

Federal Financial Institutions Examination Council



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

Report at the close of business December 31, 2014

(20141231)
(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), 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 78 *Federal Register* 62018 (Federal Reserve and the OCC); 78 *Federal Register* 55340 (FDIC) (the revised regulatory capital rules) 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 bank'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 bank must place in its files.

The appearance of the bank'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 amounts.

I, the undersigned senior officer of the named bank, bank holding company, or savings association 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 final rule to the best of my knowledge and belief.

Printed Name of Senior Officer (AAXX C490)

Legal Title of Bank (AAXX J197)

Signature of Senior Officer

Mailing Address of the Bank 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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SUB RSSD ID _____
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The estimated average reporting burden for this information collection is 676 hours per response, 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; to Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429; to Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

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Schedule A—Advanced Approaches Regulatory Capital

This schedule is to be submitted on a consolidated basis.

Dollar Amounts in Thousands

	AAAB	Bil	Mil	Thou	
Common equity tier 1 capital					
1. Common stock plus related surplus, net of treasury stock	P742				1.
2. Retained earnings	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.
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)	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 included in AOCI, net of applicable income taxes, 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				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 amount 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.

Schedule A—Advanced Approaches Regulatory Capital

—Continued

This schedule is to be submitted on a consolidated basis.

Dollar Amounts in Thousands

	AAAB	Bil	Mil	Thou	
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 capital	5310				50.
51. Tier 2 capital before deductions (sum of items 46, 47, 48, and 50, plus the amount reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 31)	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 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	P906				56.
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.

Schedule A—Advanced Approaches Regulatory Capital

—Continued

This schedule is to be submitted on a consolidated basis.

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	AAAB	Percentage	
Capital ratios and buffers (items 64 through 68 are effective January 1, 2016)			
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 buffer (as a percent of RWA) necessary to avoid limitations on capital distributions and discretionary bonus payments			
65. of which: capital conservation buffer		__'__	64.
66. of which: countercyclical capital buffer (if applicable)		__'__	65.
67. of which: G-SIB buffer requirement (if applicable)		__'__	66.
68. Common equity tier 1 capital available to meet the buffer in item 64 (as a percentage of RWA)		__'__	67.
			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	Bil	Mil	Thou	
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	P911				76.
77. Amount of ALLL includable in tier 2 capital under the standardized approach	5310				77.
(Items 78 and 79 are kept confidential on reports filed during an institution's parallel run process.)					
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	P913				80.
81. Amount of common equity tier 1 non-qualifying capital instruments excluded	P914				81.
82. Cap on additional tier 1 non-qualifying capital instruments subject to phase-out	P915				82.
83. Amount of additional tier 1 non-qualifying capital instruments excluded	P916				83.
84. Cap on tier 2 non-qualifying capital instruments subject to phase-out	P917				84.
85. Amount of tier 2 non-qualifying capital instruments excluded	P918				85.
Memoranda					
(These items are kept confidential on reports filed during an institution's parallel run process.)					
86. Expected credit loss that exceeds eligible credit reserves	P886				86.
87. Advanced approaches RWA (from FFIEC 101, Schedule B, item 36)	A223				87.
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.

Schedule A—Advanced Approaches Regulatory Capital

—Continued

This schedule is to be submitted on a consolidated basis.

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	(Column A) The 1st month of the quarter				(Column B) The 2nd month of the quarter				(Column C) The 3rd month of the quarter					
		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		
Dollar Amounts in Thousands														
Supplementary leverage ratio (items 91 through 98 are effective January 1, 2015):														
91. Carrying value of all on-balance sheet assets minus amounts deducted from tier 1 capital													91.	
92. Total potential future exposure amount for each derivative contract													92.	
93. Ten percent of the notional amount of unconditionally cancellable commitments.....													93.	
94. Total notional amounts of all other off-balance sheet exposures.....													94.	
95. Month-end total leverage exposure for the supplementary leverage ratio (sum of items 91 through 94)													95.	
96. Month-end tier 1 capital for the supplementary leverage ratio calculation													96.	
97. Monthly supplementary leverage ratio (item 96 divided by item 95).....		Percentage				Percentage				Percentage			97.	
		--'--				--'--				--'--				
98. Supplementary leverage ratio: mean of the three monthly ratios reported in item 97 columns A, B, and C										Percentage				98.
										--'--				

