

FFIEC 101
Draft Reporting Form for Revisions
Proposed to Take Effect as of the
September 30, 2025, Report Date

The following draft reporting form, which is subject to change, presents the FFIEC 101 report form as it is proposed to be revised. These proposed revisions are described in the federal banking agencies' initial Paperwork Reduction Act (PRA) Federal Register notice published in the Federal Register on January 26, 2024.

The initial PRA Federal Register notice and draft redlined instructions and reporting form for these proposed revisions to the FFIEC 101 are available on the [FFIEC webpage for the FFIEC 101](#).

Federal Financial Institutions Examination Council

Large Banking Organizations



Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework — FFIEC 101

September 30, 2025

20250930

Report at the close of business June 30, 2023

(20230630)
(AAXX 9999)

This report is required by law: 12 U.S.C. § 161 (National banks), 12 U.S.C. § 324 and 12 U.S.C. § 1844(c) (State member banks and BHCs, respectively), 12 U.S.C. § 1817 (Insured state nonmember commercial and savings banks),

12 U.S.C. § 1467a(b)(2) (Savings and loan holding companies), 12 U.S.C. § 1844(c), 12 U.S.C. §§ 3106 and 3108(a), 12 U.S.C. § 5365, 12 CFR 252.153(b)(2) (Intermediate holding companies), and 12 U.S.C. § 1464 (Savings associations).

The FFIEC 101 is to be prepared in accordance with federal regulatory authority instructions. The report must be signed by a senior officer of the reporting entity who can attest that the risk estimates and other information submitted in this report meet the requirements set forth in 12 CFR Part 3 (OCC); 12 CFR Part 217 (Federal Reserve); 12 CFR Part 324 (FDIC) and the FFIEC 101 reporting instructions. The senior officer may be the chief financial officer, the chief risk officer, or the equivalent senior officer.

To fulfill the signature and attestation requirement for the FFIEC 101 for this report date, attach the reporting institution's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy records of the data file submitted electronically that the reporting institution must place in its files.

The appearance of the reporting institution's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show the caption of each reported item and the reported amount.

I, the undersigned senior officer of the named reporting institution attest that the FFIEC 101 report for this report date has been prepared in conformance with the instructions issued by the federal regulatory authority and that the reported risk estimates meet the requirements set forth in the advanced approaches rule to the best of my knowledge and belief.

Legal Entity Identifier (LEI) of the Reporting Institution (Report only if the reporting institution already has an LEI.) (AAXX 9224)

Printed Name of Senior Officer (AAXX C490)

Legal Title of Reporting Institution (AAXX J197)

Signature of Senior Officer (AAXX H321)

Mailing Address of the Reporting Institution Street / PO Box (AAXX 9110)

Title of Officer (AAXX C491)

City (AAXX 9130)

Date of Signature (MM/DD/YYYY) (AAXX J196)

State Abbreviation (AAXX 9200)

Zip Code (AAXX 9220)

Person to whom questions about this report should be directed:

Name / Title (AAXX 8901)

Area Code / Phone Number (AAXX 8902)

Area Code / FAX Number (AAXX 9116)

E-mail Address of Contact (AAXX 4086)

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BHC RSSD ID _____
SUB RSSD ID _____
C.I. _____

437.45

The estimated average reporting burden for this information collection is 674 hours per response for insured depository institutions, 677 hours per response for bank holding companies and savings and loan holding companies, and 3 hours per response for intermediate holding companies, bank holding companies, savings and loan holding companies, and insured depository institutions that complete Supplementary Leverage Ratio (SLR) Tables 1 and 2 only, including time to gather and maintain data in the required form and to review instructions and complete the information collection. A federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; and Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503.

RCCR-Regulatory Capital Components and Ratios

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C.I. _____

Schedule A - Advanced Approaches Regulatory Capital

~~This schedule is to be submitted on a consolidated basis.~~

Dollar Amounts in Thousands

Common equity tier 1 capital

	AAAB	Amount	
1. Common stock plus related surplus, net of treasury stock	P742		1.
2. Retained earnings ¹	3247		2.
3. Accumulated other comprehensive income (AOCI)	B530		3.
4. Directly issued capital subject to phase out from common equity tier 1 capital (not applicable)			
5. Common equity tier 1 minority interest includable in common equity tier 1 capital	P839		5.
6. Common equity tier 1 capital before regulatory deductions and adjustments (sum of items 1, 2, 3, and 5)	P840		6.

and unearned employee stock ownership plan (ESOP) shares

adjustments and deductions

N

Common equity tier 1 capital: adjustments and deductions

7. Prudential valuation adjustments (not applicable)			
8. Goodwill, net of associated deferred tax liabilities (DTLs)	P841		8.
9. Other intangible assets, net of associated DTLs, other than goodwill and mortgage servicing assets (MSAs), net of associated DTLs	P842		9.
10. Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	P843		10.
11. Accumulated net gain or loss on cash-flow hedges, that relate to the hedging of items that are not recognized at fair value on the balance sheet	P849		11.
12. Expected credit loss that exceeds eligible credit reserves	P886	XXXX	12.
13. Gain-on-sale associated with a securitization exposure	J161		13.
14. Unrealized gain or loss related to changes in the fair value of liabilities that are due to changes in own credit risk	Q258		14.
15. Defined-benefit pension fund assets, net of associated DTLs	P887		15.
16. Investments in own shares to the extent not excluded above as part of treasury stock	P888		16.
17. Reciprocal cross-holdings in the common equity of financial institutions	P889		17.
18. Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	P851		18.
19. Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P853		19.
20. MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854		20.
21. DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P855		21.
22. Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold	P856		22.
23. of which: significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs	P890		23.
24. of which: MSAs, net of associated DTLs	P891		24.
25. of which: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs	P892		25.
26. National specific regulatory adjustments (not applicable)			
27. Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	P857		27.
28. Total adjustments and deductions for common equity tier 1 capital (sum of items 8 through 22, plus item 27)	P858		28.
29. Common equity tier 1 capital (item 6 less item 28)	P859		29.

AOCI transition adjustment amount (for Category III and IV institutions only)

1. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

Schedule A—Continued

~~This schedule is to be submitted on a consolidated basis.~~

Dollar Amounts in Thousands

	AAAB	Amount
Additional tier 1 capital		
30. Additional tier 1 capital instruments plus related surplus	P860	30.
31. of which: classified as equity under GAPP (not applicable)		
32. of which: classified as liabilities under GAAP (not applicable)		
33. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	P861	33.
34. Tier 1 minority interest not included in common equity tier 1 capital	P862	34.
35. of which: amount subject to phase out	P893	35.
36. Additional tier 1 capital before deductions (sum of items 30, 33, and 34)	P863	36.
Additional tier 1 capital deductions		
37. Investments in own additional tier 1 capital instruments	P894	37.
38. Reciprocal cross-holdings in the additional tier 1 capital of financial institutions	P895	38.
39. Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments	P896	39.
40. Significant investments in financial institutions not in the form of common stock to be deducted from additional tier 1 capital	P897	40.
41. Other deductions from additional tier 1 capital	P898	41.
42. Deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions	P899	42.
43. Total additional tier 1 capital deductions (sum of items 37 through 42)	P864	43.
44. Additional tier 1 capital (greater of item 36 less item 43 or zero)	P865	44.
Tier 1 capital		
45. Tier 1 capital (sum of items 29 and 44)	8274	45.
Tier 2 capital		
46. Tier 2 capital instruments plus related surplus	P866	46.
47. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867	47.
48. Total capital minority interest that is not included in tier 1 capital	P868	48.
49. of which: instruments subject to phase out	P900	49.
50. Eligible credit reserves includable in tier 2 capital¹	5340	50.
51. Tier 2 capital before deductions (sum of items 46, 47, 48, and 50)	P870	51.
Tier 2 capital deductions		
52. Investments in own tier 2 capital instruments	P902	52.
53. Reciprocal cross-holdings in the tier 2 capital of unconsolidated financial institutions	P903	53.
54. Non-significant investments in the tier 2 capital and covered debt instruments of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments	P904	54.
55. Significant investments in financial institutions not in the form of common stock to be deducted from tier 2 capital	P905	55.
56. Other deductions from tier 2 capital:		
a. Investments in excluded covered debt instruments	LB40	56.a.
b. All other deductions from tier 2 capital	P906	56.b.
57. Total tier 2 capital deductions (sum of items 52 through 56)	P872	57.
58. Tier 2 capital (greater of item 51 less item 57 or zero)	5311	58.
Total capital		
59. Total capital (sum of items 45 and 58)	3792	59.
Total risk-weighted assets		
60. Total risk-weighted assets (RWAs)	A223	60.

1. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should subtract the applicable portion of the ~~eligible credit reserves~~ transitional amount from this item.

adjusted allowances for credit losses

Schedule A—Continued

This schedule is to be submitted on a consolidated basis.

Capital ratios and buffers	AAAB	Percentage ¹	
61. Common equity tier 1 capital ratio (item 29 divided by item 60)	P793		61.
62. Tier 1 capital ratio (item 45 divided by item 60)	7206		62.
63. Total capital ratio (item 59 divided by item 60)	7205		63.
64. Institution-specific common equity tier 1 capital ratio necessary to avoid limitations on capital distributions and discretionary bonus payments	XXXX		
65. of which: capital conservation buffer	Y933		64.
66. of which: countercyclical capital buffer (if applicable)	FB52		65.
67. of which: G-SIB surcharge (if applicable)	FB53		66.
68. Common equity tier 1 capital available to meet items 65 through 67 (as a percentage of RWA)	FB54		67.
	FB55		68.
Regulatory minimums if different from Basel III (not applicable)			
69. Minimum common equity tier 1 capital ratio: 4.5%			
70. Minimum tier 1 capital ratio: 6.0%			
71. Minimum total capital ratio: 8.0%			

Dollar Amounts in Thousands		AAAB	Amount	
Amounts not deducted as a result of applicable thresholds (before risk-weighting)				
72. Non-significant investments in the capital of unconsolidated financial institutions that are not deducted		P907		72.
73. Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that are not deducted		P908		73.
74. MSAs, net of associated DTLs, that are not deducted		P909		74.
75. DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that are not deducted		P910		75.
Limitations on the amount of provisions included in tier 2 capital				
76. Total allowance for loan and lease losses (ALLL) under the standardized approach ²		AAAA		
77. Amount of ALLL includable in tier 2 capital under the standardized approach ³		P911		76.
(Items 78 and 79 are kept confidential on reports filed during an institution's parallel run process.)		5340		77.
78. Total eligible credit reserves (calculated using advanced approaches)		J183		78.
79. Amount of eligible credit reserves includable in tier 2 capital		J173		79.
Non-qualifying capital instruments				
80. Cap on common equity tier 1 non-qualifying capital instruments subject to phase-out		AAAB		
81. Amount of common equity tier 1 non-qualifying capital instruments excluded		P913		80.
82. Cap on additional tier 1 non-qualifying capital instruments subject to phase-out		P914		81.
83. Amount of additional tier 1 non-qualifying capital instruments excluded		P915		82.
84. Cap on tier 2 non-qualifying capital instruments subject to phase-out		P916		83.
85. Amount of tier 2 non-qualifying capital instruments excluded		P917		84.
		P918		85.
Memoranda				
(These items are kept confidential on reports filed during an institution's parallel run process.)		AAAA		
86. Expected credit loss that exceeds eligible credit reserves		P886		86.
		AABG		
87. Advanced approaches RWA (from FFIEC 101, Schedule B, item 36)		A223		87.
		AAAA	Percentage ¹	
88. Common equity tier 1 capital ratio (calculated using advanced approaches)		P793		88.
89. Tier 1 capital ratio (calculated using advanced approaches)		7206		89.
90. Total capital ratio (calculated using advanced approaches)		7205		90.

1. Report each ratio and buffer as a percentage, rounded to four decimal places.
 2. Institutions that have adopted ASU 2016-13 should report in item 76 the total AACL amount under the standardized approach.
 3. Institutions that have adopted ASU 2016-13 should report in item 77 the AACL amount includable in tier 2 capital under the standardized approach.

Schedule A—Continued

~~Top-tier advanced approaches and Category III banking organizations should complete Supplementary Leverage Ratio (SLR) Tables 1 and 2 on a consolidated basis. An advanced approaches or Category III banking organization that is a consolidated subsidiary of a top-tier banking organization should not complete SLR Tables 1 and 2.~~

Dollar Amounts in Thousands

	AAAA	Amount	
SLR Table 1			
Summary comparison of accounting assets and total leverage exposure			
1.1. Total consolidated assets as reported in published financial statements	2170		1.1.
1.2. Adjustment for investments in banking, financial, insurance, and commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	FS87		1.2.
1.3. Adjustment for fiduciary assets recognized on-balance sheet but excluded from total leverage exposure (not applicable)			
1.4. Adjustment for derivative transactions	FS88		1.4.
1.5. Adjustment for repo-style transactions	FS89		1.5.
1.6. Adjustment for off-balance sheet exposures	FS90		1.6.
1.7. Other adjustments:			
a. Adjustments for deductions from tier 1 capital (report as a positive amount)	FS91		1.7.a.
b. Adjustments for frequency calculations	FS92		1.7.b.
c. Adjustments for deductions of qualifying central bank deposits for custodial banking organizations	LB41		1.7.c.
1.8. Total leverage exposure (sum items 1.1 through 1.6 minus items 1.7.a, 1.7.b, and 1.7.c) ¹	H015		1.8.
SLR Table 2			
Supplementary leverage ratio			
On-balance sheet exposures			
2.1. The balance sheet carrying value of all on-balance sheet assets (excluding on-balance sheet assets for derivative transactions and repo-style transactions, but including collateral)	Y830		2.1.
2.2. Deductions (report as a positive amount):			
a. Deductions from common equity tier 1 capital and additional tier 1 capital	M349		2.2.a.
b. Deductions of qualifying central bank deposits from total on-balance sheet exposures for custodial banking organizations	LB42		2.2.b.
2.3. Total on-balance sheet exposures (item 2.1 minus items 2.2.a and 2.2.b)	D956		2.3.
Derivative transactions			
2.4. Replacement cost for all derivative transactions	M337		2.4.
2.5. Add-on amounts for potential future exposure (PFE) for all derivative transactions	M339		2.5.
2.6. Gross-up for collateral posted in derivative transactions if collateral is deducted from on-balance sheet assets	Y822		2.6.
2.7. Deduction of receivable assets for qualifying cash variation margin posted in derivative transactions (report as a positive amount)	Y823		2.7.
2.8. Exempted exposures to central counterparties (CCPs) in cleared transactions (report as a positive amount)	Y824		2.8.
2.9. Adjusted effective notional principal amount of sold credit protection	M340		2.9.
2.10. Adjusted effective notional principal amount offsets and PFE deductions for sold credit protection (report as a positive amount)	Y825		2.10.
2.11. Total derivative exposures (sum of items 2.4, 2.5, 2.6 and 2.9, minus items 2.7, 2.8, and 2.10)	Y826		2.11.
Repo-style transactions			
2.12. Gross assets for repo-style transactions, with no recognition of netting	M334		2.12.
2.13. Reduction of the gross value of receivables in reverse repurchase transactions by cash payables in repurchase transactions (report as a positive value)	Y828		2.13.
2.14. Counterparty credit risk for all repo-style transactions	N507		2.14.
2.15. Exposure amount for repo-style transactions where an institution acts as an agent	Y827		2.15.
2.16. Total exposures for repo-style transactions (sum of items 2.12, 2.14, and 2.15, minus item 2.13) ..	Y829		2.16.

See insert SLR below

1. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

Insert SLR

a. With commercial end-user.....	AAABXXXX
b. With counterparties other than commercial end-users.....	

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Schedule A—Continued

Dollar Amounts in Thousands

	AAAA	Amount
Off-balance sheet exposures		
2.17. Off-balance sheet exposures at gross notional amounts.....	H012	2.17.
2.18. Adjustments for conversion to credit equivalent amounts (report as a positive amount)	H013	2.18.
2.19. Total off-balance sheet exposures (item 2.17 minus item 2.18).....	Y831	2.19.
Capital and total leverage exposure		
2.20. Tier 1 capital.....	8274	2.20.
2.21. Total leverage exposure (sum of items 2.3, 2.11, 2.16, and 2.19).....	AAAB	
	H015	2.21.
	AAAA	Percentage ¹
Supplementary leverage ratio		
2.22. Supplementary leverage ratio (item 2.20 divided by item 2.21).....	H036	2.22.
2.23. Holding companies subject to enhanced SLR standards only: Leverage buffer.....	FS93	2.23.

1. Report each ratio and buffer as a percentage, rounded to four decimal places.

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Schedule OV1: Overview of Expanded Total Risk-Weighted Assets

	Dollar Amount in Thousands	Risk weighted assets
		Amount
1. Total credit risk-weighted assets.....		XX XXXX
a. Total risk-weighted assets for general credit risk.....		XX XXXX
b. Total risk-weighted assets for cleared transactions and default fund contributions.....		XX XXXX
c. Total risk-weighted assets for unsettled transactions.....		XX XXXX
d. Total risk-weighted assets for securitizations exposures (subject to §__Subpart E).....		XX XXXX
2. Total risk-weighted assets for equity exposures.....		XX XXXX
3. Risk-weighted assets for operational risk.....		XX XXXX
4. Market risk-weighted assets.....		XX XXXX
a. Standardized market risk-weighted assets.....		XX XXXX
b. Models-based market risk-weighted assets.....		XX XXXX
5. CVA risk-weighted assets.....		XX XXXX

	Dollar Amount in Thousands	Amount
6. Excess allowance for AACL.....		XX XXXX
7. Allocated transfer risk reserve.....		XX XXXX

	Dollar Amount in Thousands	Amount
8. Sum of items 1, 2, 3, 4.a or 4.b, and 5 minus items 6 and 7 ¹		XX XXXX
9. Output floor.....		XX XXXX
10. Expanded total risk-weighted assets.....		XX XXXX

¹ Institutions using the models based-approach for measuring market risk would include item 4.b. instead of 4.a for calculating the amount reported in this item.

