjustment for firm's own debt under fair value option (FVO) (9)										-	-	-
44	Goodwill Impairment	RIADC216									-	-	-
45	Loss resulting from trading shock exercise (if applicable) (22) (23)										-	-	-

Footnotes to the PPNR Submission Worksheet

- (1) Amount should equal item 45 of the PPNR NII Worksheet, if completed.
- (2) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) and trading shock loss in items 43 and 45.
- (3) Excludes Goodwill Impairment included in item 44.
- (4) Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are reported without further breakout:

											-	-	-
											-	-	-
											-	-	-
											-	-	-
											-	-	-
											-	-	-
											-	-	-
											-	-	-
											-	-	-
											-	-	-
											-	-	-

- (5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 43-45.
- (6) Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.
- (7) See instructions for guidance on related thresholds. List segments included in this line item.
- (8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense.
- (9) List segments from which item was excluded:
- (10) Include Bank issued cards as well as those that result from a partnership agreement.
- (11) Do not report provisions to residential mortgage reserves in any other items; report them only in line items 140, 14P, 31, and 32 as applicable.
- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien).
- (13) Provisions to build any litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien).
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Do not report Credit Card Rewards/Partner Sharing Expenses here; instead report them in line item 14D or 37 as applicable.
- (16) Revenues from regions outside the US and Puerto Rico.
- (17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.
- (18) Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell.
- (19) Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.
- (20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and Locom accounting methods.
- (21) Include MSR changes under both FV and Locom accounting methods.
- (22) Banks should not report changes in value of the MSR asset or hedges within the trading book.
- (23) List segments from which item was excluded:
- (24) Exclude result of trading shock exercise (where applicable), as it is reported in item 45.

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

Net Interest Income agrees between worksheets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Immaterial revenues are less than or equal to 10% of total revenue	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank PPNR Net Interest Income Worksheet: XYZ in Baseline

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

Please indicate if deposits are 25% or more of total liabilities

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

30B	Foreign Deposits-Time									
31	Fed Funds, Repos, & Other Short Term Borrowing	-	-	-	-	-	-	-	-	-
31A	Fed Funds									
31B	Repos									
31C	Other Short Term Borrowing									
32	Trading Liabilities									
	Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities									
33										
34	All Other Long Term Debt									
35	Other (3)									
36	Total Average Deposit and Interest-Bearing Non-Deposit Liability Balances	-	-	-	-	-	-	-	-	-

Average Liability Rates (%) (9)										
37	Customer Deposits-Domestic (6)									
37A	Non-Interest-Bearing Demand (8)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
37B	Money Market Accounts									
37C	Savings									
	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts									
37D										
37E	Time Deposits									
38	Customer Deposits-Foreign (6)									
38A	Foreign Deposits									
38B	Foreign Deposits-Time									
39	Fed Funds, Repos, & Other Short Term Borrowing									
39A	Fed Funds									
39B	Repos									
39C	Other Short Term Borrowing									
40	Trading Liabilities									
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities									
41										
42	All Other Long Term Debt									
43	Other									
44	Total Interest Expense	-	-	-	-	-	-	-	-	-
45	Total Net Interest Income (4)	-	-	-	-	-	-	-	-	-

Footnotes to the Net Interest Income Worksheet

- (1) Exclude nonaccrual loans, reporting these balances in item 55 of the PPNR Metrics Worksheet. Include purchased credit impaired loans. Include both accrual and FV loans
- (2) Break out 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

- (3) Break out and explain nature of significant items included in Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances such that no more than 5% of total Average Deposit and Interest-Bearing Non-Deposit Liability Balances are reported without a further breakout

- (4) Amount should equal item 13 of the PPNR Projections Worksheet.
- (5) All requested balance items are averages. 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.
- (6) A sum of average domestic and foreign customer deposits should be equal to a sum of average RCON6631, RCON6636, RCFN6631, and RCFN6636
- (7) Report Large Commercial Credits and Small Business (Graded) Loans.
- (8) Rates are equal to zero by definition.
- (9) All rates are annualized.

Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances?	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Are Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances more than 5% of Total Average Interest-Bearing Liability Balances?	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank PPNR Metrics Worksheet: XYZ in Baseline

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

		Call Report Codes	Units	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Projected Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	2013	2014	9-Quarter
A. Metrics by Business Segment (9)															
<u>Retail and Small Business Segment</u>															
Domestic															
Credit Cards															
1	Total Accounts		#										-	-	N/A
2	Credit Card Purchase Volume (exclude charge cards)		\$Millions										-	-	-
Mortgages and Home Equity															
3	Average Third-Party Residential Mortgages Serviced (3)		\$Millions										-	-	-
4	Residential Mortgage Originations Market Size – Volume		\$Millions										-	-	-
5	Residential Mortgages Sold during the quarter	RCONF070+RCONF071+RC ONF674+RCONF675	\$Millions										-	-	-
6	Servicing Expenses (8)		\$Millions										-	-	-
Retail and Small Business Deposits															
7	Total Deposit Accounts		#										-	-	N/A
8	Debit Card Purchase Volume		\$Millions										-	-	-
International Retail and Small Business (12)															
9	Credit Card Revenues (1)		\$Millions										-	-	-
<u>Investment Banking Segment</u>															
10	Number of Employees (15)		#										-	-	N/A
11	Compensation - Total		\$Millions										-	-	-
12	Stock Based Compensation and Cash Variable Pay (8)		\$Millions										-	-	-
Advisory															
13	Deal Volume		\$Millions										-	-	-
14	Market Size - Fees		\$Millions										-	-	-
15	Market Size - Volume		\$Millions										-	-	-
16	Backlog		\$Millions										-	-	-
Equity Capital Markets															
17	Deal Volume		\$Millions										-	-	-
18	Market Size - Fees		\$Millions										-	-	-
19	Market Size - Volume		\$Millions										-	-	-
Debt Capital Markets															
20	Deal Volume		\$Millions										-	-	-
21	Market Size - Fees		\$Millions										-	-	-
22	Market Size - Volume		\$Millions										-	-	-
Syndicated Lending															
23	Deal Volume		\$Millions										-	-	-
24	Market Size - Fees		\$Millions										-	-	-
25	Market Size - Volume		\$Millions										-	-	-
<u>Merchant Banking / Private Equity</u>															
26	AUM (10)		\$Millions										-	-	N/A
<u>Sales and Trading Segment</u>															
27	Number of Employees (15)		#										-	-	N/A
28	Total Proprietary Trading Revenue		\$Millions										-	-	-
29	Compensation - Total		\$Millions										-	-	-
30	Stock Based Compensation and Cash Variable Pay (8)		\$Millions										-	-	-
Equities															
31	Average Asset Balance		\$Millions												
Fixed Income															
32	Average Asset Balance		\$Millions												
Commodities															
33	Average Asset Balance		\$Millions												
Prime Brokerage															
34	Average Client Balances (13)		\$Millions												
35	Transaction Volume		\$Millions										-	-	-
36	Total Revenue (incl. Net Interest Income)		\$Millions										-	-	-
<u>Investment Management Segment</u>															
Asset Management															
37	AUM - Total (10)		\$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
38A	AUM - Equities		\$Millions										-	-	N/A
38B	AUM - Fixed Income		\$Millions										-	-	N/A
38C	AUM - Other		\$Millions										-	-	N/A
39	Net Inflows/Outflows		\$Millions										-	-	-
Wealth Management/Private Banking															
40	AUM - Total (10)		\$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
40A	AUM - Equities		\$Millions										-	-	N/A
40B	AUM - Fixed Income		\$Millions										-	-	N/A
40C	AUM - Other		\$Millions										-	-	N/A
41	Net Inflows/Outflows		\$Millions										-	-	-
42	Number of Financial Advisors (11)		#										-	-	N/A
<u>Investment Services Segment</u>															
Asset Servicing															
43	Assets under Custody and Administration		\$Millions										-	-	N/A
Issuer Services															
44	Corporate Trust Deals Administered		#										-	-	-
B. Firm Wide Metrics															
45	Number of Employees	RIAD4150	#										-	-	N/A
46	Revenues - International		\$Millions	-	-	-	-	-	-	-	-	-	-	-	-
46A	Revenues - APAC (2) (16)		\$Millions										-	-	-
46B	Revenues - EMEA (2) (17)		\$Millions										-	-	-
46C	Revenues - LatAm (2) (18)		\$Millions										-	-	-
46D	Revenues - Canada (2)		\$Millions										-	-	-
47	Revenues - Domestic		\$Millions	-	-	-	-	-	-	-	-	-	-	-	-
48	Severance Costs (14)		\$Millions										-	-	-
49	Collateral Underlying Leases for Which the Bank is the Lessor		\$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
49A	Auto		\$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
49B	Other		\$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
50	OREO Balance	RCFD2150	\$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
50A	Commercial		\$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
50B	Residential		\$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
50C	Farmland		\$Millions	-	-	-	-	-	-	-	-	-	-	-	N/A
Non Interest Income															
51	Trading Revenue	RIADA220	\$Millions										-	-	-
52	Net Gains/(Losses) on Sales of Other Real Estate Owned (19)	RIADS415	\$Millions										-	-	-
53	Net Gains/(Losses) on Sales of Other Assets (excluding securities) (20)	RIADB496	\$Millions										-	-	-
54	Extinguishment of Debt and Preferred Exchange Benefits Revenue (21)		\$Millions										-	-	-