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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		Non-Defaulted and Defaulted Exposures																
Exposure Category	(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	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Bil	Mil	Thou	Bil	Mil	Thou
Wholesale Exposures	AABA J124	AABB J124			AABC J124			AABD J124			AABE J124	AABF J124	AABG J124			AABH J124		
1. Corporate																		
	AABA J125	AABB J125			AABC J125			AABD J125			AABE J125	AABF J125	AABG J125			AABH J125		
2. Bank																		
	AABA J126	AABB J126			AABC J126			AABD J126			AABE J126	AABF J126	AABG J126			AABH J126		
3. Sovereign																		
	AABA J127	AABB J127			AABC J127			AABD J127			AABE J127	AABF J127	AABG J127			AABH J127		
4. IPRE																		
	AABA J128	AABB J128			AABC J128			AABD J128			AABE J128	AABF J128	AABG J128			AABH J128		
5. HVCRE																		
6. Eligible margin loans, repo-style transactions and OTC derivatives with cross-product netting—EAD adjustment method																		
	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																		
	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																		
	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																		
	AABA J132							AABD J132			AABE J132	AABF J132	AABG J132			AABH J132		
10. OTC derivatives—no cross-product netting—EAD adjustment method																		
	AABA J133							AABD J133			AABE J133	AABF J133	AABG J133			AABH J133		
11. OTC derivatives—no cross-product netting—collateral reflected in LGD																		
	AABA J134							AABD J134			AABE J134	AABF J134	AABG J134			AABH J134		

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Schedule B—Continued

Dollar Amounts in Thousands		Non-Defaulted and Defaulted Exposures																
Exposure Category	(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	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Bil	Mil	Thou	Bil	Mil	Thou
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		
	AABA J139	AABB J139			AABC J139			AABD J139				AABF J139	AABG J139			AABH J139		
16. Other retail exposures ...																		
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					

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Schedule B—Continued

Dollar Amounts in Thousands		Non-Defaulted and Defaulted Exposures																
Exposure Category	(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	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Bil	Mil	Thou	Bil	Mil	Thou
Equity Exposures																		
23. Simple risk-weight method (SRWA).....													AABG J144					23.
24. Full internal models approach (IMA).....													AABG J145					24.
													AABG J146					25.
25. Partial IMA, partial SRWA													AABG J147					26.
Other Assets													AABG J147					26.
26. Unsettled transactions.....													AABG J148					27.
27. Assets not included in a defined exposure category ..													AABG J149					28.
28. Non-material portfolios of exposures.....													AABG J150					29.
29. Sum of Column G, 1 through 28													AABG J151					30.
30. Total credit risk weighted assets (cell G-29 x 1.06) ...													AABG J152					31.
31. Credit Valuation Adjustments:													AABG J153					32.
a. Simple													AABG J154					33.
b. Advanced													AABG J155					34.
32. Assets subject to the general risk-based capital requirements													AABG J156					35.
33. Excess eligible credit reserves not included in Tier 2 capital													AABG J157					36.
34. Advanced market risk equivalent assets													AABG J158					37.
35. Operational risk													AABG J159					38.
36. Total (add cells G-30, G-31, G-32, G-34 and G-35, and subtract G-33) ..													AABG J160					39.