Schedule CR1: General Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)
	Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Dollars Amounts in Thousands	On-balance sheet amount	Over-the-counter derivatives and off-balance sheet amount	On-balance sheet amount	Over-the-counter derivatives and off-balance sheet amount	RWA	RWA density
1. Sovereign exposures						
a. Exposures to the U.S. government.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Exposures to non-U.S. sovereign entities.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
2. Exposures to certain supranational entities and multilateral development banks (MDBs).....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
3. Exposures to government-sponsored enterprises (GSEs).....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
4. Bank exposures						
a. Exposures to U.S. depository institutions and credit unions.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Exposures to foreign banks.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
c. Foreign bank exposures that are self-liquidating, trade-related contingent items.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
5. Exposures to public sector entities (PSEs)						
a. Exposures to U.S. PSEs.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Exposures to foreign PSEs.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
6. Real estate exposures						
a. Statutory multifamily mortgages.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Pre-sold construction loans.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
c. High volatility commercial real estate (HVCRE) exposures.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
d. Acquisition, development, and construction (ADC) exposures that are not HVCRE exposures	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
e. Regulatory residential real estate exposures: not dependent on the cash flows generated by the real estate.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
f. Regulatory residential real estate exposures: dependent on the cash flows generated by the real estate.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

Schedule CR1: General Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects– continued

Exposure Category	Dollar amounts in thousands					
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)
	Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	On-balance sheet amount	Over-the-counter derivatives and off-balance sheet amount	On-balance sheet amount	Over-the-counter derivatives and off-balance sheet amount	RWA	RWA density
g. Regulatory commercial real estate exposures: not dependent on the cash flows generated by the real estate.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
h. Regulatory commercial real estate exposures: dependent on the cash flows generated by the real estate.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
i. Other real estate exposures.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
7. Retail exposures.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
8. Corporate exposures.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
a. Of which: Project finance exposures.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
9. Other assets.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
10. Insurance assets.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
11. Total.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

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Schedule CR2 – Credit Risk Mitigation Techniques

	Dollar amounts in thousands				
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
Asset Categories	Exposures without CRM benefits	Exposures with CRM benefits	Exposures secured by financial collateral	Exposures with eligible guarantees	Exposures with eligible credit derivatives
1. Loans	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
a. Of which: Loans secured by real estate	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Of which: Loans to nondepository financial institutions and loans for purchasing or carrying securities	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
c. Of which: All other loans	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
2. Debt securities	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
3. Total (sum of items 1 and 2)	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
4. Of which: defaulted	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

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Schedule CR3: Credit Risk Exposures by Exposure Categories and Risk Weights

Part 1: On-balance sheet exposures

	Dollar Amounts in Thousands																							(Column Y)		
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	(Column T)	(Column U)	(Column V)	(Column W)		(Column X)	
On-balance Sheet General Credit Risk Exposure Category	Total Exposure Amount	0%	2%	4%	20%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%	100%	110%	125%	130%	150%	250%	1250%	Other Risk-Weighting Approaches	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1. Sovereign exposures																										
a. Exposures to the U.S. government	XX XXXX	XX XX XX			XX XX XX																					XX XXXX
b. Exposures to non-U.S. sovereign entities	XX XXXX	XX XX XX			XX XX XX	XX XX XX		XX XX XX				XX XX XX						XX XX XX				XX XX XX				XX XXXX
2. Exposures to certain supranational entities and multilateral development banks (MDBs)	XX XXXX	XX XX XX			XX XX XX	XX XX XX		XX XX XX				XX XX XX						XX XX XX				XX XX XX				XX XXXX
3. Exposures to government-sponsored enterprises (GSEs)	XX XXXX	XX XX XX			XX XX XX	XX XX XX		XX XX XX				XX XX XX						XX XX XX				XX XX XX				XX XXXX
4. Bank Exposures																										
a. Exposures to U.S. depository institutions and credit unions	XX XXXX	XX XX XX			XX XX XX	XX XX XX		XX XX XX				XX XX XX						XX XX XX				XX XX XX				XX XXXX
b. Exposures to foreign banks	XX XXXX	XX XX XX			XX XX XX	XX XX XX		XX XX XX				XX XX XX						XX XX XX				XX XX XX				XX XXXX
c. Foreign bank exposures that are self-liquidating, trade-related contingent items	XX XXXX	XX XX XX			XX XX XX	XX XX XX		XX XX XX				XX XX XX						XX XX XX				XX XX XX				XX XXXX
5. Exposures to public sector entities (PSEs)																										

Schedule CR3: Credit Risk Exposures by Exposure Categories and Risk Weights -- continued

Part 1: On-balance sheet exposures--continued

	Dollar Amounts in Thousands																									(Column Y)
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	(Column T)	(Column U)	(Column V)	(Column W)	(Column X)		
On-balance Sheet General Credit Risk Exposure Category	Total Exposure Amount	0%	2%	4%	20%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%	100%	110%	125%	130%	150%	250%	1250%	Other Risk-Weighting Approaches	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
a. Exposures to U.S. PSEs	XX XXXX XX	XX XX XX			XX XX XX	XX XX XX		XX XX XX			XX XX XX		XX XX XX					XX XX XX					XX XX XX			XX XXXX
b. Exposures to foreign PSEs	XX XXXX XX	XX XX XX			XX XX XX	XX XX XX		XX XX XX			XX XX XX		XX XX XX					XX XX XX					XX XX XX			XX XXXX
6. Real estate exposures																										
a. Statutory multifamily mortgages	XX XXXX XX	XX XX XX			XX XX XX	XX XX XX		XX XX XX			XX XX XX		XX XX XX					XX XX XX					XX XX XX			XX XXXX
b. Pre-sold construction loans	XX XXXX XX	XX XX XX			XX XX XX	XX XX XX		XX XX XX			XX XX XX		XX XX XX					XX XX XX					XX XX XX			XX XXXX
c. High volatility commercial real estate (HVCRE) exposures	XX XXXX XX	XX XX XX			XX XX XX	XX XX XX		XX XX XX			XX XX XX		XX XX XX					XX XX XX					AA AB XX X			XX XXXX
d. Acquisition, development, or construction (ADC) exposures that are not HVCRE exposures	XX XXXX XX	XX XX XX			XX XX XX	XX XX XX		XX XX XX			XX XX XX		XX XX XX					XX XX XX					XX XX XX			XX XXXX
e. Regulatory residential real estate exposures: not dependent on the cash flows generated by the real estate	XX XXXX XX	XX XX XX			XX XX XX	XX XX XX	XX XX XX	XX XX XX		XX XX XX	XX XX XX	XX XX XX	XX XX XX			XX XX XX		XX XX XX								XX XXXX

Schedule CR3: Credit Risk Exposures by Exposure Categories and Risk Weights -- continued

Part 1: On-balance sheet exposures--continued

	Dollar Amounts in Thousands																									(Column Y)
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	(Column T)	(Column U)	(Column V)	(Column W)	(Column X)		
On-balance Sheet General Credit Risk Exposure Category	Total Exposure Amount	0%	2%	4%	20%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%	100%	110%	125%	130%	150%	250%	1250%	Other Risk-Weighting Approaches	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
f. Regulatory residential real estate exposures: dependent on the cash flows generated by the real estate	XX XXXX XX	XX XX XX			XX XX XX	XX XX XX		XX XX XX	XX XX XX		XX XX XX		XX XX XX				XX XX XX	XX XX XX		XX XX XX		XX XX XX			XX XX XX	XX XXXX
g. Regulatory commercial real estate exposures: not dependent on the cash flows generated by the real estate	XX XXXX XX	XX XX XX			XX XX XX	XX XX XX		XX XX XX	XX XX XX	XX XX XX	XX XX XX		XX XX XX		XX XX XX			XX XX XX	XX XX XX			XX XX XX				XX XXXX
h. Regulatory commercial real estate exposures: dependent on the cash flows generated by the real estate	XX XXXX XX	XX XX XX			XX XX XX	XX XX XX		XX XX XX			XX XX XX	XX XX XX			XX XX XX			XX XX XX	XX XX XX			XX XX XX				XX XXXX
i. Other real estate exposures	XX XXXX XX	XX XX XX			XX XX XX	XX XX XX		XX XX XX			XX XX XX		XX XX XX						XX XX XX						XX XX XX	XX XXXX
7. Retail exposures	XX XXXX XX	XX XX XX			XX XX XX	XX XX XX		XX XX XX	XX XX XX		XX XX XX		XX XX XX		XX XX XX			XX XX XX	XX XX XX			XX XX XX				XX XXXX
8. Corporate exposures	XX XXXX		XX XX XX	XX XX XX	XX XX XX	XX XX XX		XX XX XX			XX XX XX		XX XX XX						XX XX XX			XX XX XX	XX XX XX			XX XXXX
a. Of which: Project finance exposures	XX XXXX				XX XX XX	XX XX XX		XX XX XX			XX XX XX		XX XX XX					XX XX XX				XX XX XX	XX XX XX			XX XXXX
9. Other assets	XX XXXX XX	XX XX XX			AA AB XX XX XX	XX XX XX		XX XX XX			XX XX XX		XX XX XX					XX XX XX				XX XX XX	XX XX XX			XX XXXX

Schedule CR3: Credit Risk Exposures by Exposure Categories and Risk Weights -- continued

Part 1: On-balance sheet exposures--continued

	Dollar Amounts in Thousands																								(Column Y)	
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	(Column T)	(Column U)	(Column V)	(Column W)	(Column X)		
On-balance Sheet General Credit Risk Exposure Category	Total Exposure Amount	0%	2%	4%	20%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%	100%	110%	125%	130%	150%	250%	1250%	Other Risk-Weighting Approaches	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
10. Insurance assets	XX XXXX	XX XX XX			AA AB XX XX																		XX XX XX		XX XXXX	
11. Total on-balance sheet exposures (post-CRM) for general credit risk	XX XXXX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX		
12. Risk weight factor		X 0%	X 2%	X 4%	X 20%	X 40%	X 45%	X 50%	X 55%	X 60%	X 65%	X 70%	X 75%	X 80%	X 85%	X 90%	X 95%	X 100%	X 110%	X 125%	X 130%	X 150%	X 250%	X 1250%		
13. Total on-balance sheet risk-weighted assets for general credit risk		XX XXX X	XX XXX X	XX XXX X	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XXX X	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XX XX	XX XXXX

Schedule CR3: Credit Risk Exposures by Exposure Categories and Risk Weights -- continued

Part 2: Exposures related to over-the-counter derivatives and off-balance sheet items

Dollar Amounts in Thousands																												
Exposures related to over-the-counter derivatives and off-balance sheet items	Column A	CCF ²	Column B Credit equivalent amount	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V	Column W	Column X	Column Y	Column Z	
	Face, notional, or other amount			Allocation of Risk-Weight Category																								Other Risk-Weighting Approaches
		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
14. Unconditionally cancellable commitments	XX XXXX	0.10	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
15. Commitments (that are not unconditionally cancellable)	XX XXXX	0.40	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
16. Self-liquidating trade letters of credit with a maturity of one year or less	XX XXXX	0.20	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
17. Transaction-related contingent items, including performance bonds, bid bonds, warranties, and performance standby letters of credit	XX XXXX	0.50	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
18. Note issuance facilities and revolving underwriting facilities	XX XXXX	0.50	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
19. Guarantees	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
20. Repurchase agreements that are not repo-style transactions	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

² Credit conversion factor

Schedule CR3: Credit Risk Exposures by Exposure Categories and Risk Weights -- continued

Part 2: Exposures related to over-the-counter derivatives and off-balance sheet items--continued

21. Credit-enhancing representations and warranties that are not securitization exposures	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
22. Off-balance sheet securities lending transactions	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
23. Off-balance sheet securities borrowing transactions	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
24. Financial standby letters of credit	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
25. Forward agreements	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
26. Repo- style transactions and eligible margin loans	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
a. Of which: Repo- style transactions not subject to minimum haircut floor	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Of which: Repo- style transactions that meet minimum haircut floor	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
c. Of which: Repo- style transactions that do not meet the minimum haircut floor	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
d. Of which: Eligible margin loans not subject to the minimum haircut floor	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

Schedule CR3: Credit Risk Exposures by Exposure Categories and Risk Weights -- continued

Part 2: Exposures related to over-the-counter derivatives and off-balance sheet items--continued

e. Of which: Eligible margin loans that meet the minimum haircut floor	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
f. Of which: Eligible margin loans that do not meet the minimum haircut floor	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
27. Over-the- counter derivative transactions	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
28. Total exposures related to over-the- counter derivative transactions and off- balance sheet items	XX XXXX		XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	
29. Risk weight factor				X 0%	X 2%	X 4%	X 20%	X 40%	X 45%	X 50%	X 55%	X 60%	X 65%	X 70%	X 75%	X 80%	X 85%	X 90%	X 95%	X 100%	X 110%	X 125%	X 130%	X 150%	X 250%	X 1250%	
30. Total risk- weighted assets for exposures related to over-the- counter derivative transactions and off- balance sheet items			XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

Schedule CR3: Credit Risk Exposures by Exposure Categories and Risk Weights – continued

Memoranda

Dollar Amounts in Thousands

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Total on-balance sheet exposure amounts assigned a 150 percent risk weight per § 111 of the capital rule	Of which: assigned a 150 percent risk weight (excluding defaulted and defaulted real estate exposures and subordinated debt, covered debt, and other instruments)	Of which: Defaulted and defaulted real estate exposures	Of which: Subordinated debt instruments (excluding defaulted and defaulted real estate exposures)	Of which: Covered debt and other debt instruments (excluding defaulted and defaulted real estate exposures)
	Amount	Amount	Amount	Amount	Amount
	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
Exposure category					
1. Sovereign exposures.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
2. Exposures to government sponsored enterprises.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
3. Bank exposures.....					
a. Of which: Exposures to U.S. depository institutions or credit unions.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Of which: Exposures to foreign banks	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
4. Exposures to public sector entities.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
5. Real estate exposures					
a. Of which: HVCRE exposures.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Of which: Regulatory commercial real estate exposures.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
c. Of which: Other real estate exposures.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
6. Corporate exposures.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
a. Of which: Project finance exposures.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
7. Total on-balance sheet exposures subject to a 150 percent risk weight.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

Schedule CCR: Counterparty Credit Risk Exposures and Risk Weights

Part 1A: Counterparty credit risk exposure for over-the-counter (OTC) derivative transactions

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	Alpha utilized	(Column D)
	Replacement cost Amount	PFE Amount	Exposure Amount	Amount	RWA Amount
1. Exposures with counterparties that are commercial end-users, of which:.....					
a. Where the counterparty is required to post variation margin.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	[1.0]	XXXX XX
b. Where the counterparty is not required to post variation margin.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	[1.0]	XXXX XXXX
2. Exposures with counterparties that are not commercial end-users, of which:.....					
a. Where the counterparty is required to post variation margin.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	[1.4]	XXXX XXXX
b. Where the counterparty is not required to post variation margin.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	[1.4]	XXXX XXXX
3. Total RWA of OTC derivative transactions					XXXX XXXX

Part 1B: Counterparty credit risk exposure for eligible margin loans and repo-style transactions

Dollar Amounts in Thousands	(Column A)	(Column B)
	Exposure Amount	RWA Amount
1. Simple approach.....	XXXX XXXX	XXXX XXXX
2. Collateral haircut approach.....	XXXX XXXX	XXXX XXXX
3. Total	XXXX XXXX	XXXX XXXX

Schedule CCR: Counterparty Credit Risk and Risk Weights -- Continued

Part 2A: Counterparty credit risk exposure for derivatives by risk weight

	Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K
	0%	20%	40%	50%	65%	85%	100%	110%	130%	150%	Other
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1. Sovereigns.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
2. Supranational entities and multilateral development banks.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
3. Government-sponsored enterprise.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
4. Depository institution, a foreign bank or a credit union.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
5. Public Sector Entity.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
6. Corporates.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
7. Retail.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
8. Other.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
9. Total.....	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XXXX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

Part 2B: Counterparty credit risk exposure for eligible margin loans and repo-style transactions by risk weight

	Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K
	0%	20%	40%	50%	65%	85%	100%	110%	130%	150%	Other
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1. Sovereigns.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
2. Supranational entities and multilateral development banks.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
3. Government-sponsored enterprise.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
4. Depository institution, a foreign bank or a credit union.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
5. Public Sector Entity.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
6. Corporates.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
7. Retail.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
8. Other.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
9. Total.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

Schedule CCR: Counterparty Credit Risk and Risk Weights -- Continued

Part 3: Counterparty credit risk exposures by financial collateral

	Column A Bankruptcy remote (received)	Column B Not bankruptcy remote (received)	Column C Received from affiliates (received)	Column D Bankruptcy remote (posted)	Column E Not bankruptcy remote (posted)	Column F Received from affiliates (posted)	Column G Bankruptcy remote: repo- style transactions and eligible margin loans (received)	Column H Not bankruptcy remote: repo- style transactions and eligible margin loans (received)	Column I Bankruptcy remote: repo- style transactions and eligible margin loans (posted)	Column J Not bankruptcy remote: repo- style transactions and eligible margin loans (posted)
	Collateral used in derivatives transactions						Collateral used in eligible margin loans and repo-style transactions			
	Fair value of collateral received			Fair value of collateral posted			Fair value of collateral received		Fair value of collateral posted	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1. Cash.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
2. Sovereign debt.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
3. Corporate debt.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
4. Equity securities.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
5. Other collateral.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
6. Total.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