C. Metrics for Net Interest Income Worksheet (Required only for BHCs that were required to complete the Net Interest Income Worksheet)

55	Nonaccrual Loan Balance	RCFD5526 less RCFD3507	\$Millions								-	-	N/A
56	Carrying Value of Purchased Credit Impaired (PCI) Loans	RCONC780	\$Millions								-	-	N/A
57	Net Accretion of discount on PCI Loans included in interest Revenues		\$Millions								-	-	N/A
Quarter End Weighted Average Life of Assets (4) (6)													
58	First Lien Residential Mortgages (in Domestic Offices)		months										
59	Closed-End Junior Residential Liens (in Domestic Offices)		months										
60	Home Equity Lines of Credit (HELOCs)		months										
61	C&I Loans, excl. Small Business (Scored/Delinquency Managed)		months										
62	Small Business (Scored/Delinquency Managed)		months										
63	CRE Loans (in Domestic Offices)		months										
64	Credit Cards		months										
65	Auto Loans		months										
66	Student Loans		months										
67	Other, incl. loans backed by securities (non-purpose lending) (7)		months										
68	Residential Mortgages (First and Second Lien, Not in Domestic Offices)		months										
69	Other Real Estate Loans (Not in Domestic Offices)		months										
70	Other Loans & Leases		months										
71	Interest-Bearing Securities (AFS and HTM)		months										
72	Trading Assets		months										
Quarter End Weighted Average Life of Liabilities (4) (6)													
73	Domestic Deposits - Time		months										
74	Foreign Deposits-Time		months										
75	Fed Funds		months										
76	Repos		months										
77	Other Short Term Borrowing		months										
78	Trading Liabilities		months										
79	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities		months										
80	All Other Long Term Debt		months										
Average Retail Deposit Repricing Beta in a 'Normal Environment' (5)													
81	Money Market Accounts		basis points										
82	Savings		basis points										
83	NOW, ATS, and other Transaction Accounts		basis points										
84	Time Deposits		basis points										
85	New Business Pricing for Time Deposits		basis points	Curve:									(if multiple terms assumed)

Footnotes to the PPNR Metrics Worksheet

(1) 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.

(2) Provide regional breakout 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.

(3) Average outstanding principal balance to residential mortgage loans the Bank services for others.

(4) The Weighted Average Life 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.

(5) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.

(6) Reference PPNR Net Interest Income worksheet for product definitions.

(7) Corresponds to line item 7C on the Net Interest Income worksheet

(8) Include both direct and allocated expenses.

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

(10) Assets under Management

(11) 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.

(12) Regions outside the US and Puerto Rico.

(13) Report the grossed up "interest balances" that result from prime brokerage activities.

(14) List items on PPNR Projections worksheet that include this item if any:

(15) Full-time equivalent employees at end of current period (RCON4150) for a given segment only.

(16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)

(17) Europe, Middle East, and Africa

(18) Latin America, including Mexico

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

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

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

Do international revenues exceed 5% of total revenues? N/A N/A N/A N/A N/A N/A N/A N/A N/A

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

Basel III Capital Summary Submission Cover Sheet

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

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

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

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

Please do not change the structure of this workbook.

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

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

Institution Name:	XYZ
OCC Charter ID:	#####
Source:	Bank
Current Year:	2012 (Enter appropriate year)
Planning Horizon Year 1:	2013
Planning Horizon Year 2:	2014
Submission Date (MM/DD/YYYY):	(Enter date)
When Received:	

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

Baseline

Briefly describe the scenario below:

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

Basel III Capital Composition										
B	C	D	E	F	G	H	I	J	K	L
	\$ Millions Actual		\$ Millions Projected							
	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Basel III Tier 1 Common										
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
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32										
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34										
35										
Basel III Tier 1 Capital										
36										
37										
38										
39										
40										
41										
Periodic Changes in Common Stock										
42										
43										
44										
Periodic Changes in Retained Earnings										
45										
46										
47										
Data Validation Check (The following cells provide checks for consistency of the projected schedules)										
Validation Check Within the Worksheet -- Up to 2019 (Auto-populated/No Input Required)										
48	Does Line 42= Line 1 for Common Stock and Related Surplus?	No	No	No	No	No	No	No	No	No
Differences in Reporting from the Y-14A Summary Schedule -- Up to 2014 (Please ensure that the logic applies. If not, please explain why in the Explanations Memorandum Box before submitting the completed schedule)										
Explanations Memorandum Box										
49	Line 1, "Common Stock and Related Surplus" = "Common Stock (Par Value)" (MDRM No. bhck3230) + "Surplus (Exclude All Surplus Related to Preferred Stock)" (MDRM No. bhck3240) of Balance Sheet Worksheet (FR Y-14A Summary Schedule)									
50	Line 2, "Retained Earnings" = "Retained Earnings" (MDRM No. bhck3247) of Balance Sheet Worksheet (FR Y-14A Summary Schedule)									
51	Line 3, "AOCI" = "Accumulated Other Comprehensive Income (AOCI)" (MDRM No. bhckb530) of Balance Sheet Worksheet (FR Y-14A Summary Schedule)									
52	Line 10, "Other Equity Capital Components" = "Other Equity Capital Components" (MDRM No. bhcka130) of Balance Sheet Worksheet (FR Y-14A Summary Schedule)									
53	The sums of Line 1 and Line 10 must be equal under both the BHC and Supervisory Baseline Scenarios									
54	Line 43, "Issuance of common stock" = "Total issuance of common stock" of Capital Worksheet (FR Y-14A Summary Schedule)									
55	Line 44, "Repurchases of common stock" = "Total share repurchases" of Capital Worksheet (FR Y-14A Summary Schedule)									
56	Line 45, "Net income (loss) attributable to bank holding company" = "Net income (loss) attributable to bank holding company" (MDRM No. bhct4340) of Capital Worksheet (FR Y-14A Summary Schedule)									
57	Line 46, "Cash dividends declared on preferred stock" = "Cash dividends declared on preferred stock" (MDRM No. bhck4598) of Capital Worksheet (FR Y-14A Summary Schedule)									
58	Line 47, "Cash dividends declared on common stock" = "Cash dividends declared on common stock" (MDRM No. bhck4460) of Capital Worksheet (FR Y-14A Summary Schedule)									
Data Completeness Check										
59	If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No	No	No

Footnotes:

¹ Investments in the capital of financial entities where the bank does not own more than 10% of the issued common share capital.

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

Basel III "Exception Bucket" Calculator

B	C	D	E	F	G	H	I	J	K	L
	\$ Millions Actual Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Significant investments in the capital of unconsolidated financial entities¹										
1 Gross holdings of common stock										
2 Permitted offsetting short positions in relation to the specific gross holdings included above										
3 Holdings of common stock net of short positions										
4 Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary difference										
5 Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap										
Mortgage servicing rights										
6 Total mortgage servicing rights classified as intangible										
7 Associated deferred tax liability which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards										
8 Mortgage servicing rights net of related tax liability										
9 Common Equity Tier 1 after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary difference										
10 Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap										
Deferred tax assets due to temporary differences										
11 Net deferred tax assets due to temporary differences										
12 Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financials, MSRs and DTA temporary differences										
13 Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap										
Aggregate of items subject to the 15% limit (significant investments in financial institutions, mortgage servicing rights and DTAs that arise from temporary differences)										
14 Significant investments in the common equity of financial entities not deducted as part of the 10% cap										
15 Mortgage servicing rights not deducted as part of the 10% cap										
16 Deferred tax assets due to temporary differences not deducted as part of the 10% cap										
17 Sum of significant investments in financials, mortgage servicing rights and DTA temporary differences not deducted as a result of the 10% cap										
18 Deduction from Common Equity Tier 1 capital in respect of amounts above the 15% cap										
Data Completeness Check										
19 If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No	No	No	No

Footnotes:

¹Significant investments in the capital of unconsolidated banking, financial and insurance entities (i.e. where the bank owns more than 10% of the issued common share capital or where the entity is an affiliate), excluding amounts held for underwriting purposes only if held for 5 working days or less.