Schedule C—Wholesale Exposure: Corporate

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average Obligor PD	(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)	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(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 ²			(Column L) Expected Credit Loss						
Percentage	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
1. 0.00 to < 0.15	AACA J005	AACB J005	AACC J005			AACD J005			AAEC J005			AACF J005	AACG J005	AACH J005	AACI J005			AACJ J005			AACK J005			AACL J005		
	--'--											--'--	-----	-----												
2. 0.15 to < 0.25	AACA J008	AACB J008	AACC J008			AACD J008			AAEC J008			AACF J008	AACG J008	AACH J008	AACI J008			AACJ J008			AACK J008			AACL J008		
	--'--											--'--	-----	-----												
3. 0.25 to < 0.35	AACA J010	AACB J010	AACC J010			AACD J010			AAEC J010			AACF J010	AACG J010	AACH J010	AACI J010			AACJ J010			AACK J010			AACL J010		
	--'--											--'--	-----	-----												
4. 0.35 to < 0.50	AACA J013	AACB J013	AACC J013			AACD J013			AAEC J013			AACF J013	AACG J013	AACH J013	AACI J013			AACJ J013			AACK J013			AACL J013		
	--'--											--'--	-----	-----												
5. 0.50 to < 0.75	AACA J014	AACB J014	AACC J014			AACD J014			AAEC J014			AACF J014	AACG J014	AACH J014	AACI J014			AACJ J014			AACK J014			AACL J014		
	--'--											--'--	-----	-----												
6. 0.75 to < 1.35	AACA J016	AACB J016	AACC J016			AACD J016			AAEC J016			AACF J016	AACG J016	AACH J016	AACI J016			AACJ J016			AACK J016			AACL J016		
	--'--											--'--	-----	-----												
7. 1.35 to < 2.50	AACA J019	AACB J019	AACC J019			AACD J019			AAEC J019			AACF J019	AACG J019	AACH J019	AACI J019			AACJ J019			AACK J019			AACL J019		
	--'--											--'--	-----	-----												
8. 2.50 to < 5.50	AACA J025	AACB J025	AACC J025			AACD J025			AAEC J025			AACF J025	AACG J025	AACH J025	AACI J025			AACJ J025			AACK J025			AACL J025		
	--'--											--'--	-----	-----												
9. 5.50 to < 10.00 ..	AACA J029	AACB J029	AACC J029			AACD J029			AAEC J029			AACF J029	AACG J029	AACH J029	AACI J029			AACJ J029			AACK J029			AACL J029		
	--'--											--'--	-----	-----												
10. 10.00 to < 20.00 .	AACA J031	AACB J031	AACC J031			AACD J031			AAEC J031			AACF J031	AACG J031	AACH J031	AACI J031			AACJ J031			AACK J031			AACL J031		
	--'--											--'--	-----	-----												
11. 20.00 to < 100 ...	AACA J033	AACB J033	AACC J033			AACD J033			AAEC J033			AACF J033	AACG J033	AACH J033	AACI J033			AACJ J033			AACK J033			AACL J033		
	--'--											--'--	-----	-----												
12. 100.00 (default) .	AACA J034	AACB J034	AACC J034			AACD J034			AAEC J034			AACF J034	AACG J034	AACH J034	AACI J034			AACJ J034			AACK J034			AACL J034		
	100.00											--'--	-----	-----												
13. Total ¹	AACA J035	AACB J035	AACC J035			AACD J035			AAEC J035			AACF J035	AACG J035	AACH J035	AACI J035			AACJ J035			AACK J035			AACL J035		

Memoranda

											Dollar Amounts in Thousands		
											Bil	Mil	Thou
1. Risk-weighted assets associated with non-material portfolios not included above.....											AACX J036		

- Cells in line 13 are calculated.
- Not calculated from previous column entries.

Schedule C—Wholesale Exposure: Corporate—Continued

Memoranda—Continued

Exposures subject to a wholesale correlation factor multiplier of 1.25.

Dollar Amounts in Thousands

	(Column A) Weighted-Average Obligor PD	(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)	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(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	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
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			AACL P929			M.2.
	--'---											--'---	----'-	----'-													
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			AACL P930			M.3.
	--'---											--'---	----'-	----'-													

Schedule D—Wholesale Exposure: Bank

Dollar Amounts in Thousands

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

Memoranda

Dollar Amounts in Thousands															Bil	Mil	Thou
1. Risk-weighted assets associated with non-material portfolios not included above.....															AADX J036		

1. Cells in line 13 are calculated.

2. Not calculated from previous column entries.

Schedule D—Wholesale Exposure: Bank—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	(Column A) Weighted-Average Obligor PD	(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)	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Risk- Weighted Assets			(Column K) Expected Credit Loss				
	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
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			M.2.	
	---'---											---'---	----'---	----'---									
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.3.	
	---'---											---'---	----'---	----'---									

M.2.

M.3.