Part 4: Credit derivative exposures

	(Column A) Protection bought	(Column B) Protection sold
Dollar Amounts in Thousands	Amount	Amount
1. Single-name credit default swaps notional.....	XX XXXX	XX XXXX
2. Index credit default swaps notional.....	XX XXXX	XX XXXX
3. Total credit default swaps.....	XX XXXX	XX XXXX

Schedule CCR: Counterparty Credit Risk and Risk Weights -- Continued

Part 5: Transactions involving central counterparties

Dollar Amounts in Thousands	(Column A)	(Column B)
	Exposure	RWA
	Amount	Amount
1. Exposures to qualifying central counterparties (QCCPs), of which:	XX XXXX	XX XXXX
a. Exchange traded derivatives	XX XXXX	XX XXXX
b. Other derivatives	XX XXXX	XX XXXX
c. Repo-style transactions	XX XXXX	XX XXXX
2. Bankruptcy remote initial margin.....	XX XXXX	
3. Non-bankruptcy remote initial margin	XX XXXX	
4. Default fund contributions.....	XX XXXX	XX XXXX
5. Exposures to central counterparties (CCPs) that are not QCCPs, of which:.....	XX XXXX	XX XXXX
a. Exchange traded derivatives	XX XXXX	XX XXXX
b. Other derivatives	XX XXXX	XX XXXX
c. Repo-style transactions	XX XXXX	XX XXXX
6. Bankruptcy remote initial margin	XX XXXX	
7. Non-bankruptcy remote initial margin	XX XXXX	
8. Default fund contributions	XX XXXX	XX XXXX
9. Total	XX XXXX	XX XXXX

Part 6: Unsettled transactions

Delivery versus Payment (DvP)/ Payment versus Payment (PvP) Unsettled Transactions: Number of business days after contractual settlement date	Risk weight to be applied to positive current exposure	(Column A)	(Column B)
	Percentage	Exposure	RWA
		Amount	Amount
1. From 5 to 15.....	100%	XX XXXX	XX XXXX
2. From 16 to 30	625%	XX XXXX	XX XXXX
3. From 31 to 45	937.5%	XX XXXX	XX XXXX
4. 46 or more.....	1250%	XX XXXX	XX XXXX
5. Total RWA.....			XX XXXX

Schedule CCR: Counterparty Credit Risk and Risk Weights -- Continued

Part 6: Unsettled transactions--Continued

	(Column A) Risk weight to be applied to positive current exposure	(Column B) Exposure	(Column C) RWA
	Percentage	Amount	Amount
Non-DvP/Non-PvP Unsettled Transactions:			
Delivery date			
6. From the business day after the banking organization has made its delivery until five business days after the counterparty delivery is due.....	XX XXXX	XX XXXX	XX XXXX
7. Five business days or more.....	1250%	XX XXXX	XX XXXX
8. Total RWA.....			XX XXXX

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Schedule SEC1: Securitization Exposures Subject to Subpart E of the Capital Rule

Dollar amounts in thousands

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)
	Reporting institution acts as originator/sponsor			Reporting institution acts as investor		
	Traditional Amount	Synthetic Amount	Sub-total Amount	Traditional Amount	Synthetic Amount	Sub-total Amount
1. Retail						
a. Residential mortgage	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Credit card	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
c. Student loans	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
d. Auto loan and leases	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
e. Equipment loans and leases	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
f. Other retail exposures	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
g. Re-securitization – retail	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
h. Retail (total)	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
2. Non-Retail						
a. Loans to corporates – investment grade	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Loans to corporates – non-investment grade	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
c. Commercial mortgage	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
d. Other lease and receivables	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
e. Small business loans	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
f. Auto dealer floorplan	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
g. Equipment dealer floorplan	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
h. Mortgage warehouse loans	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
i. Other non-retail	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
j. Re-securitization – non-retail	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
k. Non-Retail (total)	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
3. All other securitization exposures						
a. Drawn portion of servicer cash advance facilities	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Other applicable securitization exposures not reported elsewhere in this schedule	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
c. All other securitizations (total)	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
Memo Items						
M.1 Non-performing loan (NPL) securitizations	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
M.2 Investment firms treated as securitizations	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

Schedule SEC2: Securitization Exposures Subject to Subpart F of the Capital Rule

Dollar amounts in thousands

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)
	Reporting institution acts as originator/sponsor			Reporting institution acts as investor		
	Traditional Amount	Synthetic Amount	Sub-total Amount	Traditional Amount	Synthetic Amount	Sub-total Amount
1. Retail						
a. Residential mortgage	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Credit card	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
c. Student loans	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
d. Auto loan and leases	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
e. Equipment loans and leases	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
f. Other retail exposures	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
g. Resecuritization – retail	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
h. Retail (total)	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
2. Non-Retail						
a. Loans to corporates – investment grade	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Loans to corporates – non-investment grade	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
c. Commercial mortgage	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
d. Other lease and receivables	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
e. Small business loans	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
f. Auto dealer floorplan	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
g. Equipment dealer floorplan	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
h. Mortgage warehouse loans	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
i. Other non-retail	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
j. Resecuritization – non-retail	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
k. Non-Retail (total)	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
3 All other securitization exposures						
a. Drawn portion of servicer cash advance facilities	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Other applicable securitization exposures not reported elsewhere in this schedule	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
c. All other securitizations (total)	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
Memo Items						
M.1 NPL securitizations	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
M.2 Investment firms treated as securitizations	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

**Schedule SEC3: Securitization Exposures and Capital Requirements under Subpart E – Reporting
Institution Acting as Originator/Sponsor**

Dollar amounts in thousands										
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Exposure amounts (by risk weight bands)					RWA pre-cap		RWA post-cap		
	≤20%	>20% to ≤50%	>50% to ≤100%	>100% to <1250%	1250%	SEC-SA	Application of Other Risk-Weighting Approaches	SEC-SA	Application of Other Risk-Weighting Approaches	Total
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1.a. Traditional securitization that is not a resecuritization	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
i. Of which retail underlying	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
ii. Of which non-retail underlying	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
b. Traditional securitization that is a resecuritization			xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
c. Traditional securitization (subtotal)	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
2.a. Synthetic securitization that is not a resecuritization	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
i. Of which retail underlying	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
ii. Of which non-retail underlying	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
b. Synthetic securitization that is a resecuritization			xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
c. Synthetic securitization (subtotal)	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
3. Total	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
Memo Items										
M.1 NPL securitizations			xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
M.2 Investment firms treated as securitizations	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx

**Schedule SEC4: Securitization Exposures and Capital Requirements under Subpart E – Reporting
Institution Acting as Investor**

Dollar amounts in thousands										
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Exposure amounts (by risk weight bands)					RWA pre-cap		RWA post-cap		
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250%	SEC-SA	Application of Other Risk-Weighting Approaches	SEC-SA	Application of Other Risk-Weighting Approaches	Total
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1.a. Traditional securitization that is not a resecuritization	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
i. Of which retail underlying	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
ii. Of which non-retail underlying	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
b. Traditional securitization that is a resecuritization			xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
c. Traditional securitization (subtotal)	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
2.a. Synthetic securitization that is not a resecuritization	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
i. Of which retail underlying	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
ii. Of which non-retail underlying	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
b. Synthetic securitization that is a resecuritization			xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
c. Synthetic securitization (subtotal)	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
3. Total	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
Memo Items										
M.1 NPL securitizations			xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx
M.2 Investment firms treated as securitizations	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx	xx xxxx

Schedule CVA: Basic and Standardized Measures for Credit Valuation Adjustment (CVA) Risk

	(Column A) Delta Risk	(Column B) Vega Risk	(Column C) Total	(Column D) RWA
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount
1. BA-CVA.....			XX XXXX	XX XXXX
a. Systematic component of K_unhedged.....			XX XXXX	
b. Idiosyncratic component of K_unhedged.....			XX XXXX	
c. K_unhedged.....			XX XXXX	
d. K_hedged.....			XX XXXX	
2. SA-CVA; of which:.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX
a. Interest rate.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX
b. Foreign exchange.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX
c. Counterparty credit spread.....	XX XXXX		XX XXXX	XX XXXX
d. Reference credit spread.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX
e. Equity.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX
f. Commodity.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX
3. Additional capital requirement			XX XXXX	XX XXXX
4. Total.....			XX XXXX	XX XXXX

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Schedule EQ: Risk-Weighted Assets for Equity Exposures

PART 1 – On-balance sheet equity exposures

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches
	Adjusted Carrying Value	0%	20%	100%	250%	400%	1,250%	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1. Sovereigns.....	XX XXXX	XX XXXX						
2. Certain supranational entities and multilateral development banks (MDBs).....	XX XXXX	XX XXXX						
3. Government-sponsored enterprises (GSEs).....	XX XXXX		XX XXXX					
4. Public sector entities (PSEs).....	XX XXXX		XX XXXX					
5. Community development investments and small business investment companies.....								
a. Community development investment under section 24 (Eleventh) of the National Bank Act.....	XX XXXX			XX XXXX				
b. Small business investment companies.....	XX XXXX			XX XXXX				
6. Publicly traded.....	XX XXXX				XX XXXX			
7. Significant investments in the capital of unconsolidated financial institutions in the form of common stock	XX XXXX				XX XXXX			
8. Exposures that hedge equity exposures to significant investments in the capital of unconsolidated financial institutions in the form of common stock	XX XXXX				XX XXXX			
9. Non-publicly traded.....	XX XXXX					XX XXXX		
10. Investment firms.....	XX XXXX						XX XXXX	
11. Total on-balance sheet equity exposures under the ESRWA	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	

Schedule EQ – continued

PART 1 – continued

Equity Exposures to Investment Funds							
12. Investment funds using the full look-through approach	XX XXXX					XX XXXX	XX XXXX
a. Of which: Stable value protection.....	XX XXXX						XX XXXX
b. Of which: Investment funds with underlying securitizations.....	XX XXXX					XX XXXX	XX XXXX
c. Of which: Investment funds held by another investment fund.....	XX XXXX						XX XXXX
13. Investment funds using alternative modified look-through approach.....	XX XXXX					XX XXXX	XX XXXX
a. Of which: Stable value protection.....	XX XXXX						XX XXXX
b. Of which: Investment funds with underlying securitizations.....	XX XXXX					XX XXXX	
c. Of which: Investment funds held by another investment fund.....	XX XXXX					XX XXXX	XX XXXX
14. Other equity exposures to investment funds.....	XX XXXX					XX XXXX	
a. Of which: Stable value protection.....	XX XXXX					XX XXXX	
15. Total adjusted carrying value for equity exposures to investment funds.....	XX XXXX					XX XXXX	
16. Total adjusted carrying values for on-balance sheet equity exposures.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	
17. Risk weight factor.....		X 0%	X 20%	X 100%	X 250%	X 400%	X 1,250%
18. Total on-balance sheet risk-weighted assets for equity exposures by risk weight category.....		XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX

PART 2 – Off-balance sheet equity exposures

Off-Balance Sheet Exposure by Type	(Column A)	Conversion factor	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	
	Effective notional principal amount of the exposure		Adjusted carrying value	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches
				0%	20%	100%	250%	400%	1,250%	Risk-Weighted Asset Amount	
	Dollar amounts in thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
19. Unconditional commitments to acquire an equity exposure.....	XX XXXX	1.00	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	
20. Conditional commitments to acquire an equity exposure....	XX XXXX	0.40	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	
21. Off-balance sheet component of equity exposures that are not equity commitments.....	XX XXXX		XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	
22. Total off-balance sheet equity exposures.....	XX XXXX		XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX		
23. Risk weight factor.....				X 0%	X 20%	X 100%	X 250%	X 400%	X 1,250%		
24. Total off-balance sheet risk-weighted assets for equity exposures by risk weight category.....				XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	

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Schedule OR1: Historical Operational Losses

	Column A	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)
	T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year moving average
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1. Total amount of operational losses (no recoveries and no exclusions).....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
2. Total amount of recoveries.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
3. Of which, insurance recoveries.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
4. Total amount of operational losses net of recoveries (no exclusions).....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
5. Total number of operational loss events.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	
6. Total amount of excluded operational losses.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
7. Total number of operational loss events excluded.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	
8. Total amount of operational losses net of recoveries and net of excluded losses.....	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX	XX XXXX
9. Total amount of operational losses net of recoveries and net of excluded losses and accounting for estimated operational losses due to a merger or acquisition.....											XX XXXX

Schedule OR2: Business Indicator and Subcomponents

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)
	T	T-1	T-2
	Amount	Amount	Amount
Business indicator and its subcomponents			
1. Interest, lease and dividend component.....	XX XXXX		
a. Total interest income.....	XX XXXX	XX XXXX	XX XXXX
b. Total interest expenses.....	XX XXXX	XX XXXX	XX XXXX
c. Interest earning assets.....	XX XXXX	XX XXXX	XX XXXX
d. Dividend income.....	XX XXXX	XX XXXX	XX XXXX
2. Services component.....	XX XXXX		
a. Fee and commission income.....	XX XXXX	XX XXXX	XX XXXX
b. Fee and commission expense.....	XX XXXX	XX XXXX	XX XXXX
c. Other operating income.....	XX XXXX	XX XXXX	XX XXXX
d. Other operating expense.....	XX XXXX	XX XXXX	XX XXXX
3. Financial component.....	XX XXXX		
a. Trading revenue.....	XX XXXX	XX XXXX	XX XXXX
b. Net profit or loss on assets and liabilities not held for trading.....	XX XXXX	XX XXXX	XX XXXX
4. Business indicator.....	XX XXXX		

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Dollar Amounts in Thousands	
1. Business indicator gross of excluded divested activities.....	XX XXXX
2. Reduction in the business indicator due to excluded divested activities.....	XX XXXX

Schedule OR3: Minimum Required Operational Risk Capital

Dollar Amounts in Thousands		(Column A)
		T
		Amount
1.	Business indicator component.....	XX XXXX
2.	Internal loss multiplier.....	XX XXXX
3.	Operational risk capital requirement.....	XX XXXX
4.	Risk-weighted assets for operational risk.....	XX XXXX

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Optional Narrative Statement Concerning the Amounts Reported in the Regulatory Capital Reporting for Large Banking Organizations

The management of the reporting institution may submit a brief narrative statement to supplement data reported in the Regulatory Capital Reporting for Large Banking Organizations. This optional statement will be made available to the public, along with the publicly available data in the Regulatory Capital Reporting for Large Banking Organizations, in response to any request for individual reporting institution reported data.

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank organization and the truncated statement will appear as the reporting institution's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the reporting institution in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting reporting institution to ensure the statement's accuracy.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the reporting institution (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments?

AAAA	Yes	No
XXXX		

BANK MANAGEMENT STATEMENT (please type or print clearly; 750 character limit): **TEXT (AAAA)**

~~Schedule B – Summary Risk Weighted Asset Information for Banks Approved to Use Advanced Internal Ratings Based and Advanced Measurement Approaches for Regulatory Capital Purposes~~

Dollar Amounts in Thousands Exposure Category	Non-Defaulted and Defaulted Exposures								
	(Column A) Weighted Average Probability of Default	(Column B) Balance Sheet Amount	(Column C) Total Undrawn Amount	(Column D) Exposure at Default	(Column E) Weighted Average Maturity (Years)	(Column F) Wtd Avg LGD after Consideration of Credit Risk Mitigants	(Column G) Risk-Weighted Assets	(Column H) Expected Credit Loss	
	Percentage	Amount	Amount	Amount	Number	Percentage	Amount	Amount	
Wholesale Exposures	AABA J124	AABB J124	AABC J124	AABD J124	AABE J124	AABF J124	AABG J124	AABH J124	
1. Corporate									1.
2. Bank	AABA J125	AABB J125	AABC J125	AABD J125	AABE J125	AABF J125	AABG J125	AABH J125	2.
3. Sovereign	AABA J126	AABB J126	AABC J126	AABD J126	AABE J126	AABF J126	AABG J126	AABH J126	3.
4. IPRE	AABA J127	AABB J127	AABC J127	AABD J127	AABE J127	AABF J127	AABG J127	AABH J127	4.
5. HVCRE	AABA J128	AABB J128	AABC J128	AABD J128	AABE J128	AABF J128	AABG J128	AABH J128	5.
6. Eligible margin loans, repo- style transactions and OTC derivatives with cross- product netting – EAD adjustment method									6.
	AABA J129			AABD J129	AABE J129	AABF J129	AABG J129	AABH J129	
7. Eligible margin loans, repo- style transactions and OTC derivatives with cross- product netting – collateral reflected in LGD									7.
	AABA J130			AABD J130	AABE J130	AABF J130	AABG J130	AABH J130	
8. Eligible margin loans, repo- style transactions – no cross- product netting – EAD adjustment method									8.
	AABA J131			AABD J131	AABE J131	AABF J131	AABG J131	AABH J131	
9. Eligible margin loans, repo- style transactions – no cross- product netting – collateral reflected in LGD									9.
	AABA J132			AABD J132	AABE J132	AABF J132	AABG J132	AABH J132	
10. OTC derivatives – no cross- product netting – EAD adjustment method									10.
	AABA J133			AABD J133	AABE J133	AABF J133	AABG J133	AABH J133	
11. OTC derivatives – no cross- product netting – collateral reflected in LGD									11.
	AABA J134			AABD J134	AABE J134	AABF J134	AABG J134	AABH J134	