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

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

Basel III Risk-weighted Assets^{1,2}

	B	C	D	E	F	G	H	I	J	K	L
		\$ Millions Actual					\$ Millions Projected				
		Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Credit risk (Including CCR and non-trading credit risk), with 1.06 scaling factor											
1	Corporate										
2	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)										
3	Other Exposures										
4	Sovereign										
5	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)										
6	Other Exposures										
7	Bank										
8	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)										
9	Other Exposures										
10	Retail										
11	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)										
12	Other Exposures										
13	Equity										
14	Securitization										
15	Trading Book Counterparty Credit Risk Exposures (if not included in above)										
16	CVA Capital Charge (Risk-Weighted Asset Equivalent)										
17	Advanced CVA										
18	Unstressed VaR with multipliers										
19	Stressed VaR with multipliers										
20	Standardized CVA										
21	Other Credit Risk										
22	Total Credit RWA										
Market risk											
23	Standardized Specific Risk (excluding securitization and correlation)										
24	VaR with multiplier										
25	Stressed VaR with multiplier										
26	Incremental Risk Charge (IRC)										
27	Correlation Trading ³										
28	Comprehensive Risk Measurement (CRM), Before Application of Floor										
29	Standardized Measurement Method (100%) for Exposures Subject to the CRM										
30	CRM Floor Based on 100% of Standardized - Net Long										
31	CRM Floor Based on 100% of Standardized - Net Short										
32	Standardized Measurement Method for Exposures Not Subject to CRM										
33	Net Long										
34	Net Short										
35	Securitization Non-correlation ^{3,4}										
36	Net Long										
37	Net Short										
38	Other Market Risk										
39	Total Market RWA										
Other											
40	Other Pillar 1 Capital Requirements										
41	Operational Risk										
42	Change in Risk-Weighted Assets Due to Impact of Basel III Definition of Capital										
43	Total Risk-weighted Assets										
Data Completeness Check											
44	If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No	No	No	No

Footnotes:

¹ Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

² Any assets deducted from capital should not be included in risk-weighted assets.

³ For credit derivatives, the exposure basis to be risk weighted should be the mark-to-market of the underlying, consistent with the last round of QIS instructions.

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

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

Only firms that are NOT mandatory Basel II or opt-in Basel II have the option to use this simplified RWA schedule

Basel III Risk-weighted Assets^{1,2}

B	C	D	E	F	G	H	I	J	K	L
	\$ Millions Actual Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	\$ Millions Projected Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Credit risk (Including CCR and non-trading credit risk), with 1.06 scaling factor if applicable										
1	Counterparty Credit RWA									
2	Credit RWAs excluding Counterparty Credit RWAs									
3	Total Credit RWA									
Market risk										
4	Standardized Specific Risk (excluding securitization and correlation)									
5	VaR with multiplier									
6	Stressed VaR with multiplier									
7	Incremental Risk Charge (IRC)									
8	Correlation Trading ³									
9	Comprehensive Risk Measurement (CRM), Before Application of Floor									
10	Standardized Measurement Method (100%) for Exposures Subject to the CRM									
11	CRM Floor Based on 100% of Standardized - Net Long									
12	CRM Floor Based on 100% of Standardized - Net Short									
13	Standardized Measurement Method for Exposures Not Subject to CRM									
14	Net Long									
15	Net Short									
16	Securitization Non-correlation ^{3,4}									
17	Net Long									
18	Net Short									
19	Other Market Risk									
20	Total Market RWA									
Other										
21	Other Pillar 1 Capital Requirements									
22	Change in Risk-Weighted Assets Due to Impact of Basel III Definition of Capital									
23	Total Risk-weighted Assets									
Data Completeness Check										
24	If "No", please complete all non shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No	No	No

Footnotes:

¹ Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

² Any assets deducted from capital should not be included in risk-weighted assets.

³ For credit derivatives, the exposure basis to be risk weighted should be the mark-to-market of the underlying, consistent with the last round of QIS instructions.

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

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

Basel III Leverage Exposures (quarterly averages)

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

Basel III Planned Actions

A Action #	B Description	C Action Type	D Exposure Type	E RWA Type	\$ Millions							
					Q3 2012					K		L
					F Tier 1 Common	G Tier 1	H RWA	I Leverage Exposure	J Balance Sheet Impact	Tier 1 Common	Tier 1	
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
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60												

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

Reported changes from prior period

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

Basel III Balance Sheet

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

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

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

Please do not change the structure of this workbook.

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

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

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

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

Data format:

Provide the output that meets the criteria outlined below.

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

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

1) Readability. Data must be in machine readable format. Tabs 1a, 1b, 1c, and 1d provide data at the counterparty level (unit of observation = counterparty). Tab 2a provides all available data at the counterparty + tenor bucket level (unit of observation = counterparty + tenor bucket). Tab 3a provides data at the counterparty level for each date of market data inputs used.