Schedule E—Wholesale Exposure: Sovereign

Dollar Amounts in Thousands

PD Range	(Column A) Weighted- Average Obligor PD	(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)	(Column G) Weighted- Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted- Average LGD after Consideration of Credit Risk Mitigants	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA			(Column J) Risk- Weighted Assets ²			(Column K) Expected Credit Loss		
Percentage	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
	AAEA J005	AAEB J005	AAEC J005			AAED J005			AAEE J005			AAEF J005	AAEG J005	AAEH J005	AAEI J005			AAEJ J005			AAEK J005		
1. 0.00 to < 0.15	---											---	---	---									
	AAEA J008	AAEB J008	AAEC J008			AAED J008			AAEE J008			AAEF J008	AAEG J008	AAEH J008	AAEI J008			AAEJ J008			AAEK J008		
2. 0.15 to < 0.25	---											---	---	---									
	AAEA J010	AAEB J010	AAEC J010			AAED J010			AAEE J010			AAEF J010	AAEG J010	AAEH J010	AAEI J010			AAEJ J010			AAEK J010		
3. 0.25 to < 0.35	---											---	---	---									
	AAEA J013	AAEB J013	AAEC J013			AAED J013			AAEE J013			AAEF J013	AAEG J013	AAEH J013	AAEI J013			AAEJ J013			AAEK J013		
4. 0.35 to < 0.50	---											---	---	---									
	AAEA J014	AAEB J014	AAEC J014			AAED J014			AAEE J014			AAEF J014	AAEG J014	AAEH J014	AAEI J014			AAEJ J014			AAEK J014		
5. 0.50 to < 0.75	---											---	---	---									
	AAEA J016	AAEB J016	AAEC J016			AAED J016			AAEE J016			AAEF J016	AAEG J016	AAEH J016	AAEI J016			AAEJ J016			AAEK J016		
6. 0.75 to < 1.35	---											---	---	---									
	AAEA J019	AAEB J019	AAEC J019			AAED J019			AAEE J019			AAEF J019	AAEG J019	AAEH J019	AAEI J019			AAEJ J019			AAEK J019		
7. 1.35 to < 2.50	---											---	---	---									
	AAEA J025	AAEB J025	AAEC J025			AAED J025			AAEE J025			AAEF J025	AAEG J025	AAEH J025	AAEI J025			AAEJ J025			AAEK J025		
8. 2.50 to < 5.50	---											---	---	---									
	AAEA J029	AAEB J029	AAEC J029			AAED J029			AAEE J029			AAEF J029	AAEG J029	AAEH J029	AAEI J029			AAEJ J029			AAEK J029		
9. 5.50 to < 10.00	---											---	---	---									
	AAEA J031	AAEB J031	AAEC J031			AAED J031			AAEE J031			AAEF J031	AAEG J031	AAEH J031	AAEI J031			AAEJ J031			AAEK J031		
10. 10.00 to < 20.00	---											---	---	---									
	AAEA J033	AAEB J033	AAEC J033			AAED J033			AAEE J033			AAEF J033	AAEG J033	AAEH J033	AAEI J033			AAEJ J033			AAEK J033		
11. 20.00 to < 100	---											---	---	---									
	AAEA J034	AAEB J034	AAEC J034			AAED J034			AAEE J034			AAEF J034	AAEG J034	AAEH J034	AAEI J034			AAEJ J034			AAEK J034		
12. 100.00 (default)	---											---	---	---									
	AAEA J035	AAEB J035	AAEC J035			AAED J035			AAEE J035			AAEF J035	AAEG J035	AAEH J035	AAEI J035			AAEJ J035			AAEK J035		
13. Total ¹																							

Memoranda

Dollar Amounts in Thousands															Bil	Mil	Thou
1. Risk-weighted assets associated with non-material portfolios not included above.....															AAEX J036		

1. Cells in line 13 are calculated.
2. Not calculated from previous column entries.

Schedule F—Wholesale Exposure: IPRE

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average Obligor PD	(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)	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(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 ²			(Column L) Expected Credit Loss			
Percentage	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
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					
	--'--											--'--	--'--	--'--									
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					
	--'--											--'--	--'--	--'--									
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					
	--'--											--'--	--'--	--'--									
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					
	--'--											--'--	--'--	--'--									
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					
	--'--											--'--	--'--	--'--									
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					
	--'--											--'--	--'--	--'--									
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					
	--'--											--'--	--'--	--'--									
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					
	--'--											--'--	--'--	--'--									
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					
	--'--											--'--	--'--	--'--									
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					
	--'--											--'--	--'--	--'--									
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					
	--'--											--'--	--'--	--'--									
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					
	----											--'--	--'--	--'--									
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					
	----											----	----	----									

Memoranda

Dollar Amounts in Thousands														Bil	Mil	Thou
														AAFX J036		
1. Risk-weighted assets associated with non-material portfolios not included above.....																

1. Cells in line 13 are calculated.
2. Not calculated from previous column entries.

Schedule G—Wholesale Exposure: HVCRE

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average Obligor PD	(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)	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(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 ²			(Column L) Expected Credit Loss				
Percentage	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
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															Bil	Mil	Thou
1. Risk-weighted assets associated with non-material portfolios not included above.....															AAGX J036		