Schedule B—Continued

Dollar Amounts in Thousands Exposure Category	Non-Defaulted and Defaulted Exposures							
	(Column-A) Weighted-Average Probability of Default	(Column-B) Balance Sheet Amount	(Column-C) Total Undrawn Amount	(Column-D) Exposure at Default	(Column-E) Weighted-Average Maturity (Years)	(Column-F) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column-G) Risk-Weighted Assets	(Column-H) Expected Credit Loss
	Percentage	Amount	Amount	Amount	Number	Percentage	Amount	Amount
Retail Exposures								
12. Residential mortgage— closed-end first lien exposures.....	AABA J135	AABB J135	AABC J135	AABD J135		AABF J135	AABG J135	AABH J135
13. Residential mortgage— closed-end junior lien exposures.....	AABA J136	AABB J136	AABC J136	AABD J136		AABF J136	AABG J136	AABH J136
14. Residential mortgage— revolving exposures.....	AABA J137	AABB J137	AABC J137	AABD J137		AABF J137	AABG J137	AABH J137
15. Qualifying revolving exposures.....	AABA J138	AABB J138	AABC J138	AABD J138		AABF J138	AABG J138	AABH J138
16. Other retail exposures.....	AABA J139	AABB J139	AABC J139	AABD J139		AABF J139	AABG J139	AABH J139
Securitization Exposures								
17. Subject to the supervisory formula approach.....		AABB J142					AABG J142	
18. Subject to simplified Supervisory formula approach.....		AABB P920					AABG P920	
19. Subject to 1,250% risk weight.....		AABB P921					AABG P921	
Cleared transactions								
20. Derivative contracts and netting sets to derivatives.....		AABB P922					AABG P922	
21. Repo-style transactions.....		AABB P923					AABG P923	
22. Default fund contributions.....		AABB P924					AABG P924	

Schedule B—Continued

Dollar Amounts in Thousands Exposure Category	Non-Defaulted and Defaulted Exposures							
	(Column A) Weighted-Average Probability of Default	(Column B) Balance Sheet Amount	(Column C) Total Undrawn Amount	(Column D) Exposure at Default	(Column E) Weighted-Average Maturity (Years)	(Column F) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column G) Risk-Weighted Assets	(Column H) Expected Credit Loss
	Percentage	Amount	Amount	Amount	Number	Percentage	Amount	Amount
Equity Exposures								
23. Simple risk-weight method (SRWA).....							AABG J144	23.
24. Full internal models approach (IMA).....							AABG J145	24.
25. Partial IMA, partial SRWA							AABG J146	25.
Other Assets		AABB J147					AABG J147	25.
26. Unsettled transactions.....								26.
27. Assets not included in a defined exposure category ..		AABB J148					AABG J148	27.
28. Non-material portfolios of exposures.....		AABB J149					AABG J149	28.
29. Sum of Column G, 1 through 28							AABG J150	29.
30. Total credit risk weighted assets (cell G-29 x 1.06)							AABG J151	30.
31. Credit Valuation Adjustments:							AABG P925	
a. Simple							AABG P926	31.a.
b. Advanced								31.b.
32. Assets subject to the general risk-based capital requirements							AABG J198	32.
33. Excess eligible credit reserves not included in Tier 2 capital							AABG J152	33.
34. Advanced market risk equivalent assets							AABG J153	34.
35. Operational risk							AABG J154	35.
36. Total (add cells G-30, G-31, G-32, G-34 and G-35, and subtract G-33)							AABG A223	36.

Schedule C – Wholesale Exposure: Corporate

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average Obligor PD ²	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years) ²	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives ²	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants ²	(Column I) Effect of PD Substitution and LGD Adjustment on RWA	(Column J) Effect of Double Default Treatment on RWA	(Column K) Risk-Weighted Assets ³	(Column L) Expected Credit Loss
Percentage	Percentage	Number	Amount	Amount	Amount	Number	Percentage	Percentage	Amount	Amount	Amount	Amount
1. 0.00 to < 0.15....	AACA-J005	AACB-J005	AACC-J005	AACD-J005	AACE-J005	AACF-J005	AAGG-J005	AACH-J005	AAGI-J005	AAGJ-J005	AACK-J005	AACL-J005
2. 0.15 to < 0.25....	AACA-J008	AACB-J008	AACC-J008	AACD-J008	AACE-J008	AACF-J008	AAGG-J008	AACH-J008	AAGI-J008	AAGJ-J008	AACK-J008	AACL-J008
3. 0.25 to < 0.35....	AACA-J010	AACB-J010	AACC-J010	AACD-J010	AACE-J010	AACF-J010	AAGG-J010	AACH-J010	AAGI-J010	AAGJ-J010	AACK-J010	AACL-J010
4. 0.35 to < 0.50....	AACA-J013	AACB-J013	AACC-J013	AACD-J013	AACE-J013	AACF-J013	AAGG-J013	AACH-J013	AAGI-J013	AAGJ-J013	AACK-J013	AACL-J013
5. 0.50 to < 0.75....	AACA-J014	AACB-J014	AACC-J014	AACD-J014	AACE-J014	AACF-J014	AAGG-J014	AACH-J014	AAGI-J014	AAGJ-J014	AACK-J014	AACL-J014
6. 0.75 to < 1.35....	AACA-J016	AACB-J016	AACC-J016	AACD-J016	AACE-J016	AACF-J016	AAGG-J016	AACH-J016	AAGI-J016	AAGJ-J016	AACK-J016	AACL-J016
7. 1.35 to < 2.50....	AACA-J019	AACB-J019	AACC-J019	AACD-J019	AACE-J019	AACF-J019	AAGG-J019	AACH-J019	AAGI-J019	AAGJ-J019	AACK-J019	AACL-J019
8. 2.50 to < 5.50....	AACA-J025	AACB-J025	AACC-J025	AACD-J025	AACE-J025	AACF-J025	AAGG-J025	AACH-J025	AAGI-J025	AAGJ-J025	AACK-J025	AACL-J025
9. 5.50 to < 10.00...	AACA-J029	AACB-J029	AACC-J029	AACD-J029	AACE-J029	AACF-J029	AAGG-J029	AACH-J029	AAGI-J029	AAGJ-J029	AACK-J029	AACL-J029
10. 10.00 to < 20.00..	AACA-J034	AACB-J034	AACC-J034	AACD-J034	AACE-J034	AACF-J034	AAGG-J034	AACH-J034	AAGI-J034	AAGJ-J034	AACK-J034	AACL-J034
11. 20.00 to < 100 ...	AACA-J033	AACB-J033	AACC-J033	AACD-J033	AACE-J033	AACF-J033	AAGG-J033	AACH-J033	AAGI-J033	AAGJ-J033	AACK-J033	AACL-J033
12. 100.00 (default)...	AACA-J034	AACB-J034	AACC-J034	AACD-J034	AACE-J034	AACF-J034	AAGG-J034	AACH-J034	AAGI-J034	AAGJ-J034	AACK-J034	AACL-J034
13. Total ¹	AACA-J035	AACB-J035	AACC-J035	AACD-J035	AACE-J035	AACF-J035	AAGG-J035	AACH-J035	AAGI-J035	AAGJ-J035	AACK-J035	AACL-J035

Memoranda

Dollar Amounts in Thousands

Amount
AACX-J036

1. Risk-weighted assets associated with non-material portfolios not included above.....

M.1.

1. Cells in line 13 are calculated.

2. Report weighted averages rounded to two decimal places.

3. Not calculated from previous column entries.

~~Schedule C—Continued~~

~~Memoranda—Continued~~

~~Exposures subject to a wholesale correlation factor multiplier of 1.25.~~

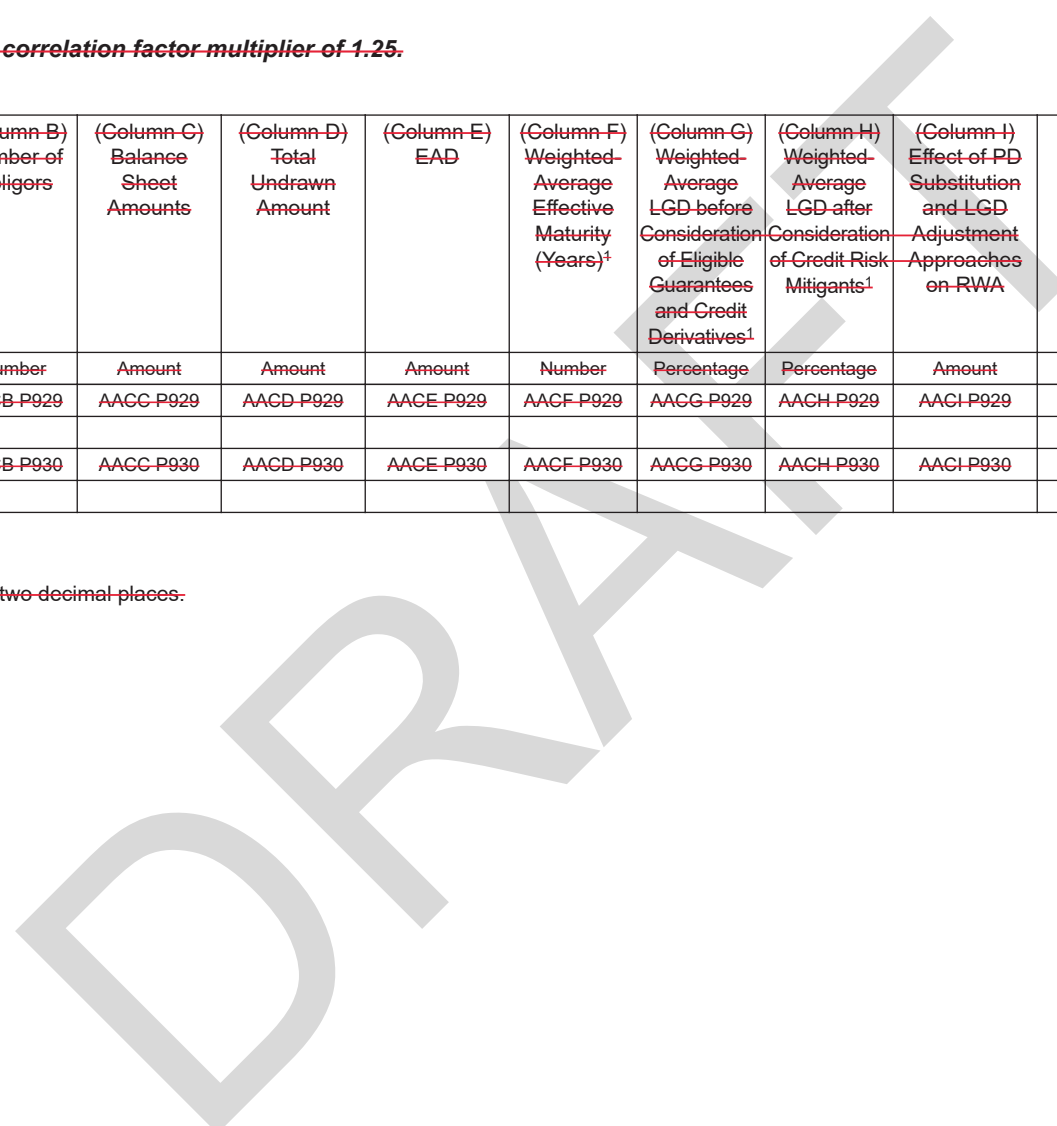
Dollar Amounts in Thousands

	(Column A) Weighted Average Obligor PD¹	(Column B) Number of Obligors	(Column C) Balance Sheet Amounts	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted Average Effective Maturity (Years)¹	(Column G) Weighted Average LGD before Consideration of Eligible Guarantees and Credit Derivatives¹	(Column H) Weighted Average LGD after Consideration of Credit Risk Mitigants¹	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Effect of Double Default Treatment on RWA	(Column K) Risk- Weighted Assets	(Column L) Expected Credit Loss
	Percentage	Number	Amount	Amount	Amount	Number	Percentage	Percentage	Amount	Amount	Amount	Amount
2. Regulated financial institutions	AACA-P929	AACB-P929	AACC-P929	AACD-P929	AACE-P929	AACF-P929	AACG-P929	AACH-P929	AACI-P929	AACJ-P929	AACK-P929	AAAL-P929
3. Unregulated financial institutions	AACA-P930	AACB-P930	AACC-P930	AACD-P930	AACE-P930	AACF-P930	AACG-P930	AACH-P930	AACI-P930	AACJ-P930	AACK-P930	AAAL-P930

~~M.2.~~

~~M.3.~~

~~1. Report weighted averages rounded to two decimal places.~~



Schedule D - Wholesale Exposure: Bank

Dollar Amounts in Thousands

PD-Range	(Column A) Weighted-Average Obligor-PD ²	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years) ²	(Column G) Weighted-Average LGD-before Consideration of Eligible Guarantees and Credit Derivatives ²	(Column H) Weighted-Average LGD-after Consideration of Credit Risk Mitigants ²	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Risk-Weighted Assets ³	(Column K) Expected Credit Loss	
Percentage	Percentage	Number	Amount	Amount	Amount	Number	Percentage	Percentage	Amount	Amount	Amount	
1. 0.00 to < 0.15	AADA J005	AADB J005	AADC J005	AADD J005	AADE J005	AADF J005	AADG J005	AADH J005	AADI J005	AADJ J005	AADK J005	1.
2. 0.15 to < 0.25	AADA J008	AADB J008	AADC J008	AADD J008	AADE J008	AADF J008	AADG J008	AADH J008	AADI J008	AADJ J008	AADK J008	2.
3. 0.25 to < 0.35	AADA J010	AADB J010	AADC J010	AADD J010	AADE J010	AADF J010	AADG J010	AADH J010	AADI J010	AADJ J010	AADK J010	3.
4. 0.35 to < 0.50	AADA J013	AADB J013	AADC J013	AADD J013	AADE J013	AADF J013	AADG J013	AADH J013	AADI J013	AADJ J013	AADK J013	4.
5. 0.50 to < 0.75	AADA J014	AADB J014	AADC J014	AADD J014	AADE J014	AADF J014	AADG J014	AADH J014	AADI J014	AADJ J014	AADK J014	5.
6. 0.75 to < 1.35	AADA J016	AADB J016	AADC J016	AADD J016	AADE J016	AADF J016	AADG J016	AADH J016	AADI J016	AADJ J016	AADK J016	6.
7. 1.35 to < 2.50	AADA J019	AADB J019	AADC J019	AADD J019	AADE J019	AADF J019	AADG J019	AADH J019	AADI J019	AADJ J019	AADK J019	7.
8. 2.50 to < 5.50	AADA J025	AADB J025	AADC J025	AADD J025	AADE J025	AADF J025	AADG J025	AADH J025	AADI J025	AADJ J025	AADK J025	8.
9. 5.50 to < 10.00	AADA J029	AADB J029	AADC J029	AADD J029	AADE J029	AADF J029	AADG J029	AADH J029	AADI J029	AADJ J029	AADK J029	9.
10. 10.00 to < 20.00	AADA J031	AADB J031	AADC J031	AADD J031	AADE J031	AADF J031	AADG J031	AADH J031	AADI J031	AADJ J031	AADK J031	10.
11. 20.00 to < 100	AADA J033	AADB J033	AADC J033	AADD J033	AADE J033	AADF J033	AADG J033	AADH J033	AADI J033	AADJ J033	AADK J033	11.
12. 100.00 (default)	AADA J034	AADB J034	AADC J034	AADD J034	AADE J034	AADF J034	AADG J034	AADH J034	AADI J034	AADJ J034	AADK J034	12.
13. Total ¹	AADA J035	AADB J035	AADC J035	AADD J035	AADE J035	AADF J035	AADG J035	AADH J035	AADI J035	AADJ J035	AADK J035	13.

Memoranda

Dollar Amounts in Thousands

1. Risk-weighted assets associated with non-material portfolios not included above	Amount AADX J036	M.1.
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- 1. Cells in line 13 are calculated.
- 2. Report weighted averages rounded to two decimal places.
- 3. Not calculated from previous column entries.