2) Mergeability. Data analysts must be able to merge the data on each tab based on the counterparty identifiers provided. **Unique identifiers must be consistent across tabs. In particular, it must be possible to merge tabs 1a, 2a, and 3a on the variables Counterparty Name, Counterparty ID, industry, country, internal rating, and external rating. If any netting set or sub-netting set IDs are provided on one tab, they must be provided on all tabs.** If any counterparties are missing from tab 2a, provide an explanation.

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

Tab Notes to the CCR Schedule

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

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

OCC DFAST Y-14A:CCR Data dictionary

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

2) EE profile

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

3) Credit Quality

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

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

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

Rank	Counterparty Identifiers						Credit Quality Data		Exposure Data					CVA Data			Credit Mitigants			Credit Hedges	
	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution	CSA in place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Credit Hedges
1																					
2																					
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**INSERT TOP 200 COUNTERPARTIES
RANKED BY UNSTRESSED CVA**

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

Rank	Counterparty Identifiers						Credit Quality Data			Exposure Data					CVA Data			Credit Mitigants			Credit Hedges
	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE (1) Adverse Scenario	Stressed Net CE (1) Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution	CSA in place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Credit Hedges
1																					
2																					
3																					
4																					
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18																					
19																					
20																					

**INSERT TOP 20 COUNTERPARTIES
RANKED BY Adverse SCENARIO STRESSED CVA**

Only fill in these counterparties for counterparties that are not included in another section of this schedule (for example, Tab 1a) CP CVA by top 200 CVA).

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

Rank	Counterparty Identifiers						Credit Quality Data			Exposure Data					CVA Data			Credit Mitigants			Credit Hedges
	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE (1) Adverse Scenario	Stressed Net CE (1) Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution	CSA in place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Credit Hedges
1																					
2																					
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**INSERT TOP 20 COUNTERPARTIES
RANKED BY Severely Adverse SCENARIO STRESSED CVA**

Only fill in these counterparties for counterparties that are not included in another section of this schedule (for example, Tab 1a) CP CVA by top 200 CVA).

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

Rank	Counterparty identifiers						Credit Quality Data		Exposure Data						CVA Data		Credit Mitigants			Credit Hedge	
	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution	CSA in place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Credit Hedges
1																					
2																					
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* A collateralized counterparty is a counterparty with at least one netting set with a CSA agreement in place.

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

Rank	Counterparty identifiers						Credit Quality Data		Exposure Data						CVA Data		Credit Mitigants			Credit Hedge	
	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution	CSA in place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Credit Hedges
1																					
2																					
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* A collateralized counterparty is a counterparty with at least one netting set with a CSA agreement in place.

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

Rank	Counterparty identifiers						Credit Quality Data		Exposure Data						CVA Data		Credit Mitigants			Credit Hedge	
	Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution	CSA in place?	% Gross CE with CSAs	Downgrade trigger modeled?	Single Name Credit Hedges
1																					
2																					
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4																					
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7																					
8																					
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20																					

1e) Aggregate CVA by ratings and collateralization
\$ Millions

Aggregate

Ratings Category		Exposure Data						CVA Data			Credit Hedges
Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution specification	Single Name Credit Hedges
N/A	N/A	0	0	0	0	0	0	0	0	0	0

Additional / offline CVA reserves

Ratings Category		Exposure Data						CVA Data			Credit Hedges
Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution specification	Single Name Credit Hedges
N/A	N/A										

Collateralized netting sets (netting sets with a CSA agreement in place)

Ratings Category		Exposure Data						CVA Data			Credit Hedges
Internal Rating	External Rating	Gross CE	Stressed Gross CE Adverse Scenario	Stressed Gross CE Severely Adverse Scenario	Net CE	Stressed Net CE Adverse Scenario	Stressed Net CE Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution specification	Single Name Credit Hedges
<div style="border: 1px solid black; background-color: #e0f0ff; padding: 10px; width: fit-content; margin: auto;"> <p>INSERT AGGREGATE DATA FOR COLLATERALIZED NETTING SETS BY INTERNAL RATINGS CATEGORY</p> </div>											

Uncollateralized netting sets (netting without a CSA agreement)

Ratings Category		Exposure Data						CVA Data			Credit Hedges
Internal Rating	External Rating	Gross CE	Stressed Gross CE (1) Adverse Scenario	Stressed Gross CE (1) Severely Adverse Scenario	Net CE	Stressed Net CE (1) Adverse Scenario	Stressed Net CE (1) Severely Adverse Scenario	CVA	Stressed CVA Adverse Scenario & Covered Institution specification	Stressed CVA Severely Adverse Scenario & Covered Institution specification	Single Name Credit Hedges
<div style="border: 1px solid black; background-color: #e0f0ff; padding: 10px; width: fit-content; margin: auto;"> <p>INSERT AGGREGATE DATA FOR UNCOLLATERALIZED NETTING SETS BY INTERNAL RATINGS CATEGORY</p> </div>											