1. Cells in line 13 are calculated.
2. 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	(Column B) Weighted-Average Effective Maturity (Years)	(Column C) EAD			(Column D) Weighted-Average LGD	(Column E) Risk-Weighted Assets ²	(Column F) Expected Credit Loss			(Column G) Weighted-Average PD	(Column H) Weighted-Average Maturity (Years)	(Column I) EAD			(Column J) Weighted-Average LGD	(Column K) Risk-Weighted Assets ²	(Column L) Expected Credit Loss						
Percentage	Percentage	Number	Bil	Mil	Thou	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Percentage	Number	Bil	Mil	Thou	Percentage	Bil	Mil	Thou	Bil	Mil	Thou
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		
	---	---				---							---	---				---						
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		
	---	---				---							---	---				---						
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		
	---	---				---							---	---				---						
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		
	---	---				---							---	---				---						
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		
	---	---				---							---	---				---						
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		
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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		
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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		
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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		
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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		
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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		
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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		
		---				---								---				---						
13. Eligible margin loans where a 300% risk weight has been applied...																								
			AAHC J037				AAHE J037																	
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		

1. Cells in line 14 are calculated.
2. Not calculated from previous column entries.

Schedule H—Wholesale Exposure: Eligible Margin Loans, Repo-Style Transactions, and OTC Derivatives with Cross-Product Netting—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	(Column B) Weighted-Average Effective Maturity (Years)	(Column C) EAD			(Column D) Weighted-Average LGD	(Column E) Risk-Weighted Assets			(Column F) Expected Credit Loss			(Column G) Weighted-Average PD	(Column H) Weighted-Average Maturity (Years)	(Column I) EAD			(Column J) Weighted-Average LGD	(Column K) Risk-Weighted Assets			(Column L) Expected Credit Loss		
	Percentage	Number	Bil	Mil	Thou	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Percentage	Number	Bil	Mil	Thou	Percentage	Bil	Mil	Thou	Bil	Mil	Thou
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		
	--'--	--'--				---'---							--'--	--'--				---'---						
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.1.

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		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
3. Exposure amount and risk-weighted assets	AAHM P931			AAHN P931			AAHO P931			AAHP P931			AAHQ P931			AAHR P931		

M.3.

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

1. Cells in line 14 are calculated.

2. Not calculated from previous column entries.

Schedule I—Wholesale Exposure: Eligible Margin Loans and Repo-Style Transactions with No Cross-Product Netting—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	AAIX J038	AAIX J039	AAIX J040
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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	(Column B) Weighted-Average Effective Maturity (Years)	(Column C) EAD	(Column D) Weighted-Average LGD	(Column E) Risk-Weighted Assets	(Column F) Expected Credit Loss		(Column G) Weighted-Average PD	(Column H) Weighted-Average Maturity (Years)	(Column I) EAD	(Column J) Weighted-Average LGD	(Column K) Risk-Weighted Assets	(Column L) Expected Credit Loss	
	Percentage	Number	Bil Mil Thou	Percentage	Bil Mil Thou	Bil Mil Thou		Percentage	Number	Bil Mil Thou	Percentage	Bil Mil Thou	Bil Mil Thou	
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	
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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	
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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		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
4. Exposure amount and risk-weighted assets	AAIM P931			AAIN P931			AAIO P931			AAIP P931			AAIQ P931			AAIR P931		

M.4.

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 ³												
	(Column A) Weighted-Average PD	(Column B) Weighted-Average Effective Maturity (Years)	(Column C) EAD			(Column D) Weighted-Average LGD	(Column E) Risk-Weighted Assets ²			(Column F) Expected Credit Loss			(Column G) Weighted-Average PD	(Column H) Weighted-Average Maturity (Years)	(Column I) EAD			(Column J) Weighted-Average LGD	(Column K) Risk-Weighted Assets ²			(Column L) Expected Credit Loss			
Percentage	Percentage	Number	Bil	Mil	Thou	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Percentage	Number	Bil	Mil	Thou	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	
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			1.
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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			2.
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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			3.
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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			4.
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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			5.
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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			6.
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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			7.
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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			8.
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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			9.
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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			10.
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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			11.
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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			12.
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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			13.

1. Cells in line 13 are calculated.

2. Not calculated from previous column entries.

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

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

Memoranda

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

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	(Column B) Weighted-Average Effective Maturity (Years)	(Column C) EAD			(Column D) Weighted-Average LGD	(Column E) Risk-Weighted Assets			(Column F) Expected Credit Loss			(Column G) Weighted-Average PD	(Column H) Weighted-Average Maturity (Years)	(Column I) EAD			(Column J) Weighted-Average LGD	(Column K) Risk-Weighted Assets			(Column L) Expected Credit Loss		
	Percentage	Number	Bil	Mil	Thou	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Percentage	Number	Bil	Mil	Thou	Percentage	Bil	Mil	Thou	Bil	Mil	Thou
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		
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M.2.

