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 March 31, 2015 (20150331)
(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 12 CFR Part 3, Subpart E (OCC); 12 CFR Part 217, Subpart E (Federal Reserve); 12 CFR Part 324, Subpart E (FDIC) (the advanced approaches rule) and the FFIEC 101 reporting instructions. The senior officer may be the chief financial officer, the chief risk officer, or the equivalent senior officer.

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 advanced approaches rule to the best of my knowledge and belief.

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 amount.

Printed Name of Senior Officer (AAXX C490)

Signature of Senior Officer

Title of Officer (AAXX C491)

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

Legal Title of Bank (AAXX J197)

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

City (AAXX 9130)

State Abbreviation (AAXX 9200) Zip Code (AAXX 9220)

Person to whom questions about this report should be directed:

Name / Title (AAXX 8901)

Area Code / Phone Number (AAXX 8902)

Area Code / FAX Number (AAXX 9116)

E-mail Address of Contact (AAXX 4086)

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BHC RSSD ID ____________
SUB RSSD ID ____________
C.I. ____________

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; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; and Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503.

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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.

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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.

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Schedule A—Advanced Approaches Regulatory Capital —Continued

This schedule is to be submitted on a consolidated basis.

	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			64.
65. of which: capital conservation buffer		__.__	65.
66. of which: countercyclical capital buffer (if applicable)		__.__	66.
67. of which: G-SIB buffer requirement (if applicable)		__.__	67.
68. Common equity tier 1 capital available to meet the buffer in item 64 (as a percentage of RWA)		__.__	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	AAAA				
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	AAAB				
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.)	AAAA				
86. Expected credit loss that exceeds eligible credit reserves	P886				86.
	AABG				
87. Advanced approaches RWA (from FFIEC 101, Schedule B, item 36)	A223				87.

	AAAA	Percentage	
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.

Dollar Amounts in Thousands	(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	
Supplementary leverage ratio (effective date for items 91 through 98 to be determined):				
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.
	Percentage	Percentage	Percentage	
97. Monthly supplementary leverage ratio (item 96 divided by item 95)	__.__	__.__	__.__	97.
			Percentage	
98. Supplementary leverage ratio: mean of the three monthly ratios reported in item 97 columns A, B, and C			__.__	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									
1. Corporate	AABA J124	AABB J124	AABC J124	AABD J124	AABE J124	AABF J124	AABG J124	AABH J124	1.
2. Bank	AABA J125	AABB J125	AABC J125	AABD J125	AABE J125	AABF J125	AABG J125	AABH J125	2.
3. Sovereign	AABA J126	AABB J126	AABC J126	AABD J126	AABE J126	AABF J126	AABG J126	AABH J126	3.
4. IPRE	AABA J127	AABB J127	AABC J127	AABD J127	AABE J127	AABF J127	AABG J127	AABH J127	4.
5. HVCRE	AABA J128	AABB J128	AABC J128	AABD J128	AABE J128	AABF J128	AABG J128	AABH J128	5.
6. Eligible margin loans, repo-style transactions and OTC derivatives with cross-product netting—EAD adjustment method	AABA J129			AABD J129	AABE J129	AABF J129	AABG J129	AABH J129	6.
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	7.
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	8.
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	9.
10. OTC derivatives—no cross-product netting—EAD adjustment method	AABA J133			AABD J133	AABE J133	AABF J133	AABG J133	AABH J133	10.
11. OTC derivatives—no cross-product netting—collateral reflected in LGD	AABA J134			AABD J134	AABE J134	AABF J134	AABG J134	AABH J134	11.

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	12.
13. Residential mortgage—closed-end junior lien exposures	AABA J136	AABB J136	AABC J136	AABD J136		AABF J136	AABG J136	AABH J136	13.
14. Residential mortgage—revolving exposures	AABA J137	AABB J137	AABC J137	AABD J137		AABF J137	AABG J137	AABH J137	14.
15. Qualifying revolving exposures	AABA J138	AABB J138	AABC J138	AABD J138		AABF J138	AABG J138	AABH J138	15.
16. Other retail exposures	AABA J139	AABB J139	AABC J139	AABD J139		AABF J139	AABG J139	AABH J139	16.
Securitization Exposures									
17. Subject to the supervisory formula approach		AABB J142					AABG J142		17.
18. Subject to simplified Supervisory formula approach		AABB P920					AABG P920		18.
19. Subject to 1,250% risk weight		AABB P921					AABG P921		19.
Cleared transactions									
20. Derivative contracts and netting sets to derivatives		AABB P922					AABG P922		20.
21. Repo-style transactions		AABB P923					AABG P923		21.
22. Default fund contributions		AABB P924					AABG P924		22.