~~Schedule D—Continued~~

~~Memoranda—Continued~~

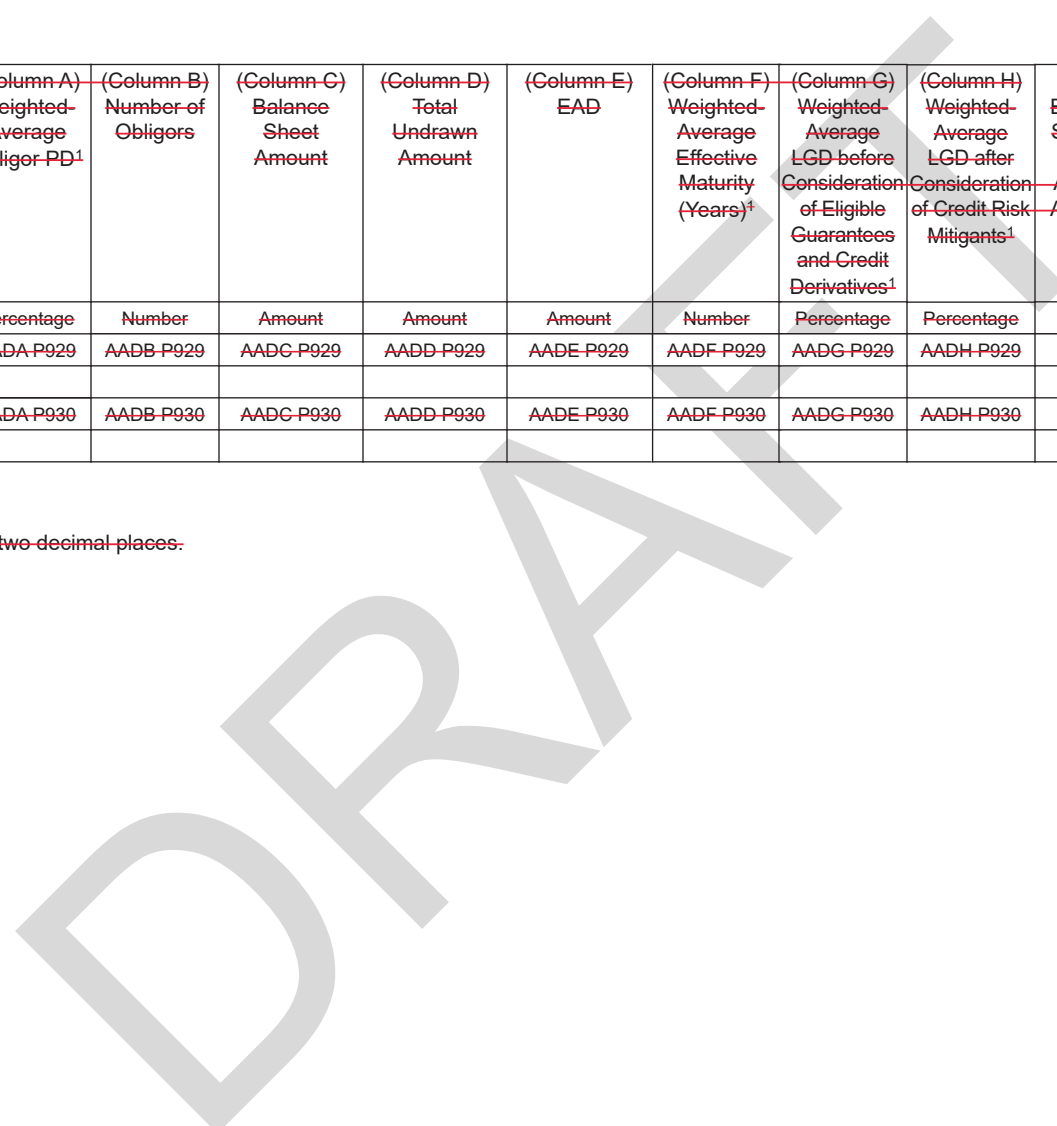
~~Dollar Amounts in Thousands~~

	(Column A) Weighted-Average Obligor PD¹	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted- Average Effective Maturity (Years)¹	(Column G) Weighted- Average LGD before Consideration of Eligible Guarantees and Credit Derivatives¹	(Column H) Weighted- Average LGD after Consideration of Credit Risk Mitigants¹	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Risk- Weighted Assets	(Column K) Expected Credit Loss
	Percentage	Number	Amount	Amount	Amount	Number	Percentage	Percentage	Amount	Amount	Amount
2. Regulated financial institutions	AADA-P929	AADB-P929	AADC-P929	AADD-P929	AADE-P929	AADF-P929	AADG-P929	AADH-P929	AADI-P929	AADJ-P929	AADK-P929
3. Unregulated financial institutions	AADA-P930	AADB-P930	AADC-P930	AADD-P930	AADE-P930	AADF-P930	AADG-P930	AADH-P930	AADI-P930	AADJ-P930	AADK-P930

~~M.2.~~

~~M.3.~~

~~1. Report weighted averages rounded to two decimal places.~~



Schedule E— Wholesale Exposure: Sovereign

Dollar Amounts in Thousands

PD-Range	(Column-A) Weighted-Average Obligor-PD ²	(Column-B) Number of Obligers	(Column-C) Balance Sheet Amount	(Column-D) Total Undrawn Amount	(Column-E) EAD	(Column-F) Weighted-Average Maturity (Years) ²	(Column-G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives ²	(Column-H) Weighted-Average LGD after Consideration of Credit Risk Mitigants ²	(Column-I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column-J) Risk-Weighted Assets ³	(Column-K) Expected Credit Loss
Percentage	Percentage	Number	Amount	Amount	Amount	Number	Percentage	Percentage	Amount	Amount	Amount
1. 0.00 to < 0.15	AAEA J005	AAEB J005	AAEC J005	AAED J005	AAEE J005	AAEF J005	AAEG J005	AAEH J005	AAEI J005	AAEJ J005	AAEK J005
2. 0.15 to < 0.25	AAEA J008	AAEB J008	AAEC J008	AAED J008	AAEE J008	AAEF J008	AAEG J008	AAEH J008	AAEI J008	AAEJ J008	AAEK J008
3. 0.25 to < 0.35	AAEA J010	AAEB J010	AAEC J010	AAED J010	AAEE J010	AAEF J010	AAEG J010	AAEH J010	AAEI J010	AAEJ J010	AAEK J010
4. 0.35 to < 0.50	AAEA J013	AAEB J013	AAEC J013	AAED J013	AAEE J013	AAEF J013	AAEG J013	AAEH J013	AAEI J013	AAEJ J013	AAEK J013
5. 0.50 to < 0.75	AAEA J014	AAEB J014	AAEC J014	AAED J014	AAEE J014	AAEF J014	AAEG J014	AAEH J014	AAEI J014	AAEJ J014	AAEK J014
6. 0.75 to < 1.35	AAEA J016	AAEB J016	AAEC J016	AAED J016	AAEE J016	AAEF J016	AAEG J016	AAEH J016	AAEI J016	AAEJ J016	AAEK J016
7. 1.35 to < 2.50	AAEA J019	AAEB J019	AAEC J019	AAED J019	AAEE J019	AAEF J019	AAEG J019	AAEH J019	AAEI J019	AAEJ J019	AAEK J019
8. 2.50 to < 5.50	AAEA J025	AAEB J025	AAEC J025	AAED J025	AAEE J025	AAEF J025	AAEG J025	AAEH J025	AAEI J025	AAEJ J025	AAEK J025
9. 5.50 to < 10.00	AAEA J029	AAEB J029	AAEC J029	AAED J029	AAEE J029	AAEF J029	AAEG J029	AAEH J029	AAEI J029	AAEJ J029	AAEK J029
10. 10.00 to < 20.00	AAEA J034	AAEB J034	AAEC J034	AAED J034	AAEE J034	AAEF J034	AAEG J034	AAEH J034	AAEI J034	AAEJ J034	AAEK J034
11. 20.00 to < 100	AAEA J033	AAEB J033	AAEC J033	AAED J033	AAEE J033	AAEF J033	AAEG J033	AAEH J033	AAEI J033	AAEJ J033	AAEK J033
12. 100.00 (default)	AAEA J034	AAEB J034	AAEC J034	AAED J034	AAEE J034	AAEF J034	AAEG J034	AAEH J034	AAEI J034	AAEJ J034	AAEK J034
13. Total ¹	AAEA J035	AAEB J035	AAEC J035	AAED J035	AAEE J035	AAEF J035	AAEG J035	AAEH J035	AAEI J035	AAEJ J035	AAEK J035

Memoranda

Dollar Amounts in Thousands

1. Risk-weighted assets associated with non-material portfolios not included above	Amount AAEX J036	M.1.
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1. Cells in line 13 are calculated.
2. Report weighted averages rounded to two decimal places.
3. Not calculated from previous column entries.

Schedule F—Wholesale Exposure: IPRE

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average Obligor PD ²	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years) ²	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives ²	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants ²	(Column I) Effect of PD Substitution and LGD Adjustment on RWA	(Column J) Effect of Double Default Treatment on RWA	(Column K) Risk-Weighted Assets ³	(Column L) Expected Credit Loss	
Percentage	Percentage	Number	Amount	Amount	Amount	Number	Percentage	Percentage	Amount	Amount	Amount	Amount	
1. 0.00 to < 0.15....	AAFA J005	AAFB J005	AAFC J005	AAFD J005	AAFE J005	AAFF J005	AAFG J005	AAFH J005	AAFI J005	AAFJ J005	AAFK J005	AAFL J005	1.
2. 0.15 to < 0.25....	AAFA J008	AAFB J008	AAFC J008	AAFD J008	AAFE J008	AAFF J008	AAFG J008	AAFH J008	AAFI J008	AAFJ J008	AAFK J008	AAFL J008	2.
3. 0.25 to < 0.35....	AAFA J010	AAFB J010	AAFC J010	AAFD J010	AAFE J010	AAFF J010	AAFG J010	AAFH J010	AAFI J010	AAFJ J010	AAFK J010	AAFL J010	3.
4. 0.35 to < 0.50....	AAFA J013	AAFB J013	AAFC J013	AAFD J013	AAFE J013	AAFF J013	AAFG J013	AAFH J013	AAFI J013	AAFJ J013	AAFK J013	AAFL J013	4.
5. 0.50 to < 0.75....	AAFA J014	AAFB J014	AAFC J014	AAFD J014	AAFE J014	AAFF J014	AAFG J014	AAFH J014	AAFI J014	AAFJ J014	AAFK J014	AAFL J014	5.
6. 0.75 to < 1.35....	AAFA J016	AAFB J016	AAFC J016	AAFD J016	AAFE J016	AAFF J016	AAFG J016	AAFH J016	AAFI J016	AAFJ J016	AAFK J016	AAFL J016	6.
7. 1.35 to < 2.50....	AAFA J019	AAFB J019	AAFC J019	AAFD J019	AAFE J019	AAFF J019	AAFG J019	AAFH J019	AAFI J019	AAFJ J019	AAFK J019	AAFL J019	7.
8. 2.50 to < 5.50....	AAFA J025	AAFB J025	AAFC J025	AAFD J025	AAFE J025	AAFF J025	AAFG J025	AAFH J025	AAFI J025	AAFJ J025	AAFK J025	AAFL J025	8.
9. 5.50 to < 10.00...	AAFA J029	AAFB J029	AAFC J029	AAFD J029	AAFE J029	AAFF J029	AAFG J029	AAFH J029	AAFI J029	AAFJ J029	AAFK J029	AAFL J029	9.
10. 10.00 to < 20.00...	AAFA J031	AAFB J031	AAFC J031	AAFD J031	AAFE J031	AAFF J031	AAFG J031	AAFH J031	AAFI J031	AAFJ J031	AAFK J031	AAFL J031	10.
11. 20.00 to < 100...	AAFA J033	AAFB J033	AAFC J033	AAFD J033	AAFE J033	AAFF J033	AAFG J033	AAFH J033	AAFI J033	AAFJ J033	AAFK J033	AAFL J033	11.
12. 100.00 (default)...	AAFA J034	AAFB J034	AAFC J034	AAFD J034	AAFE J034	AAFF J034	AAFG J034	AAFH J034	AAFI J034	AAFJ J034	AAFK J034	AAFL J034	12.
13. Total ¹	AAFA J035	AAFB J035	AAFC J035	AAFD J035	AAFE J035	AAFF J035	AAFG J035	AAFH J035	AAFI J035	AAFJ J035	AAFK J035	AAFL J035	13.

Memoranda

Dollar Amounts in Thousands

1. Risk-weighted assets associated with non-material portfolios not included above..... M.1.

- 1. Cells in line 13 are calculated.
- 2. Report weighted averages rounded to two decimal places.
- 3. Not calculated from previous column entries.

Schedule G - Wholesale Exposure: HVCRE

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average Obligor PD ²	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years) ²	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives ²	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants ²	(Column I) Effect of PD Substitution and LGD Adjustment on RWA	(Column J) Effect of Double Default Treatment on RWA	(Column K) Risk-Weighted Assets ³	(Column L) Expected Credit Loss
Percentage	Percentage	Number	Amount	Amount	Amount	Number	Percentage	Percentage	Amount	Amount	Amount	Amount
1. 0.00 to < 0.15....	AAGA-J005	AAGB-J005	AAGC-J005	AAGD-J005	AAGE-J005	AAGF-J005	AAGG-J005	AAGH-J005	AAGI-J005	AAGJ-J005	AAGK-J005	AAGL-J005
2. 0.15 to < 0.25....	AAGA-J008	AAGB-J008	AAGC-J008	AAGD-J008	AAGE-J008	AAGF-J008	AAGG-J008	AAGH-J008	AAGI-J008	AAGJ-J008	AAGK-J008	AAGL-J008
3. 0.25 to < 0.35....	AAGA-J010	AAGB-J010	AAGC-J010	AAGD-J010	AAGE-J010	AAGF-J010	AAGG-J010	AAGH-J010	AAGI-J010	AAGJ-J010	AAGK-J010	AAGL-J010
4. 0.35 to < 0.50....	AAGA-J013	AAGB-J013	AAGC-J013	AAGD-J013	AAGE-J013	AAGF-J013	AAGG-J013	AAGH-J013	AAGI-J013	AAGJ-J013	AAGK-J013	AAGL-J013
5. 0.50 to < 0.75....	AAGA-J014	AAGB-J014	AAGC-J014	AAGD-J014	AAGE-J014	AAGF-J014	AAGG-J014	AAGH-J014	AAGI-J014	AAGJ-J014	AAGK-J014	AAGL-J014
6. 0.75 to < 1.35....	AAGA-J016	AAGB-J016	AAGC-J016	AAGD-J016	AAGE-J016	AAGF-J016	AAGG-J016	AAGH-J016	AAGI-J016	AAGJ-J016	AAGK-J016	AAGL-J016
7. 1.35 to < 2.50....	AAGA-J019	AAGB-J019	AAGC-J019	AAGD-J019	AAGE-J019	AAGF-J019	AAGG-J019	AAGH-J019	AAGI-J019	AAGJ-J019	AAGK-J019	AAGL-J019
8. 2.50 to < 5.50....	AAGA-J025	AAGB-J025	AAGC-J025	AAGD-J025	AAGE-J025	AAGF-J025	AAGG-J025	AAGH-J025	AAGI-J025	AAGJ-J025	AAGK-J025	AAGL-J025
9. 5.50 to < 10.00..	AAGA-J029	AAGB-J029	AAGC-J029	AAGD-J029	AAGE-J029	AAGF-J029	AAGG-J029	AAGH-J029	AAGI-J029	AAGJ-J029	AAGK-J029	AAGL-J029
10. 10.00 to < 20.00..	AAGA-J031	AAGB-J031	AAGC-J031	AAGD-J031	AAGE-J031	AAGF-J031	AAGG-J031	AAGH-J031	AAGI-J031	AAGJ-J031	AAGK-J031	AAGL-J031
11. 20.00 to < 100...	AAGA-J033	AAGB-J033	AAGC-J033	AAGD-J033	AAGE-J033	AAGF-J033	AAGG-J033	AAGH-J033	AAGI-J033	AAGJ-J033	AAGK-J033	AAGL-J033
12. 100.00 (default)...	AAGA-J034	AAGB-J034	AAGC-J034	AAGD-J034	AAGE-J034	AAGF-J034	AAGG-J034	AAGH-J034	AAGI-J034	AAGJ-J034	AAGK-J034	AAGL-J034
13. Total ¹	AAGA-J035	AAGB-J035	AAGC-J035	AAGD-J035	AAGE-J035	AAGF-J035	AAGG-J035	AAGH-J035	AAGI-J035	AAGJ-J035	AAGK-J035	AAGL-J035

Memoranda

Dollar Amounts in Thousands

1. Risk-weighted assets associated with non-material portfolios not included above..... M.1.

- 1. Cells in line 13 are calculated.
- 2. Report weighted averages rounded to two decimal places.
- 3. Not calculated from previous column entries.

Schedule H – Wholesale Exposure: Eligible Margin Loans, Repo-Style Transactions, and OTC Derivatives with Cross-Product Netting

Dollar Amounts in Thousands

PD Range	Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD						
	(Column A) Weighted-Average PD ²	(Column B) Weighted-Average Effective Maturity (Years) ²	(Column C) EAD	(Column D) Weighted-Average LGD ²	(Column E) Risk-Weighted Assets ³	(Column F) Expected Credit Loss	(Column G) Weighted-Average PD ²	(Column H) Weighted-Average Maturity (Years) ²	(Column I) EAD	(Column J) Weighted-Average LGD ²	(Column K) Risk-Weighted Assets ³	(Column L) Expected Credit Loss	
Percentage	Percentage	Number	Amount	Percentage	Amount	Amount	Percentage	Number	Amount	Percentage	Amount	Amount	
1. 0.00 to < 0.03	AAHA J001	AAHB J001	AAHC J001	AAHD J001	AAHE J001	AAHF J001	AAHG J001	AAHH J001	AAHI J001	AAHJ J001	AAHK J001	AAHL J001	1.
2. 0.03 to < 0.10	AAHA J003	AAHB J003	AAHC J003	AAHD J003	AAHE J003	AAHF J003	AAHG J003	AAHH J003	AAHI J003	AAHJ J003	AAHK J003	AAHL J003	2.
3. 0.10 to < 0.15	AAHA J006	AAHB J006	AAHC J006	AAHD J006	AAHE J006	AAHF J006	AAHG J006	AAHH J006	AAHI J006	AAHJ J006	AAHK J006	AAHL J006	3.
4. 0.15 to < 0.25	AAHA J008	AAHB J008	AAHC J008	AAHD J008	AAHE J008	AAHF J008	AAHG J008	AAHH J008	AAHI J008	AAHJ J008	AAHK J008	AAHL J008	4.
5. 0.25 to < 0.50	AAHA J012	AAHB J012	AAHC J012	AAHD J012	AAHE J012	AAHF J012	AAHG J012	AAHH J012	AAHI J012	AAHJ J012	AAHK J012	AAHL J012	5.
6. 0.50 to < 0.75	AAHA J014	AAHB J014	AAHC J014	AAHD J014	AAHE J014	AAHF J014	AAHG J014	AAHH J014	AAHI J014	AAHJ J014	AAHK J014	AAHL J014	6.
7. 0.75 to < 1.35	AAHA J016	AAHB J016	AAHC J016	AAHD J016	AAHE J016	AAHF J016	AAHG J016	AAHH J016	AAHI J016	AAHJ J016	AAHK J016	AAHL J016	7.
8. 1.35 to < 2.50	AAHA J019	AAHB J019	AAHC J019	AAHD J019	AAHE J019	AAHF J019	AAHG J019	AAHH J019	AAHI J019	AAHJ J019	AAHK J019	AAHL J019	8.
9. 2.50 to < 5.50	AAHA J025	AAHB J025	AAHC J025	AAHD J025	AAHE J025	AAHF J025	AAHG J025	AAHH J025	AAHI J025	AAHJ J025	AAHK J025	AAHL J025	9.
10. 5.50 to < 10.00	AAHA J029	AAHB J029	AAHC J029	AAHD J029	AAHE J029	AAHF J029	AAHG J029	AAHH J029	AAHI J029	AAHJ J029	AAHK J029	AAHL J029	10.
11. 10.00 to < 100	AAHA J032	AAHB J032	AAHC J032	AAHD J032	AAHE J032	AAHF J032	AAHG J032	AAHH J032	AAHI J032	AAHJ J032	AAHK J032	AAHL J032	11.
12. 100.00 (default)	AAHA J034	AAHB J034	AAHC J034	AAHD J034	AAHE J034	AAHF J034	AAHG J034	AAHH J034	AAHI J034	AAHJ J034	AAHK J034	AAHL J034	12.
13. Eligible margin loans where a 300% risk-weight has been applied			AAHC J037		AAHE J037								13.
14. Total ¹	AAHA J035	AAHB J035	AAHC J035	AAHD J035	AAHE J035	AAHF J035	AAHG J035	AAHH J035	AAHI J035	AAHJ J035	AAHK J035	AAHL J035	14.