M.3.

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		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
4. Exposure amount and risk-weighted assets	AAJM P931			AAJN P931			AAJO P931			AAJP P931			AAJQ P931			AAJR P931		

M.4.

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

Dollar Amounts in Thousands

PD Range											LTV ³																					
	(Column A) Weighted-Average PD	(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)	(Column G) Weighted-Average LGD	(Column H) Risk-Weighted Assets ²	(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	(Column P) EAD of Accounts with Updated LTV																
Percentage	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Bil	Mil	Thou
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				
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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				
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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 J031	AAKB J031	AAKC J031			AAKD J031			AAKE J031			AAKF J031	AAKG J031	AAKH J031			AAKI J031			AAKJ J031	AAKK J031	AAKL J031	AAKM J031	AAKN J031			AAKO J031	AAKP J031				
	--'--											----	----												----							
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. Not calculated from previous column entries.

3. 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.

Schedule K—Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
		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.

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

Dollar Amounts in Thousands

PD Range											LTV ³																			
	(Column A) Weighted-Average PD	(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)	(Column G) Weighted-Average LGD	(Column H) Risk-Weighted Assets ²	(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	(Column P) EAD of Accounts with Updated LTV														
Percentage	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Bil	Mil	Thou	
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. Not calculated from previous column entries.

3. 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.

Schedule L—Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
		AALX 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)?		AALX J041			M.2.

Schedule M—Retail Exposure: Residential Mortgage—Revolving Exposures

Dollar Amounts in Thousands

PD Range															LTV ³																					
	(Column A) Weighted-Average PD	(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)	(Column G) Weighted-Average LGD	(Column H) Risk-Weighted Assets ²			(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	(Column P) EAD of Accounts with Updated LTV						
Percentage	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Bil	Mil	Thou	
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								
	--'--											---	---																							
	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								
2. 0.05 to < 0.10...	--'--											---	---																							
	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								
3. 0.10 to < 0.15...	--'--											---	---																							
	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								
4. 0.15 to < 0.20...	--'--											---	---																							
	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								
5. 0.20 to < 0.25...	--'--											---	---																							
	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								
6. 0.25 to < 0.35...	--'--											---	---																							
	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								
7. 0.35 to < 0.50...	--'--											---	---																							
	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								
8. 0.50 to < 0.75...	--'--											---	---																							
	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								
9. 0.75 to < 1.35...	--'--											---	---																							
	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								
10. 1.35 to < 2.50...	--'--											---	---																							
	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								
11. 2.50 to < 5.50...	--'--											---	---																							
	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								
12. 5.50 to < 10.00...	--'--											---	---																							
	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								
13. 10.00 to < 20.00...	--'--											---	---																							
	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								
14. 20.00 to < 100...	--'--											---	---																							
	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								
15. 100.00 Default...												---	---																							
	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								
16. Total ¹																															---					

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

2. Not calculated from previous column entries.

3. 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.

Schedule M—Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
		AAMX 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)?		AAMX J041			M.2.

Schedule N—Retail Exposure: Qualifying Revolving Exposures

Dollar Amounts in Thousands

PD Range	(Column A) Weighted- Average PD	(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	(Column H) Risk- Weighted Assets ²			(Column I) Expected Credit Loss			(Column J) Weighted- Average Bureau Score	
Percentage	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	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	1.
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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	2.
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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	3.
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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	4.
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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	5.
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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	6.
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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	7.
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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	8.
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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	9.
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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	10.
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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	11.
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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	12.
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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	13.
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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	14.
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15. 100.00 (default)	AANA J034	AANB J034	AANC J034			AAND J034			AANE J034			AANF J034			AANG J034	AANH J034			AANI J034			AANJ J034	15.
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16. Total ¹	AANA J035	AANB J035	AANC J035			AAND J035			AANE J035			AANF J035			AANG J035	AANH J035			AANI J035			AANJ J035	16.
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- Cells in line 16 are calculated, except for Column J.
- Not calculated from previous column entries.

Schedule N—Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
		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.