** Netting sets without a CSA agreement in place.

3a) Credit quality by counterparty

Counterparty and time identifiers									Data inputs					Type of credit quality input							
Counterparty name	Counterparty ID	Netting set ID (optional)	Sub-netting set ID (optional)	Industry	Country	Internal Rating	External Rating	Time period (years)	Market spread (bps)	Spread adjustment (bps)	Spread (bps) used in CVA calculation	Stressed spreads (bps) Adverse Scenario	Stressed spreads (bps) Severely Adverse Scenario	Mapping approach	Proxy Mapping Approach	Proxy Name	Market input type	Ticker / identifier	Report date	Source (Bloomberg, Markit, KMV, etc.)	Comments
XYZ bank	34909 x1	x1_FX		Banks				1	205	+10	215			Single name own			CDS Spread	8765GA43 (CUSII)	5/31/2011	Bloomberg	
XYZ bank	34909 x1	x1_FX		Banks				5	206	+10	216			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909 x1	x1_FX		Banks				7	208	+10	218			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909 x1	x1_FX		Banks				10	211	+10	221			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909 x1	x1_FX		Banks				30	215	+10	225			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909 x1	x1_IR		Banks				1	205	+10	215			Single name own			CDS Spread	98765GA43		Bloomberg	
XYZ bank	34909 x1	x1_IR		Banks				5	206	+10	216			Single name own			CDS Spread	8765GA43 (CUSII)	5/31/2011	Bloomberg	
XYZ bank	34909 x1	x1_IR		Banks				7	208	+10	218			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909 x1	x1_IR		Banks				10	211	+10	221			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909 x1	x1_IR		Banks										Single name own			CDS Spread	98765GA43		Bloomberg	
XYZ bank	34909 x2	x2_FX		Banks										Single name own			CDS Spread	8765GA43 (CUSII)	5/31/2011	Bloomberg	
XYZ bank	34909 x2	x2_FX		Banks										Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909 x2	x2_FX		Banks										Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909 x2	x2_FX		Banks										Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909 x2	x2_CDS		Banks										Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909 x2	x2_CDS		Banks				7	208	+10	218			Single name own			CDS Spread	8765GA43 (CUSII)	5/31/2011	Bloomberg	
XYZ bank	34909 x2	x2_CDS		Banks				10	211	+10	221			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
XYZ bank	34909 x2	x2_CDS		Banks				30	215	+10	225			Single name own			CDS Spread	98765GA43	5/31/2011	Bloomberg	
Country XYZ Developme	841135			Other				1	150	*1.25	188			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
Country XYZ Developme	841135			Other				1	152	*1.25	190			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
Country XYZ Developme	841135			Other				3	154	*1.25	193			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
Country XYZ Developme	841135			Other				3	156	*1.25	195			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
Country XYZ Developme	841135			Other				5	160	*1.25	200			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
Country XYZ Developme	841135			Other				5	163	*1.25	204			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
Country XYZ Developme	841135			Other				10	170	*1.25	213			Proxy	Industry (Sovereign)	Country XYZ	Bond Spread	G10.FX.IG	5/31/2011	Markit	
SmallCo	11573587			Non-financial corporates				1	130	+50	180			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit	
SmallCo	11573587			Non-financial corporates				1	132	+50	182			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit	
SmallCo	11573587			Non-financial corporates				3	135	+50	185			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit	
SmallCo	11573587			Non-financial corporates				3	136	+50	186			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit	
SmallCo	11573587			Non-financial corporates				5	140	+50	190			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit	
SmallCo	11573587			Non-financial corporates				5	142	+50	192			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit	
SmallCo	11573587			Non-financial corporates				10	148	+50	198			Proxy	gle name - related pa	BigCo	CDS Spread	BIGC	5/31/2011	Markit	

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

(4) Samples of proxy mapping approach:

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

(5) Sample of market inputs:

- CDS spreads
- Bond spreads
- KMV-EDFs
- Internal rating
- Other

3b) Credit quality by ratings

Ratings categories and time identifiers			Data inputs			
Internal Rating	External Rating	Time period (years)	Average spread (bps) used in CVA calculation	Stressed spreads (bps) Adverse Scenario	Stressed spreads (bps) Severely Adverse Scenario	Comments
1		1	215			
1		...	216			
1		3	218			
1						
1						
1						
1						
2						
2						
2		3	193			
2		195			
2		5	200			
2		...	204			
2		10	213			
3		1	180			
3		...	182			
3		3	185			
3		186			
3		5	190			
3		...	192			
3		10	198			
...				
....				