1. Cells in line 14 are calculated.

2. Report weighted averages rounded to two decimal places.

3. Not calculated from previous column entries.

Schedule H – Continued

Memoranda

~~Exposures subject to a wholesale correlation factor multiplier of 1.25.~~

Dollar Amounts in Thousands

	Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD						
	(Column A) Weighted-Average PD ¹	(Column B) Weighted-Average Effective Maturity (Years) ¹	(Column C) EAD	(Column D) Weighted-Average LGD ¹	(Column E) Risk-Weighted Assets	(Column F) Expected Credit Loss	(Column G) Weighted-Average PD ¹	(Column H) Weighted-Average Maturity (Years) ¹	(Column I) EAD	(Column J) Weighted-Average LGD ¹	(Column K) Risk-Weighted Assets	(Column L) Expected Credit Loss	
	Percentage	Number	Amount	Percentage	Amount	Amount	Percentage	Number	Amount	Percentage	Amount	Amount	
1. Regulated institutions.....	AAHA-P929	AAHB-P929	AAHC-P929	AAHD-P929	AAHE-P929	AAHF-P929	AAHG-P929	AAHH-P929	AAHI-P929	AAHJ-P929	AAHK-P929	AAHL-P929	M-1.
2. Unregulated institutions.....	AAHA-P930	AAHB-P930	AAHC-P930	AAHD-P930	AAHE-P930	AAHF-P930	AAHG-P930	AAHH-P930	AAHI-P930	AAHJ-P930	AAHK-P930	AAHL-P930	M-2.

~~IMM Margin Period of Risk and Specific Wrong Way Risk.~~

Dollar Amounts in Thousands

Holding-Period, Margin-Period of Risk and Specific Wrong Way Risk	Holding-Period or Margin-Period of risk set for 20 days		Holding-period or Margin-Period of risk set for at least twice the minimum holding-period that would otherwise be used (due to at least 3 disputes)		Exposures with specific wrong-way risk for which the bank would otherwise apply the IMM.		
	(Column A) Exposure Amount	(Column B) Risk-Weighted Assets	(Column C) Exposure Amount	(Column D) Risk-Weighted Assets	(Column E) Exposure Amount	(Column F) Risk-Weighted Assets	
	Amount	Amount	Amount	Amount	Amount	Amount	
3. Exposure amount and risk-weighted assets.....	AAHM-P931	AAHN-P931	AAHO-P931	AAHP-P931	AAHQ-P931	AAHR-P931	M-3.

~~1. Report weighted averages rounded to two decimal places.~~

Schedule I — Wholesale Exposure: Eligible Margin Loans and Repo-Style Transactions with No Cross-Product Netting

Dollar Amounts in Thousands

PD-Range	Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD					
	(Column A) Weighted-Average PD ²	(Column B) Weighted-Average Effective Maturity (Years) ²	(Column C) EAD	(Column D) Weighted-Average LGD ²	(Column E) Risk-Weighted Assets ³	(Column F) Expected Credit-Loss	(Column G) Weighted-Average PD ²	(Column H) Weighted-Average Maturity (Years) ²	(Column I) EAD	(Column J) Weighted-Average LGD ²	(Column K) Risk-Weighted Assets ³	(Column L) Expected Credit-Loss
Percentage	Percentage	Number	Amount	Percentage	Amount	Amount	Percentage	Number	Amount	Percentage	Amount	Amount
1. 0.00 to < 0.03	AAIA-J001	AAIB-J001	AAIC-J001	AAID-J001	AAIE-J001	AAIF-J001	AAIG-J001	AAIH-J001	AAIJ-J001	AAIK-J001	AAIL-J001	
2. 0.03 to < 0.10	AAIA-J003	AAIB-J003	AAIC-J003	AAID-J003	AAIE-J003	AAIF-J003	AAIG-J003	AAIH-J003	AAIJ-J003	AAIK-J003	AAIL-J003	
3. 0.10 to < 0.15	AAIA-J006	AAIB-J006	AAIC-J006	AAID-J006	AAIE-J006	AAIF-J006	AAIG-J006	AAIH-J006	AAIJ-J006	AAIK-J006	AAIL-J006	
4. 0.15 to < 0.25	AAIA-J008	AAIB-J008	AAIC-J008	AAID-J008	AAIE-J008	AAIF-J008	AAIG-J008	AAIH-J008	AAIJ-J008	AAIK-J008	AAIL-J008	
5. 0.25 to < 0.50	AAIA-J012	AAIB-J012	AAIC-J012	AAID-J012	AAIE-J012	AAIF-J012	AAIG-J012	AAIH-J012	AAIJ-J012	AAIK-J012	AAIL-J012	
6. 0.50 to < 0.75	AAIA-J014	AAIB-J014	AAIC-J014	AAID-J014	AAIE-J014	AAIF-J014	AAIG-J014	AAIH-J014	AAIJ-J014	AAIK-J014	AAIL-J014	
7. 0.75 to < 1.35	AAIA-J016	AAIB-J016	AAIC-J016	AAID-J016	AAIE-J016	AAIF-J016	AAIG-J016	AAIH-J016	AAIJ-J016	AAIK-J016	AAIL-J016	
8. 1.35 to < 2.50	AAIA-J019	AAIB-J019	AAIC-J019	AAID-J019	AAIE-J019	AAIF-J019	AAIG-J019	AAIH-J019	AAIJ-J019	AAIK-J019	AAIL-J019	
9. 2.50 to < 5.50	AAIA-J025	AAIB-J025	AAIC-J025	AAID-J025	AAIE-J025	AAIF-J025	AAIG-J025	AAIH-J025	AAIJ-J025	AAIK-J025	AAIL-J025	
10. 5.50 to < 10.00	AAIA-J029	AAIB-J029	AAIC-J029	AAID-J029	AAIE-J029	AAIF-J029	AAIG-J029	AAIH-J029	AAIJ-J029	AAIK-J029	AAIL-J029	
11. 10.00 to < 100	AAIA-J032	AAIB-J032	AAIC-J032	AAID-J032	AAIE-J032	AAIF-J032	AAIG-J032	AAIH-J032	AAIJ-J032	AAIK-J032	AAIL-J032	
12. 100.00 (default)	AAIA-J034	AAIB-J034	AAIC-J034	AAID-J034	AAIE-J034	AAIF-J034	AAIG-J034	AAIH-J034	AAIJ-J034	AAIK-J034	AAIL-J034	
13. Eligible margin loans where a 300% risk-weight has been applied...			AAIC-J037		AAIE-J037							
14. Total ¹	AAIA-J035	AAIB-J035	AAIC-J035	AAID-J035	AAIE-J035	AAIF-J035	AAIG-J035	AAIH-J035	AAIJ-J035	AAIK-J035	AAIL-J035	

1. Cells in line 14 are calculated.

2. Report weighted averages rounded to two decimal places.

3. Not calculated from previous column entries

Schedule I — Continued

Memoranda

EAD Adjustment Method	(Column A) Collateral Haircut	(Column B) Simple VaR	(Column C) Internal Models
1. Percent of line 14, column C calculated using ¹	AAIX-J038	AAIX-J039	AAIX-J040

M.1.

Exposures subject to a wholesale correlation factor multiplier of 1.25.

Dollar Amounts in Thousands

	Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD					
	(Column A) Weighted-Average PD ²	(Column B) Weighted-Average Effective Maturity (Years) ²	(Column C) EAD	(Column D) Weighted-Average LGD ²	(Column E) Risk-Weighted Assets	(Column F) Expected Credit Loss	(Column G) Weighted-Average PD ²	(Column H) Weighted-Average Maturity (Years) ²	(Column I) EAD	(Column J) Weighted-Average LGD ²	(Column K) Risk-Weighted Assets	(Column L) Expected Credit Loss
	Percentage	Number	Amount	Percentage	Amount	Amount	Percentage	Number	Amount	Percentage	Amount	Amount
2. Regulated institutions	AAIA-P929	AAIB-P929	AAIC-P929	AAID-P929	AAIE-P929	AAIF-P929	AAIG-P929	AAIH-P929	AAII-P929	AAIJ-P929	AAIK-P929	AAIL-P929
3. Unregulated institutions	AAIA-P930	AAIB-P930	AAIC-P930	AAID-P930	AAIE-P930	AAIF-P930	AAIG-P930	AAIH-P930	AAII-P930	AAIJ-P930	AAIK-P930	AAIL-P930

M.2.

M.3.

IMM Margin Period of Risk and Specific Wrong Way Risk.

Dollar Amounts in Thousands

Holding Period, Margin Period of Risk and Specific Wrong Way Risk	Holding Period or Margin Period of risk set for 20 days	Holding period or Margin Period of risk set for at least twice the minimum holding period that would otherwise be used (due to at least 3 disputes)		Exposures with specific wrong way risk for which the bank would otherwise apply the IMM.		
	(Column A) Exposure Amount	(Column B) Risk-Weighted Assets	(Column C) Exposure Amount	(Column D) Risk-Weighted Assets	(Column E) Exposure Amount	(Column F) Risk-Weighted Assets
	Amount	Amount	Amount	Amount	Amount	Amount
	AAIM-P934	AAIN-P934	AAIO-P934	AAIP-P934	AAIQ-P934	AAIR-P934
4. Exposure amount and risk-weighted assets						

M.4.

1. Report each percentage rounded to one decimal place.
2. Report weighted averages rounded to two decimal places.

Schedule J—Wholesale Exposure: OTC Derivatives with No Cross-Product Netting

Dollar Amounts in Thousands

PD-Range	Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD ⁴					
	(Column-A) Weighted- Average PD ²	(Column-B) Weighted- Average Effective Maturity (Years) ²	(Column-C) EAD	(Column-D) Weighted- Average LGD ²	(Column-E) Risk- Weighted Assets ³	(Column-F) Expected Credit-Loss	(Column-G) Weighted- Average PD ²	(Column-H) Weighted- Average Maturity (Years) ²	(Column-I) EAD	(Column-J) Weighted- Average LGD ²	(Column-K) Risk- Weighted Assets ³	(Column-L) Expected Credit-Loss
Percentage	Percentage	Number	Amount	Percentage	Amount	Amount	Percentage	Number	Amount	Percentage	Amount	Amount
1. 0.00 to < 0.03	AAJA-J001	AAJB-J001	AAJC-J001	AAJD-J001	AAJE-J001	AAJF-J001	AAJG-J001	AAJH-J001	AAJI-J001	AAJJ-J001	AAJK-J001	AAJL-J001
2. 0.03 to < 0.10	AAJA-J003	AAJB-J003	AAJC-J003	AAJD-J003	AAJE-J003	AAJF-J003	AAJG-J003	AAJH-J003	AAJI-J003	AAJJ-J003	AAJK-J003	AAJL-J003
3. 0.10 to < 0.15	AAJA-J006	AAJB-J006	AAJC-J006	AAJD-J006	AAJE-J006	AAJF-J006	AAJG-J006	AAJH-J006	AAJI-J006	AAJJ-J006	AAJK-J006	AAJL-J006
4. 0.15 to < 0.25	AAJA-J008	AAJB-J008	AAJC-J008	AAJD-J008	AAJE-J008	AAJF-J008	AAJG-J008	AAJH-J008	AAJI-J008	AAJJ-J008	AAJK-J008	AAJL-J008
5. 0.25 to < 0.50	AAJA-J012	AAJB-J012	AAJC-J012	AAJD-J012	AAJE-J012	AAJF-J012	AAJG-J012	AAJH-J012	AAJI-J012	AAJJ-J012	AAJK-J012	AAJL-J012
6. 0.50 to < 0.75	AAJA-J014	AAJB-J014	AAJC-J014	AAJD-J014	AAJE-J014	AAJF-J014	AAJG-J014	AAJH-J014	AAJI-J014	AAJJ-J014	AAJK-J014	AAJL-J014
7. 0.75 to < 1.35	AAJA-J016	AAJB-J016	AAJC-J016	AAJD-J016	AAJE-J016	AAJF-J016	AAJG-J016	AAJH-J016	AAJI-J016	AAJJ-J016	AAJK-J016	AAJL-J016
8. 1.35 to < 2.50	AAJA-J019	AAJB-J019	AAJC-J019	AAJD-J019	AAJE-J019	AAJF-J019	AAJG-J019	AAJH-J019	AAJI-J019	AAJJ-J019	AAJK-J019	AAJL-J019
9. 2.50 to < 5.50	AAJA-J025	AAJB-J025	AAJC-J025	AAJD-J025	AAJE-J025	AAJF-J025	AAJG-J025	AAJH-J025	AAJI-J025	AAJJ-J025	AAJK-J025	AAJL-J025
10. 5.50 to < 10.00	AAJA-J029	AAJB-J029	AAJC-J029	AAJD-J029	AAJE-J029	AAJF-J029	AAJG-J029	AAJH-J029	AAJI-J029	AAJJ-J029	AAJK-J029	AAJL-J029
11. 10.00 to < 100	AAJA-J032	AAJB-J032	AAJC-J032	AAJD-J032	AAJE-J032	AAJF-J032	AAJG-J032	AAJH-J032	AAJI-J032	AAJJ-J032	AAJK-J032	AAJL-J032
12. 100.00 (default)	AAJA-J034	AAJB-J034	AAJC-J034	AAJD-J034	AAJE-J034	AAJF-J034	AAJG-J034	AAJH-J034	AAJI-J034	AAJJ-J034	AAJK-J034	AAJL-J034
13. Total ¹	AAJA-J035	AAJB-J035	AAJC-J035	AAJD-J035	AAJE-J035	AAJF-J035	AAJG-J035	AAJH-J035	AAJI-J035	AAJJ-J035	AAJK-J035	AAJL-J035

1. Cells in line 13 are calculated.

2. Report weighted averages rounded to two decimal places.

3. Not calculated from previous column entries.

4. Report exposures for which the bank uses the current exposure methodology to determine EAD and reflects collateral, if any, in LGD.

Schedule J—Continued

Memoranda

EAD Adjustment Method	(Column A) Collateral Haircut	(Column B) Internal Models
1. Percent of line 13, column C calculated using ¹	AAJX-J038	AAJX-J040

M.1.

Exposures subject to a wholesale correlation factor multiplier of 1.25.

Dollar Amounts in Thousands

	Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD					
	(Column A) Weighted-Average PD ²	(Column B) Weighted-Average Effective Maturity (Years) ²	(Column C) EAD	(Column D) Weighted-Average LGD ²	(Column E) Risk-Weighted Assets	(Column F) Expected Credit Loss	(Column G) Weighted-Average PD ²	(Column H) Weighted-Average Maturity (Years) ²	(Column I) EAD	(Column J) Weighted-Average LGD ²	(Column K) Risk-Weighted Assets	(Column L) Expected Credit Loss
	Percentage	Number	Amount	Percentage	Amount	Amount	Percentage	Number	Amount	Percentage	Amount	Amount
2. Regulated institutions	AAJA-P929	AAJB-P929	AAJC-P929	AAJD-P929	AAJE-P929	AAJF-P929	AAJG-P929	AAJH-P929	AAJI-P929	AAJJ-P929	AAJK-P929	AAJL-P929
3. Unregulated institutions	AAJA-P930	AAJB-P930	AAJC-P930	AAJD-P930	AAJE-P930	AAJF-P930	AAJG-P930	AAJH-P930	AAJI-P930	AAJJ-P930	AAJK-P930	AAJL-P930

M.2.

M.3.

IMM Margin Period of Risk and Specific Wrong Way Risk.

Dollar Amounts in Thousands

Holding Period, Margin Period of Risk and Specific Wrong Way Risk	Holding Period or Margin Period of risk set for 20 days		Holding period or Margin Period of risk set for at least twice the minimum holding period that would otherwise be used (due to at least 3 disputes)		Exposures with specific wrong-way risk for which the bank would otherwise apply the IMM.	
	(Column A) Exposure Amount	(Column B) Risk-Weighted Assets	(Column C) Exposure Amount	(Column D) Risk-Weighted Assets	(Column E) Exposure Amount	(Column F) Risk-Weighted Assets
	Amount	Amount	Amount	Amount	Amount	Amount
4. Exposure amount and risk-weighted assets	AAJM-P934	AAJN-P934	AAJO-P934	AAJP-P934	AAJQ-P934	AAJR-P934

M.4.