Schedule O—Retail Exposure: Other Retail Exposures

Dollar Amounts in Thousands

PD Range	(Column A) Weighted- Average PD	(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	(Column H) Risk- Weighted Assets ²			(Column I) Expected Credit Loss			(Column J) Weighted- Average Bureau Score
	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Number
1. 0.00 to < 0.50	AAOA J011	AAOB J011	AAOC J011			AAOD J011			AAOE J011			AAOF J011			AAOG J011	AAOH J011			AAOI J011			AAOJ J011
	----														----							----
2. 0.50 to < 1.00	AAOA J015	AAOB J015	AAOC J015			AAOD J015			AAOE J015			AAOF J015			AAOG J015	AAOH J015			AAOI J015			AAOJ J015
	----														----							----
3. 1.00 to < 1.50	AAOA J017	AAOB J017	AAOC J017			AAOD J017			AAOE J017			AAOF J017			AAOG J017	AAOH J017			AAOI J017			AAOJ J017
	----														----							----
4. 1.50 to < 2.00	AAOA J018	AAOB J018	AAOC J018			AAOD J018			AAOE J018			AAOF J018			AAOG J018	AAOH J018			AAOI J018			AAOJ J018
	----														----							----
5. 2.00 to < 2.50	AAOA J020	AAOB J020	AAOC J020			AAOD J020			AAOE J020			AAOF J020			AAOG J020	AAOH J020			AAOI J020			AAOJ J020
	----														----							----
6. 2.50 to < 3.00	AAOA J021	AAOB J021	AAOC J021			AAOD J021			AAOE J021			AAOF J021			AAOG J021	AAOH J021			AAOI J021			AAOJ J021
	----														----							----
7. 3.00 to < 3.50	AAOA J022	AAOB J022	AAOC J022			AAOD J022			AAOE J022			AAOF J022			AAOG J022	AAOH J022			AAOI J022			AAOJ J022
	----														----							----
8. 3.50 to < 4.00	AAOA J023	AAOB J023	AAOC J023			AAOD J023			AAOE J023			AAOF J023			AAOG J023	AAOH J023			AAOI J023			AAOJ J023
	----														----							----
9. 4.00 to < 5.00	AAOA J024	AAOB J024	AAOC J024			AAOD J024			AAOE J024			AAOF J024			AAOG J024	AAOH J024			AAOI J024			AAOJ J024
	----														----							----
10. 5.00 to < 6.00	AAOA J026	AAOB J026	AAOC J026			AAOD J026			AAOE J026			AAOF J026			AAOG J026	AAOH J026			AAOI J026			AAOJ J026
	----														----							----
11. 6.00 to < 7.00	AAOA J027	AAOB J027	AAOC J027			AAOD J027			AAOE J027			AAOF J027			AAOG J027	AAOH J027			AAOI J027			AAOJ J027
	----														----							----
12. 7.00 to < 8.00	AAOA J028	AAOB J028	AAOC J028			AAOD J028			AAOE J028			AAOF J028			AAOG J028	AAOH J028			AAOI J028			AAOJ J028
	----														----							----
13. 8.00 to < 10.00	AAOA J030	AAOB J030	AAOC J030			AAOD J030			AAOE J030			AAOF J030			AAOG J030	AAOH J030			AAOI J030			AAOJ J030
	----														----							----
14. 10.00 to < 100	AAOA J032	AAOB J032	AAOC J032			AAOD J032			AAOE J032			AAOF J032			AAOG J032	AAOH J032			AAOI J032			AAOJ J032
	----														----							----
15. 100.00 (default)	AAOA J034	AAOB J034	AAOC J034			AAOD J034			AAOE J034			AAOF J034			AAOG J034	AAOH J034			AAOI J034			AAOJ J034
	----														----							----
16. Total ¹	AAOA J035	AAOB J035	AAOC J035			AAOD J035			AAOE J035			AAOF J035			AAOG J035	AAOH J035			AAOI J035			AAOJ J035
	----														----							----

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

2. Not calculated from previous column entries.

Schedule O—Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
		AAOX 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)?		AAOX J041			M.2.

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					
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
Dollar Amounts in Thousands																						
1. Exposures subject to the supervisory formula approach	AAPP P932			AAPP P933						AAPP P934			AAPP P935									
	AAPP P936			AAPP P937						AAPP P938			AAPP P939									
2. Exposures subject to the simplified supervisory formula approach..																				2.		
3. Exposures subject to 1,250 percent risk weight	AAPP P940			AAPP P941						AAPP P942			AAPP P943									
	AAPP P940			AAPP P941						AAPP P942			AAPP P943									
4. Exposures subject to deduction							AAPP P944									AAPP P945						
							AAPP P946									AAPP P947			AAPP P948			AAPP P949
																			5.			