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.
25. Partial IMA, partial SRWA							AABG J146		25.
Other Assets									
26. Unsettled transactions.....		AABB J147					AABG J147		26.
27. Assets not included in a defined exposure category..		AABB J148					AABG J148		27.
28. Non-material portfolios of exposures....................		AABB J149					AABG J149		28.
29. Sum of Column G, 1 through 28							AABG J150		29.
30. Total credit risk weighted assets (cell G-29 x 1.06) ...							AABG J151		30.
31. Credit Valuation Adjustments:									
a. Simple				AABD P925			AABG P925		31.a.
b. Advanced				AABD P926			AABG P926		31.b.
32. Assets subject to the general risk-based capital requirements							AABG J198		32.
33. Excess eligible credit reserves not included in Tier 2 capital							AABG J152		33.
34. Advanced market risk equivalent assets							AABG J153		34.
35. Operational risk							AABG J154		35.
36. Total (add cells G-30, G-31, G-32, G-34 and G-35, and subtract G-33)..							AABG A223		36.

Schedule C—Wholesale Exposure: Corporate

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average Obligor PD	(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	Bil Mil Thou	
	AACA J005	AACB J005	AACC J005	AACD J005	AACE J005	AACF J005	AACG J005	AACH J005	AACI J005	AACJ J005	AACK J005	AACL J005	
1. 0.00 to < 0.15....	_._ _					_ _._ _	_ _ _._ _	_ _ _._ _					1.
	AACA J008	AACB J008	AACC J008	AACD J008	AACE J008	AACF J008	AACG J008	AACH J008	AACI J008	AACJ J008	AACK J008	AACL J008	
2. 0.15 to < 0.25....	_._ _					_ _._ _	_ _ _._ _	_ _ _._ _					2.
	AACA J010	AACB J010	AACC J010	AACD J010	AACE J010	AACF J010	AACG J010	AACH J010	AACI J010	AACJ J010	AACK J010	AACL J010	
3. 0.25 to < 0.35....	_._ _					_ _._ _	_ _ _._ _	_ _ _._ _					3.
	AACA J013	AACB J013	AACC J013	AACD J013	AACE J013	AACF J013	AACG J013	AACH J013	AACI J013	AACJ J013	AACK J013	AACL J013	
4. 0.35 to < 0.50....	_._ _					_ _._ _	_ _ _._ _	_ _ _._ _					4.
	AACA J014	AACB J014	AACC J014	AACD J014	AACE J014	AACF J014	AACG J014	AACH J014	AACI J014	AACJ J014	AACK J014	AACL J014	
5. 0.50 to < 0.75....	_._ _					_ _._ _	_ _ _._ _	_ _ _._ _					5.
	AACA J016	AACB J016	AACC J016	AACD J016	AACE J016	AACF J016	AACG J016	AACH J016	AACI J016	AACJ J016	AACK J016	AACL J016	
6. 0.75 to < 1.35....	_._ _					_ _._ _	_ _ _._ _	_ _ _._ _					6.
	AACA J019	AACB J019	AACC J019	AACD J019	AACE J019	AACF J019	AACG J019	AACH J019	AACI J019	AACJ J019	AACK J019	AACL J019	
7. 1.35 to < 2.50....	_._ _					_ _._ _	_ _ _._ _	_ _ _._ _					7.
	AACA J025	AACB J025	AACC J025	AACD J025	AACE J025	AACF J025	AACG J025	AACH J025	AACI J025	AACJ J025	AACK J025	AACL J025	
8. 2.50 to < 5.50....	_._ _					_ _._ _	_ _ _._ _	_ _ _._ _					8.
	AACA J029	AACB J029	AACC J029	AACD J029	AACE J029	AACF J029	AACG J029	AACH J029	AACI J029	AACJ J029	AACK J029	AACL J029	
9. 5.50 to < 10.00 ..	_._ _					_ _._ _	_ _ _._ _	_ _ _._ _					9.
	AACA J031	AACB J031	AACC J031	AACD J031	AACE J031	AACF J031	AACG J031	AACH J031	AACI J031	AACJ J031	AACK J031	AACL J031	
10. 10.00 to < 20.00 .	_ _._ _					_ _._ _	_ _ _._ _	_ _ _._ _					10.
	AACA J033	AACB J033	AACC J033	AACD J033	AACE J033	AACF J033	AACG J033	AACH J033	AACI J033	AACJ J033	AACK J033	AACL J033	
11. 20.00 to < 100 ...	_ _._ _					_ _._ _	_ _ _._ _	_ _ _._ _					11.
	AACA J034	AACB J034	AACC J034	AACD J034	AACE J034	AACF J034	AACG J034	AACH J034	AACI J034	AACJ J034	AACK J034	AACL J034	
12. 100.00 (default) .	100.00					_ _._ _	_ _ _._ _	_ _ _._ _					12.
	AACA J035	AACB J035	AACC J035	AACD J035	AACE J035	AACF J035	AACG J035	AACH J035	AACI J035	AACJ J035	AACK J035	AACL J035	
13. Total[1]	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum	13.