1. Report each percentage rounded to one decimal place.
2. Report weighted averages rounded to two decimal places.

Schedule K - Retail Exposure: Residential Mortgage - Closed End First Lien Exposures

Dollar Amounts in Thousands

PD Range										LTV ⁴						
	(Column-A) Weighted-Average PD ²	(Column-B) Number of Exposures	(Column-C) Total Balance Sheet Amount	(Column-D) Total Undrawn Amount	(Column-E) EAD	(Column-F) Weighted-Average Age (Months) ²	(Column-G) Weighted-Average LGD ²	(Column-H) Risk-Weighted Assets ³	(Column-I) Expected Credit Loss	(Column-J) Less Than 70%	(Column-K) At Least 70% but Less Than 80%	(Column-L) At Least 80% but Less Than 90%	(Column-M) At Least 90% but Less Than 100%	(Column-N) Greater than or Equal to 100%	(Column-O) Weighted-Average Bureau Score ⁵	(Column-P) EAD of Accounts with Updated LTV
Percentage	Percentage	Number	Amount	Amount	Amount	Number	Percentage	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Number	Amount
1-0.00 to < 0.05	AAKA J002	AAKB J002	AAKC J002	AAKD J002	AAKE J002	AAKF J002	AAKG J002	AAKH J002	AAKI J002	AAKJ J002	AAKK J002	AAKL J002	AAKM J002	AAKN J002	AAKO J002	AAKP J002
2-0.05 to < 0.10	AAKA J004	AAKB J004	AAKC J004	AAKD J004	AAKE J004	AAKF J004	AAKG J004	AAKH J004	AAKI J004	AAKJ J004	AAKK J004	AAKL J004	AAKM J004	AAKN J004	AAKO J004	AAKP J004
3-0.10 to < 0.15	AAKA J006	AAKB J006	AAKC J006	AAKD J006	AAKE J006	AAKF J006	AAKG J006	AAKH J006	AAKI J006	AAKJ J006	AAKK J006	AAKL J006	AAKM J006	AAKN J006	AAKO J006	AAKP J006
4-0.15 to < 0.20	AAKA J007	AAKB J007	AAKC J007	AAKD J007	AAKE J007	AAKF J007	AAKG J007	AAKH J007	AAKI J007	AAKJ J007	AAKK J007	AAKL J007	AAKM J007	AAKN J007	AAKO J007	AAKP J007
5-0.20 to < 0.25	AAKA J009	AAKB J009	AAKC J009	AAKD J009	AAKE J009	AAKF J009	AAKG J009	AAKH J009	AAKI J009	AAKJ J009	AAKK J009	AAKL J009	AAKM J009	AAKN J009	AAKO J009	AAKP J009
6-0.25 to < 0.35	AAKA J010	AAKB J010	AAKC J010	AAKD J010	AAKE J010	AAKF J010	AAKG J010	AAKH J010	AAKI J010	AAKJ J010	AAKK J010	AAKL J010	AAKM J010	AAKN J010	AAKO J010	AAKP J010
7-0.35 to < 0.50	AAKA J013	AAKB J013	AAKC J013	AAKD J013	AAKE J013	AAKF J013	AAKG J013	AAKH J013	AAKI J013	AAKJ J013	AAKK J013	AAKL J013	AAKM J013	AAKN J013	AAKO J013	AAKP J013
8-0.50 to < 0.75	AAKA J014	AAKB J014	AAKC J014	AAKD J014	AAKE J014	AAKF J014	AAKG J014	AAKH J014	AAKI J014	AAKJ J014	AAKK J014	AAKL J014	AAKM J014	AAKN J014	AAKO J014	AAKP J014
9-0.75 to < 1.35	AAKA J016	AAKB J016	AAKC J016	AAKD J016	AAKE J016	AAKF J016	AAKG J016	AAKH J016	AAKI J016	AAKJ J016	AAKK J016	AAKL J016	AAKM J016	AAKN J016	AAKO J016	AAKP J016
10-1.35 to < 2.50	AAKA J019	AAKB J019	AAKC J019	AAKD J019	AAKE J019	AAKF J019	AAKG J019	AAKH J019	AAKI J019	AAKJ J019	AAKK J019	AAKL J019	AAKM J019	AAKN J019	AAKO J019	AAKP J019
11-2.50 to < 5.50	AAKA J025	AAKB J025	AAKC J025	AAKD J025	AAKE J025	AAKF J025	AAKG J025	AAKH J025	AAKI J025	AAKJ J025	AAKK J025	AAKL J025	AAKM J025	AAKN J025	AAKO J025	AAKP J025
12-5.50 to < 10.00	AAKA J029	AAKB J029	AAKC J029	AAKD J029	AAKE J029	AAKF J029	AAKG J029	AAKH J029	AAKI J029	AAKJ J029	AAKK J029	AAKL J029	AAKM J029	AAKN J029	AAKO J029	AAKP J029
13-10.00 to < 20.00	AAKA J034	AAKB J034	AAKC J034	AAKD J034	AAKE J034	AAKF J034	AAKG J034	AAKH J034	AAKI J034	AAKJ J034	AAKK J034	AAKL J034	AAKM J034	AAKN J034	AAKO J034	AAKP J034
14-20.00 to < 100	AAKA J033	AAKB J033	AAKC J033	AAKD J033	AAKE J033	AAKF J033	AAKG J033	AAKH J033	AAKI J033	AAKJ J033	AAKK J033	AAKL J033	AAKM J033	AAKN J033	AAKO J033	AAKP J033
15-100.00 Default	AAKA J034	AAKB J034	AAKC J034	AAKD J034	AAKE J034	AAKF J034	AAKG J034	AAKH J034	AAKI J034	AAKJ J034	AAKK J034	AAKL J034	AAKM J034	AAKN J034	AAKO J034	AAKP J034
16. Total ¹	AAKA J035	AAKB J035	AAKC J035	AAKD J035	AAKE J035	AAKF J035	AAKG J035	AAKH J035	AAKI J035	AAKJ J035	AAKK J035	AAKL J035	AAKM J035	AAKN J035	AAKO J035	AAKP J035

1. Cells in line 16 are calculated, except for Column O. 2. Report weighted averages in Columns A, F, and G rounded to two decimal places. 3. Not calculated from previous column entries. 4. LTV values should be calculated using only first lien exposures. Where LTV information is available for all accounts, the sum of EADs reported in Columns J through N for a given PD range should equal the amount reported in Column E for that same PD range. Otherwise, the sum of EADs reported in Columns J through N for a given PD range will be less than the EAD reported in Column E for that same PD range. 5. Report weighted averages in Column O rounded to one decimal place, except in item 16, which should be rounded to the nearest whole number.

~~Schedule K—Continued~~

~~Memoranda~~

Dollar Amounts in Thousands		Amount	
		AAKX J036	
1. Risk-weighted assets associated with non-material portfolios not included above.....			M.1.
2. Credit scores shown in Column O are from which credit scoring system(s)?		AAKX J041	M.2.

DRAFT

Schedule L — Retail Exposure: Residential Mortgage — Closed-end Junior Lien Exposures

Dollar Amounts in Thousands

PD-Range										LTV ⁴						
	(Column-A) Weighted-Average PD ²	(Column-B) Number of Exposures	(Column-C) Total-Balance-Sheet Amount	(Column-D) Total-Undrawn Amount	(Column-E) EAD	(Column-F) Weighted-Average Age (Months) ²	(Column-G) Weighted-Average LGD ²	(Column-H) Risk-Weighted Assets ³	(Column-I) Expected Credit-Loss	(Column-J) Less-Than 70%	(Column-K) At-Least 70%-but Less-Than 80%	(Column-L) At-Least 80%-but Less-Than 90%	(Column-M) At-Least 90%-but Less-Than 100%	(Column-N) Greater-than or-Equal-to 100%	(Column-O) Weighted-Average Bureau-Score ⁵	(Column-P) EAD-of Accounts-with Updated-LTV
Percentage	Percentage	Number	Amount	Amount	Amount	Number	Percentage	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Number	Amount
1-0.00 to < 0.05	AALA J002	AALB J002	AALC J002	AALD J002	AALE J002	AALF J002	AALG J002	AALH J002	AALI J002	AALJ J002	AALK J002	AALL J002	AALM J002	AALN J002	AALO J002	AALP J002
2-0.05 to < 0.10	AALA J004	AALB J004	AALC J004	AALD J004	AALE J004	AALF J004	AALG J004	AALH J004	AALI J004	AALJ J004	AALK J004	AALL J004	AALM J004	AALN J004	AALO J004	AALP J004
3-0.10 to < 0.15	AALA J006	AALB J006	AALC J006	AALD J006	AALE J006	AALF J006	AALG J006	AALH J006	AALI J006	AALJ J006	AALK J006	AALL J006	AALM J006	AALN J006	AALO J006	AALP J006
4-0.15 to < 0.20	AALA J007	AALB J007	AALC J007	AALD J007	AALE J007	AALF J007	AALG J007	AALH J007	AALI J007	AALJ J007	AALK J007	AALL J007	AALM J007	AALN J007	AALO J007	AALP J007
5-0.20 to < 0.25	AALA J009	AALB J009	AALC J009	AALD J009	AALE J009	AALF J009	AALG J009	AALH J009	AALI J009	AALJ J009	AALK J009	AALL J009	AALM J009	AALN J009	AALO J009	AALP J009
6-0.25 to < 0.35	AALA J010	AALB J010	AALC J010	AALD J010	AALE J010	AALF J010	AALG J010	AALH J010	AALI J010	AALJ J010	AALK J010	AALL J010	AALM J010	AALN J010	AALO J010	AALP J010
7-0.35 to < 0.50	AALA J013	AALB J013	AALC J013	AALD J013	AALE J013	AALF J013	AALG J013	AALH J013	AALI J013	AALJ J013	AALK J013	AALL J013	AALM J013	AALN J013	AALO J013	AALP J013
8-0.50 to < 0.75	AALA J014	AALB J014	AALC J014	AALD J014	AALE J014	AALF J014	AALG J014	AALH J014	AALI J014	AALJ J014	AALK J014	AALL J014	AALM J014	AALN J014	AALO J014	AALP J014
9-0.75 to < 1.35	AALA J016	AALB J016	AALC J016	AALD J016	AALE J016	AALF J016	AALG J016	AALH J016	AALI J016	AALJ J016	AALK J016	AALL J016	AALM J016	AALN J016	AALO J016	AALP J016
10-1.35 to < 2.50	AALA J019	AALB J019	AALC J019	AALD J019	AALE J019	AALF J019	AALG J019	AALH J019	AALI J019	AALJ J019	AALK J019	AALL J019	AALM J019	AALN J019	AALO J019	AALP J019
11-2.50 to < 5.50	AALA J025	AALB J025	AALC J025	AALD J025	AALE J025	AALF J025	AALG J025	AALH J025	AALI J025	AALJ J025	AALK J025	AALL J025	AALM J025	AALN J025	AALO J025	AALP J025
12-5.50 to < 10.00	AALA J029	AALB J029	AALC J029	AALD J029	AALE J029	AALF J029	AALG J029	AALH J029	AALI J029	AALJ J029	AALK J029	AALL J029	AALM J029	AALN J029	AALO J029	AALP J029
13-10.00 to < 20.00	AALA J031	AALB J031	AALC J031	AALD J031	AALE J031	AALF J031	AALG J031	AALH J031	AALI J031	AALJ J031	AALK J031	AALL J031	AALM J031	AALN J031	AALO J031	AALP J031
14-20.00 to < 100	AALA J033	AALB J033	AALC J033	AALD J033	AALE J033	AALF J033	AALG J033	AALH J033	AALI J033	AALJ J033	AALK J033	AALL J033	AALM J033	AALN J033	AALO J033	AALP J033
15-100.00 Default	AALA J034	AALB J034	AALC J034	AALD J034	AALE J034	AALF J034	AALG J034	AALH J034	AALI J034	AALJ J034	AALK J034	AALL J034	AALM J034	AALN J034	AALO J034	AALP J034
16- Total ¹	AALA J035	AALB J035	AALC J035	AALD J035	AALE J035	AALF J035	AALG J035	AALH J035	AALI J035	AALJ J035	AALK J035	AALL J035	AALM J035	AALN J035	AALO J035	AALP J035

1- Cells in line 16 are calculated, except for Column O. 2- Report weighted averages in Columns A, F, and G rounded to two decimal places. 3- Not calculated from previous column entries. 4- LTV values should be calculated by combining junior liens applicable to amounts on this schedule with prior lien amounts. Where LTV information is available for all accounts, the sum of EADs reported in Columns J through N for a given PD range should equal the amount reported in Column E for that same PD range. Otherwise, the sum of EADs reported in Columns J through N for a given PD range will be less than the EAD reported in Column E for that same PD range. 5- Report weighted averages in Column O rounded to one decimal place, except in item 16, which should be rounded to the nearest whole number.

Schedule L—Continued

Memoranda

		Dollar Amounts in Thousands	Amount	
1. Risk-weighted assets associated with non-material portfolios not included above.....			AALX J036	M.1.
2. Credit scores shown in Column O are from which credit scoring system(s)?			AALX J041	M.2.

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Schedule M — Retail Exposure: Residential Mortgage — Revolving Exposures

Dollar Amounts in Thousands

PD Range										LTV ⁴						
	(Column-A) Weighted-Average PD ²	(Column-B) Number of Exposures	(Column-C) Total Balance Sheet Amount	(Column-D) Total Undrawn Amount	(Column-E) EAD	(Column-F) Weighted-Average Age (Months) ²	(Column-G) Weighted-Average LGD ²	(Column-H) Risk-Weighted Assets ³	(Column-I) Expected Credit Loss	(Column-J) Less Than 70%	(Column-K) At Least 70% but Less Than 80%	(Column-L) At Least 80% but Less Than 90%	(Column-M) At Least 90% but Less Than 100%	(Column-N) Greater than or Equal to 100%	(Column-O) Weighted-Average Bureau Score ⁵	(Column-P) EAD of Accounts with Updated LTV
Percentage	Percentage	Number	Amount	Amount	Amount	Number	Percentage	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Number	Amount
1. 0.00 to < 0.05	AAMA J002	AAMB J002	AAMC J002	AAMD J002	AAME J002	AAMF J002	AAMG J002	AAMH J002	AAMI J002	AAMJ J002	AAMK J002	AAML J002	AAMM J002	AAMN J002	AAMO J002	AAMP J002
2. 0.05 to < 0.10	AAMA J004	AAMB J004	AAMC J004	AAMD J004	AAME J004	AAMF J004	AAMG J004	AAMH J004	AAMI J004	AAMJ J004	AAMK J004	AAML J004	AAMM J004	AAMN J004	AAMO J004	AAMP J004
3. 0.10 to < 0.15	AAMA J006	AAMB J006	AAMC J006	AAMD J006	AAME J006	AAMF J006	AAMG J006	AAMH J006	AAMI J006	AAMJ J006	AAMK J006	AAML J006	AAMM J006	AAMN J006	AAMO J006	AAMP J006
4. 0.15 to < 0.20	AAMA J007	AAMB J007	AAMC J007	AAMD J007	AAME J007	AAMF J007	AAMG J007	AAMH J007	AAMI J007	AAMJ J007	AAMK J007	AAML J007	AAMM J007	AAMN J007	AAMO J007	AAMP J007
5. 0.20 to < 0.25	AAMA J009	AAMB J009	AAMC J009	AAMD J009	AAME J009	AAMF J009	AAMG J009	AAMH J009	AAMI J009	AAMJ J009	AAMK J009	AAML J009	AAMM J009	AAMN J009	AAMO J009	AAMP J009
6. 0.25 to < 0.35	AAMA J010	AAMB J010	AAMC J010	AAMD J010	AAME J010	AAMF J010	AAMG J010	AAMH J010	AAMI J010	AAMJ J010	AAMK J010	AAML J010	AAMM J010	AAMN J010	AAMO J010	AAMP J010
7. 0.35 to < 0.50	AAMA J013	AAMB J013	AAMC J013	AAMD J013	AAME J013	AAMF J013	AAMG J013	AAMH J013	AAMI J013	AAMJ J013	AAMK J013	AAML J013	AAMM J013	AAMN J013	AAMO J013	AAMP J013
8. 0.50 to < 0.75	AAMA J014	AAMB J014	AAMC J014	AAMD J014	AAME J014	AAMF J014	AAMG J014	AAMH J014	AAMI J014	AAMJ J014	AAMK J014	AAML J014	AAMM J014	AAMN J014	AAMO J014	AAMP J014
9. 0.75 to < 1.35	AAMA J016	AAMB J016	AAMC J016	AAMD J016	AAME J016	AAMF J016	AAMG J016	AAMH J016	AAMI J016	AAMJ J016	AAMK J016	AAML J016	AAMM J016	AAMN J016	AAMO J016	AAMP J016
10. 1.35 to < 2.50	AAMA J019	AAMB J019	AAMC J019	AAMD J019	AAME J019	AAMF J019	AAMG J019	AAMH J019	AAMI J019	AAMJ J019	AAMK J019	AAML J019	AAMM J019	AAMN J019	AAMO J019	AAMP J019
11. 2.50 to < 5.50	AAMA J025	AAMB J025	AAMC J025	AAMD J025	AAME J025	AAMF J025	AAMG J025	AAMH J025	AAMI J025	AAMJ J025	AAMK J025	AAML J025	AAMM J025	AAMN J025	AAMO J025	AAMP J025
12. 5.50 to < 10.00	AAMA J029	AAMB J029	AAMC J029	AAMD J029	AAME J029	AAMF J029	AAMG J029	AAMH J029	AAMI J029	AAMJ J029	AAMK J029	AAML J029	AAMM J029	AAMN J029	AAMO J029	AAMP J029
13. 10.00 to < 20.00	AAMA J031	AAMB J031	AAMC J031	AAMD J031	AAME J031	AAMF J031	AAMG J031	AAMH J031	AAMI J031	AAMJ J031	AAMK J031	AAML J031	AAMM J031	AAMN J031	AAMO J031	AAMP J031
14. 20.00 to < 100	AAMA J033	AAMB J033	AAMC J033	AAMD J033	AAME J033	AAMF J033	AAMG J033	AAMH J033	AAMI J033	AAMJ J033	AAMK J033	AAML J033	AAMM J033	AAMN J033	AAMO J033	AAMP J033
15. 100.00 Default	AAMA J034	AAMB J034	AAMC J034	AAMD J034	AAME J034	AAMF J034	AAMG J034	AAMH J034	AAMI J034	AAMJ J034	AAMK J034	AAML J034	AAMM J034	AAMN J034	AAMO J034	AAMP J034
16. Total ¹	AAMA J035	AAMB J035	AAMC J035	AAMD J035	AAME J035	AAMF J035	AAMG J035	AAMH J035	AAMI J035	AAMJ J035	AAMK J035	AAML J035	AAMM J035	AAMN J035	AAMO J035	AAMP J035

1. Cells in line 16 are calculated, except for Column O. 2. Report weighted averages in Columns A, F, and G rounded to two decimal places. 3. Not calculated from previous column entries. 4. LTV values should be calculated by combining junior liens applicable to amounts on this schedule with prior lien amounts. Where LTV information is available for all accounts, the sum of EADs reported in Columns J through N for a given PD range should equal the amount reported in Column E for that same PD range. Otherwise, the sum of EADs reported in Columns J through N for a given PD range will be less than the EAD reported in Column E for that same PD range. 5. Report weighted averages in Column O rounded to one decimal place, except in item 16, which should be rounded to the nearest whole number.