**INSERT AGGREGATE DATA
BY INTERNAL RATINGS CATEGORY**

4) CVA sensitivities and slides

\$ Millions

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

Notes:

Blank cells below will be interpreted as a zero

Cells shaded gray do not need to be filled in

	Aggregate CVA sensitivities						Sensitivities for top 10 counterparties (ranked by unstressed CVA)										
	-50%	-10%	+1bp	+10%	+100%	+300%	Top 1 Cpty <<insert name>> <<insert Cpty ID>>	Top 2 Cpty <<insert name>> <<insert Cpty ID>>	Top 3 Cpty <<insert name>> <<insert Cpty ID>>	Top 4 Cpty <<insert name>> <<insert Cpty ID>>	Top 5 Cpty <<insert name>> <<insert Cpty ID>>	Top 6 Cpty <<insert name>> <<insert Cpty ID>>	Top 7 Cpty <<insert name>> <<insert Cpty ID>>	Top 8 Cpty <<insert name>> <<insert Cpty ID>>	Top 9 Cpty <<insert name>> <<insert Cpty ID>>	Top 10 Cpty <<insert name>> <<insert Cpty ID>>	
Credit Spreads	-50%	-10%	+1bp	+10%	+100%	+300%	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp
Counterparty Spread																	
Aggregate																	
Aggregate by rating:																	
AAA																	
AA																	
A																	
BBB																	
BB																	
B																	
CCC																	
CC																	
C																	
NR																	
Reference Spread																	
Aggregate																	
Aggregate by rating:																	
AAA																	
AA																	
A																	
BBB																	
BB																	
B																	
CCC																	
CC																	
C																	
NR																	
Interest Rates (bps)	-100bps	-10bps	+1bp	+10bps	+100bps	+300bps	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp	1bp
EUR																	
<=1Y																	
1-5Y																	
>=5-10Y																	
>=10Y																	
All Maturities																	
GBP																	
<=1Y																	
1-5Y																	
>=5-10Y																	
>=10Y																	
All Maturities																	
USD																	
<=1Y																	
1-5Y																	
>=5-10Y																	
>=10Y																	
All Maturities																	
Other material sensitivities																	
<<insert name/ definition>>																	
<<insert name/ definition>>																	
<<insert name/ definition>>																	
<<insert name/ definition>>																	
<<insert name/ definition>>																	
FX (%)	-50%	-10%	+1%	+10%	+100%	+300%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%
EUR																	
GBP																	
Other material FX sensitivities																	
<<insert name/ definition>>																	
<<insert name/ definition>>																	
<<insert name/ definition>>																	
<<insert name/ definition>>																	
<<insert name/ definition>>																	
Equity (%)	-50%	-10%	+1%	+10%	+100%	+300%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%
US <<Define>>																	
Europe <<Define>>																	
Other <<Define>>																	

4) CVA sensitivities and slides

\$ Millions

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

Notes:

Blank cells below will be interpreted as a zero

Cells shaded gray do not need to be filled in

	Aggregate CVA sensitivities						Sensitivities for top 10 counterparties (ranked by unstressed CVA)									
							Top 1 Cpty <<insert name>>	Top 2 Cpty <<insert name>>	Top 3 Cpty <<insert name>>	Top 4 Cpty <<insert name>>	Top 5 Cpty <<insert name>>	Top 6 Cpty <<insert name>>	Top 7 Cpty <<insert name>>	Top 8 Cpty <<insert name>>	Top 9 Cpty <<insert name>>	Top 10 Cpty <<insert name>>
Other material Equity sensitivities																
<<insert name/ definition>>																
<<insert name/ definition>>																
<<insert name/ definition>>																
<<insert name/ definition>>																
Commodities (%)	-50%	-10%	+1%	+10%	+100%	+300%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%	+1%
Oil & Oil Products																
Natural Gas																
Power																
Coal & Freight																
Softs & Ags																
Precious Metals																
Base Metals																
Other material Commodity sensitivities																
<<insert name/ definition>>																
<<insert name/ definition>>																
Other material sensitivities	-50	-10	+1	+10	+100	+300	+1	+1	+1	+1	+1	+1	+1	+1	+1	+1
<<insert name/ definition/units>>																
<<insert name/ definition/units>>																
<<insert name/ definition/units>>																
<<insert name/ definition/units>>																
<<insert name/ definition/units>>																
<<insert name/ definition/units>>																