Schedule Q—Cleared Transactions

Dollar Amounts in Thousands												
(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			
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Clearing Member Client Bank			AAQQ P950			AAQQ P951			AAQQ P952			1.
1. Derivative contracts or netting sets of derivative contracts												
			AAQQ P953			AAQQ P954			AAQQ P955			2.
2. Repo-style transactions												
Clearing Member Bank			AAQQ P956			AAQQ P957			AAQQ P958			3.
3. Derivative contracts or netting sets of derivative contracts												
			AAQQ P959			AAQQ P960			AAQQ P961			4.
4. Repo-style transactions												
						AAQQ P962			AAQQ P963			5.
5. Default fund contributions to non-QCCP ¹												
						AAQQ P964			AAQQ P965			6.
6. Default fund contributions to QCCP												
Total			AAQQ P966			AAQQ P967			AAQQ P968			7.
7. Total clearing member exposures and risk weighted assets												

1. QCCP: qualifying central counterparty

Schedule R—Equity Exposures

	Simple Risk Weight Approach							Full Internal Models Approach						Publicly Traded Internal Models Approach									
	(Column A) Exposure			Risk Weight or Multiplier	(Column B) Risk- Weighted Assets			(Column C) Exposure			Risk Weight or Multiplier	(Column D) Risk- Weighted Assets			(Column E) Exposure			Risk Weight or Multiplier	(Column F) Risk- Weighted Assets				
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou		Bil	Mil	Thou		
Dollar Amounts in Thousands																							
1. Total equity exposures	AARA J053							AARC J053							AARE J053								
	AARA J054			AARB J054			AARC J054			AARD J054			AARE J054			AARF J054							
2. 0% risk weight				0%							0%								0%				
	AARA J055			AARB J055			AARC J055			AARD J055			AARE J055			AARF J055							
3. 20% risk weight				20%							20%								20%				
	AARA J056			AARB J056			AARC J056			AARD J056			AARE J056			AARF J056							
4. Community development equity exposures				100%							100%								100%				
	AARA J057				AARB J057																		
5. Effective portion of hedge pairs				100%																			
	AARA J058			AARB J058																			
6. Non-significant equity exposures				100%																			
7. Significant investments in unconsolidated financial institutions (Risk weight will increase to 250% beginning in 2018)	AARA P970			AARB P970																			
				100%																			
8. Publicly traded equity exposures under the SRWA	AARA J059			AARB J059																			
				300%																			
9. Non-publicly traded equity exposures under the SRWA	AARA J060			AARB J060																			
				400%																			
	AARA J061			AARB J061																			
				600%																			
					AARB J062																		
	AARA J063			AARB J063			AARC J063			AARD J063			AARE J063			AARF J063							
12. Full look-through approach																							
	AARA J064				AARB J064			AARC J064			AARD J064			AARE J064			AARF J064						
13. Simple modified look-through approach																							
	AARA J065				AARB J065			AARC J065			AARD J065			AARE J065			AARF J065						
14. Alternative modified look-through approach																							

03/2014

Schedule S—Operational Risk

Dollar Amounts in Thousands

PUBLIC ITEMS

Operational Risk Capital

- | | AASA | Bil | Mil | Thou | |
|---|---------------|--------------|-----|------|----|
| 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

- | | AASA | Bil | Mil | Thou | |
|---|------|-----|-----|------|------|
| 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

- | | AASA | MM | YYYY | |
|---|------|----|------|------|
| 8. Date ranges of internal operational loss event data used in modeling operational risk capital: | | | | |
| 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. |

- | | AASA | Bil | Mil | Thou | |
|--|------|-----|-----|------|----|
| 9. Highest dollar threshold applied in modeling internal operational loss event data | J091 | | | | 9. |

- | | 0=No
1=Yes | AASA | | | |
|--|---------------|------|--|--|-----|
| 10. Does the dollar threshold change across units of measure? (Enter "1" for Yes; enter "0" for No.) | 1=Yes | J092 | | | 10. |

- | | AASA | Number | |
|---------------------------------------|------|--------|-----|
| 11. Total number of loss events | J093 | | 11. |

- | | AASA | Bil | Mil | Thou | |
|--|------|-----|-----|------|-----|
| 12. Total dollar amount of loss events | J094 | | | | 12. |

- | | AASA | Bil | Mil | Thou | |
|---|------|-----|-----|------|-----|
| 13. Dollar amount of largest loss event | J095 | | | | 13. |

- | | AASA | Number | |
|---|------|--------|-------|
| 14. Number of loss events in the following ranges (e.g., ≥ 10,000 and < \$100,000): | | | |
| 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. |

Schedule S—Continued

Dollar Amounts in Thousands

	AASA	Bil	Mil	Thou	
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	Bil	Mil	Thou	
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

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

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

	AASA	Bil	Mil	Thou	
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.