~~Schedule M—Continued~~

~~Memoranda~~

		Dollar Amounts in Thousands	Amount	
1. Risk-weighted assets associated with non-material portfolios not included above.....			AAMX J036	M.1.
2. Credit scores shown in Column O are from which credit scoring system(s)?			AAMX J041	M.2.

DRAFT

Schedule N—Retail Exposure: Qualifying Revolving Exposures

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average PD ²	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) EAD of Accounts < Two Years Old	(Column G) Weighted-Average LGD ²	(Column H) Risk-Weighted Assets ³	(Column I) Expected Credit Loss	(Column J) Weighted-Average Bureau Score ⁴
Percentage	Percentage	Number	Amount	Amount	Amount	Amount	Percentage	Amount	Amount	Number
1. 0.00 to < 0.50	AANA J011	AANB J011	AANC J011	AAND J011	AANE J011	AANF J011	AANG J011	AANH J011	AANI J011	AANJ J011
2. 0.50 to < 1.00	AANA J015	AANB J015	AANC J015	AAND J015	AANE J015	AANF J015	AANG J015	AANH J015	AANI J015	AANJ J015
3. 1.00 to < 1.50	AANA J017	AANB J017	AANC J017	AAND J017	AANE J017	AANF J017	AANG J017	AANH J017	AANI J017	AANJ J017
4. 1.50 to < 2.00	AANA J018	AANB J018	AANC J018	AAND J018	AANE J018	AANF J018	AANG J018	AANH J018	AANI J018	AANJ J018
5. 2.00 to < 2.50	AANA J020	AANB J020	AANC J020	AAND J020	AANE J020	AANF J020	AANG J020	AANH J020	AANI J020	AANJ J020
6. 2.50 to < 3.00	AANA J021	AANB J021	AANC J021	AAND J021	AANE J021	AANF J021	AANG J021	AANH J021	AANI J021	AANJ J021
7. 3.00 to < 3.50	AANA J022	AANB J022	AANC J022	AAND J022	AANE J022	AANF J022	AANG J022	AANH J022	AANI J022	AANJ J022
8. 3.50 to < 4.00	AANA J023	AANB J023	AANC J023	AAND J023	AANE J023	AANF J023	AANG J023	AANH J023	AANI J023	AANJ J023
9. 4.00 to < 5.00	AANA J024	AANB J024	AANC J024	AAND J024	AANE J024	AANF J024	AANG J024	AANH J024	AANI J024	AANJ J024
10. 5.00 to < 6.00	AANA J026	AANB J026	AANC J026	AAND J026	AANE J026	AANF J026	AANG J026	AANH J026	AANI J026	AANJ J026
11. 6.00 to < 7.00	AANA J027	AANB J027	AANC J027	AAND J027	AANE J027	AANF J027	AANG J027	AANH J027	AANI J027	AANJ J027
12. 7.00 to < 8.00	AANA J028	AANB J028	AANC J028	AAND J028	AANE J028	AANF J028	AANG J028	AANH J028	AANI J028	AANJ J028
13. 8.00 to < 10.00	AANA J030	AANB J030	AANC J030	AAND J030	AANE J030	AANF J030	AANG J030	AANH J030	AANI J030	AANJ J030
14. 10.00 to < 100	AANA J032	AANB J032	AANC J032	AAND J032	AANE J032	AANF J032	AANG J032	AANH J032	AANI J032	AANJ J032
15. 100.00 (default)	AANA J034	AANB J034	AANC J034	AAND J034	AANE J034	AANF J034	AANG J034	AANH J034	AANI J034	AANJ J034
16. Total ¹	AANA J035	AANB J035	AANC J035	AAND J035	AANE J035	AANF J035	AANG J035	AANH J035	AANI J035	AANJ J035

1. Cells in line 16 are calculated, except for Column J.

2. Report weighted averages in Columns A and G rounded to two decimal places.

3. Not calculated from previous column entries.

4. Report weighted averages in Column J rounded to one decimal place, except for item 16, which should be rounded to the nearest whole number.

~~Schedule N—Continued~~

~~Memoranda~~

		Dollar Amounts in Thousands	Amount	
			AANX J036	
1. Risk-weighted assets associated with non-material portfolios not included above.....				M.1.
2. Credit scores shown in Column J are from which credit scoring system(s)?.....			AANX J041	M.2.

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Schedule O – Retail Exposure: Other Retail Exposures

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average PD ²	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) EAD of Accounts < Two Years Old	(Column G) Weighted-Average LGD ²	(Column H) Risk-Weighted Assets ³	(Column I) Expected Credit Loss	(Column J) Weighted-Average Bureau Score ⁴
Percentage	Percentage	Number	Amount	Amount	Amount	Amount	Percentage	Amount	Amount	Number
	AAQA J011	AAOB J011	AAOC J011	AAOD J011	AAOE J011	AAOF J011	AAOG J011	AAOH J011	AAOI J011	AAOJ J011
1. 0.00 to < 0.50										
2. 0.50 to < 1.00										
3. 1.00 to < 1.50										
4. 1.50 to < 2.00										
5. 2.00 to < 2.50										
6. 2.50 to < 3.00										
7. 3.00 to < 3.50										
8. 3.50 to < 4.00										
9. 4.00 to < 5.00										
10. 5.00 to < 6.00										
11. 6.00 to < 7.00										
12. 7.00 to < 8.00										
13. 8.00 to < 10.00										
14. 10.00 to < 100										
15. 100.00 (default)										
16. Total ¹										

1. Cells in line 16 are calculated, except for Column J.

2. Report weighted averages in Columns A and G rounded to two decimal places.

3. Not calculated from previous column entries.

4. Report weighted averages in Column J rounded to one decimal place, except for item 16, which should be rounded to the nearest whole number.

~~Schedule O — Continued~~

~~Memoranda~~

		Dollar Amounts in Thousands	Amount
			AAOX J036
1. Risk-weighted assets associated with non-material portfolios not included above.....			
2. Credit scores shown in Column J are from which credit scoring system(s)?.....			AAOX J041

~~M.1.~~

~~M.2.~~

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Schedule P—Securitization Exposures

	Securitizations (excluding resecuritizations)			Resecuritizations		
	(Column-A) Exposure Amount	(Column-B) Risk-Weighted Assets	(Column-C) Deduction	(Column-D) Exposure Amount	(Column-E) Risk-Weighted Assets	(Column-F) Deduction
	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands						
1. Exposures subject to the supervisory formula approach	AAPP P932	AAPP P933		AAPP P934	AAPP P935	
2. Exposures subject to the simplified supervisory formula approach	AAPP P936	AAPP P937		AAPP P938	AAPP P939	
3. Exposures subject to 1,250 percent risk weight	AAPP P940	AAPP P941		AAPP P942	AAPP P943	
4. Exposures subject to deduction			AAPP P944			AAPP P945
5. Total securitization exposures and risk-weighted assets	AAPP P946	AAPP P947		AAPP P948	AAPP P949	

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Schedule Q - Cleared Transactions

Dollar Amounts in Thousands

Clearing Member Client Bank

- 1. Derivative contracts or netting sets of derivative contracts
- 2. Repo-style transactions

Clearing Member Bank

- 3. Derivative contracts or netting sets of derivative contracts
- 4. Repo-style transactions
- 5. Default fund contributions to non-QCCP¹
- 6. Default fund contributions to QCCP

Total

- 7. Total clearing member exposures and risk weighted assets

(Column A) Exposure amount with QCCP qualifying for 2% risk weight	(Column B) Exposure amount not qualifying for 2% risk weight	(Column C) Exposure amount for default fund contributions	(Column D) Risk-Weighted Assets	
Amount	Amount	Amount	Amount	
AAQQ-P950	AAQQ-P951		AAQQ-P952	
AAQQ-P953	AAQQ-P954		AAQQ-P955	
AAQQ-P956	AAQQ-P957		AAQQ-P958	
AAQQ-P959	AAQQ-P960		AAQQ-P961	
			AAQQ-P962	AAQQ-P963
			AAQQ-P964	AAQQ-P965
AAQQ-P966	AAQQ-P967	AAQQ-P968	AAQQ-P969	

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

1. QCCP: qualifying central counterparty

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Schedule R—Equity Exposures

	Simple Risk-Weight Approach			Full-Internal Models Approach		Publicly-Traded Internal Models Approach				
	(Column-A) Exposure	Risk-Weight of Multiplier	(Column-B) Risk- Weighted Assets	(Column-C) Exposure	Risk-Weight of Multiplier	(Column-D) Risk- Weighted Assets	(Column-E) Exposure	Risk-Weight of Multiplier		(Column-F) Risk- Weighted Assets
Dollar Amounts in Thousands	Amount		Amount	Amount		Amount	Amount		Amount	
1. Total equity exposures	AARA J053			AARC J053			AARE J053			1.
	AARA J054		AARB J054	AARC J054		AARD J054	AARE J054		AARF J054	
2. 0% risk weight		0%			0%			0%		2.
	AARA J055		AARB J055	AARC J055		AARD J055	AARE J055		AARF J055	
3. 20% risk weight		20%			20%			20%		3.
	AARA J056		AARB J056	AARC J056		AARD J056	AARE J056		AARF J056	
4. Community development equity exposures		400%			400%			400%		4.
	AARA J057		AARB J057							
Simple Risk Weight Approach (SRWA)										
5. Effective portion of hedge pairs		400%								5.
	AARA J058		AARB J058							
6. Non-significant equity exposures		400%								6.
7. Significant investments in unconsolidated financial institutions	AARA P970		AARB P970							7.
		250%								
8. Publicly-traded equity exposures under the SRWA	AARA J059		AARB J059							8.
		300%								
9. Non-publicly-traded equity exposures under the SRWA	AARA J060		AARB J060				AARE J060		AARF J060	9.
		400%						400%		
10. 600% risk-weight equity exposures under the SRWA	AARA J061		AARB J061				AARE J061		AARF J061	10.
		600%						600%		
11. Total RWA under the SRWA (sum column-B, lines 2 through 10)			AARB J062							11.
Equity Exposures to Investment Funds										
12. Full look through approach	AARA J063		AARB J063	AARC J063		AARD J063	AARE J063		AARF J063	12.
13. Simple modified look through approach	AARA J064		AARB J064	AARC J064		AARD J064	AARE J064		AARF J064	13.
14. Alternative modified look through approach	AARA J065		AARB J065	AARC J065		AARD J065	AARE J065		AARF J065	14.

Schedule R—Continued

	Simple Risk-Weight Approach			Full-Internal Models Approach		Publicly-Traded Internal Models Approach				
	(Column-A) Exposure	Risk-Weight of Multiplier	(Column-B) Risk- Weighted Assets	(Column-C) Exposure	Risk-Weight of Multiplier	(Column-D) Risk- Weighted Assets	(Column-E) Exposure	Risk-Weight of Multiplier		(Column-F) Risk- Weighted Assets
Dollar Amounts in Thousands	Amount		Amount	Amount		Amount	Amount	Amount	Amount	
15. Total RWA for investment funds (sum columns B, D, and F, lines 12 through 14)			AARB J067			AARD J067			AARF J067	15.
16. Total: SRWA (column B, lines 11 and 15)			AARB J068							16.
Full Internal Models Approach (Full IMA)										
17. Estimate of potential losses on equity exposures... Floors (Full IMA)			AARC J069		42.5	AARD J069				17.
18. Publicly traded					200%	AARD J070				18.
19. Non-publicly traded					300%	AARD J071				19.
20. RWA floors (add from column D, lines 18 and 19)						AARD J072				20.
21. Total RWA - Full IMA (larger of column D, lines 17 and 20)						AARD J073				21.
22. Total: Full IMA (add from column D lines 3, 4, 15, and 21)						AARD J074				22.
Publicly-Traded Internal Models Approach (Partial IMA)										
23. Estimate of potential losses on publicly traded equity Floors (Partial IMA)							AARE J075		AARF J075	23.
24. Publicly traded							AARE J076	42.5	AARF J076	24.
25. Total RWA - Partial IMA (larger of column F, lines 23 and 24)								200%	AARF J077	25.
26. Total: Partial IMA, partial SRWA (add from column F, lines 3, 4, 9, 10, 15, and 25)									AARF J078	26.

Schedule S - Operational Risk

Dollar Amounts in Thousands

	AASA	Amount	
PUBLIC ITEMS			
Operational Risk Capital			
1. Risk based capital requirement for operational risk.....	J079		1.
2. Is item 1 generated from an "alternative operational risk quantification system?" (Enter "1" for Yes; enter "0" for No.).....	0=No 1=Yes	AASA J080	2.
CONFIDENTIAL ITEMS			
Expected Operational Loss (EOL) and Eligible Operational Risk Offsets			
3. Expected operational loss (EOL).....	J081		3.
4. Total eligible operational risk offsets			
a. Eligible GAAP reserves.....	J082		4.a.
b. Other eligible offsets.....	J083		4.b.
Total Risk Based Capital Requirement for Operational Risk without:			
5. Dependence assumptions.....	J084		5.
6. Adjustments reflecting business environment and internal control factors.....	J085		6.
7. Risk mitigants (e.g., insurance).....	J086		7.
Internal Operational Loss Event Data Characteristics			
8. Date ranges of internal operational loss event data used in modeling operational risk capital:	AASA	Date ¹	
a. Starting date for frequency distribution (if applicable).....	J087		8.a.
b. Ending date for frequency distribution (if applicable).....	J088		8.b.
c. Starting date for severity distribution (if applicable).....	J089		8.c.
d. Ending date for severity distribution (if applicable).....	J090		8.d.
9. Highest dollar threshold applied in modeling internal operational loss event data.....	AASA J091	Amount	9.
10. Does the dollar threshold change across units of measure? (Enter "1" for Yes; enter "0" for No.).....	0=No 1=Yes	AASA J092	10.
11. Total number of loss events.....	AASA J093	Number	11.
12. Total dollar amount of loss events.....	AASA J094	Amount	12.
13. Dollar amount of largest loss event.....	AASA J095	Amount	13.
14. Number of loss events in the following ranges (e.g., ≥ 10,000 and < \$100,000):	AASA	Number	
a. Less than \$10,000.....	J096		14.a.
b. \$10,000 - \$100,000.....	J097		14.b.
c. \$100,000 - \$1 million.....	J098		14.c.
d. \$1 million - \$10 million.....	J099		14.d.
e. \$10 million - \$100 million.....	J100		14.e.
f. \$100 million - \$1 billion.....	J101		14.f.
g. \$1 billion +.....	J102		14.g.

1. Report the date in MMYYYY format.

Schedule S – Continued

	Dollar Amounts in Thousands	AASA	Amount	
15. Total dollar amount of losses in the following ranges (e.g., ≥ \$10,000 and < \$100,000):				
a. Less than \$10,000		J103		15.a
b. \$10,000 – \$100,000		J104		15.b.
c. \$100,000 – \$1 million		J105		15.c.
d. \$1 million – \$10 million		J106		15.d.
e. \$10 million – \$100 million		J107		15.e.
f. \$100 million – \$1 billion		J108		15.f.
g. \$1 billion +		J109		15.g.

Scenario Analysis

	AASA	Number	
16. How many individual scenarios were used in calculating the risk-based capital requirement for operational risk?	J110		16.

	AASA	Amount	
17. What is the dollar value of the largest individual scenario?	J111		17.

	AASA	Number	
18. Number of scenarios in the following ranges (e.g., ≥ \$1 million and < \$10 million):			
a. Less than \$1 million	J112		18.a.
b. \$1 million – \$10 million	J113		18.b.
c. \$10 million – \$100 million	J114		18.c.
d. \$100 million – \$500 million	J115		18.d.
e. \$500 million – \$1 billion	J116		18.e.
f. \$1 billion +	J117		18.f.

Distributional Assumptions

	AASA	Number	
19. How many units of measure were used in calculating the risk-based capital requirement for operational risk?	J118		19.

	AASA	Number	
20. Frequency Distribution: Across how many individual units of measure did the choice of frequency distribution change since the last reporting period (if applicable)?	J119		20.

	AASA	Number	
21. Severity Distribution: Across how many individual units of measure did the choice of severity distribution change since the last reporting period (if applicable)?	J120		21.

Loss Caps

	AASA	Number	
22. How many loss caps are used in calculating the risk-based capital requirement for operational risk?..	J121		22.

	AASA	Amount	
23. What is the dollar amount of the smallest cap used (if applicable)?	J122		23.
24. What is the dollar amount of the largest cap used (if applicable)?	J123		24.