Memoranda

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

1. Cells in line 13 are calculated.
2. 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	Bil Mil Thou	
2. Regulated financial	AACA P929	AACB P929	AACC P929	AACD P929	AACE P929	AACF P929	AACG P929	AACH P929	AACI P929	AACJ P929	AACK P929	AACL P929	
institutions	__.__					__.__	___.__	___.__					M.2.
3. Unregulated	AACA P930	AACB P930	AACC P930	AACD P930	AACE P930	AACF P930	AACG P930	AACH P930	AACI P930	AACJ P930	AACK P930	AACL P930	
financial institutions	__.__					__.__	___.__	___.__					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	_.__					__.__	___.__	___.__				1.
	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	_.__					__.__	___.__	___.__				2.
	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	_.__					__.__	___.__	___.__				3.
	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	_.__					__.__	___.__	___.__				4.
	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	_.__					__.__	___.__	___.__				5.
	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	_.__					__.__	___.__	___.__				6.
	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	_.__					__.__	___.__	___.__				7.
	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	_.__					__.__	___.__	___.__				8.
	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	_.__					__.__	___.__	___.__				9.
	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...............	__.__					__.__	___.__	___.__				10.
	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	__.__					__.__	___.__	___.__				11.
	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					__.__	___.__	___.__				12.
	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]	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	13.

Memoranda

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

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	
	AADA P929	AADB P929	AADC P929			AADD P929			AADE P929			AADF P929	AADG P929	AADH P929	AADI P929			AADJ P929			AADK P929			
2. Regulated financial institutions . .	_ _ . _ _											_ _ . _ _	_ _ _ . _ _	_ _ _ . _ _										M.2.
	AADA P930	AADB P930	AADC P930			AADD P930			AADE P930			AADF P930	AADG P930	AADH P930	AADI P930			AADJ P930			AADK P930			
3. Unregulated financial institutions . .	_ _ . _ _											_ _ . _ _	_ _ _ . _ _	_ _ _ . _ _										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	_.__					__.__	___.__	___.__				1.
	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	_.__					__.__	___.__	___.__				2.
	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	_.__					__.__	___.__	___.__				3.
	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	_.__					__.__	___.__	___.__				4.
	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	_.__					__.__	___.__	___.__				5.
	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	_.__					__.__	___.__	___.__				6.
	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	_.__					__.__	___.__	___.__				7.
	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	_.__					__.__	___.__	___.__				8.
	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	_.__					__.__	___.__	___.__				9.
	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	__.__					__.__	___.__	___.__				10.
	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	__.__					__.__	___.__	___.__				11.
	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)	100.00					__.__	___.__	___.__				12.
	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]	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	13.

Memoranda

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

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	Bil Mil Thou	
	AAFA J005	AAFB J005	AAFC J005	AAFD J005	AAFE J005	AAFF J005	AAFG J005	AAFH J005	AAFI J005	AAFJ J005	AAFK J005	AAFL J005	
1. 0.00 to < 0.15....	_.__					__.__	___.__	___.__					1.
	AAFA J008	AAFB J008	AAFC J008	AAFD J008	AAFE J008	AAFF J008	AAFG J008	AAFH J008	AAFI J008	AAFJ J008	AAFK J008	AAFL J008	
2. 0.15 to < 0.25....	_.__					__.__	___.__	___.__					2.
	AAFA J010	AAFB J010	AAFC J010	AAFD J010	AAFE J010	AAFF J010	AAFG J010	AAFH J010	AAFI J010	AAFJ J010	AAFK J010	AAFL J010	
3. 0.25 to < 0.35....	_.__					__.__	___.__	___.__					3.
	AAFA J013	AAFB J013	AAFC J013	AAFD J013	AAFE J013	AAFF J013	AAFG J013	AAFH J013	AAFI J013	AAFJ J013	AAFK J013	AAFL J013	
4. 0.35 to < 0.50....	_.__					__.__	___.__	___.__					4.
	AAFA J014	AAFB J014	AAFC J014	AAFD J014	AAFE J014	AAFF J014	AAFG J014	AAFH J014	AAFI J014	AAFJ J014	AAFK J014	AAFL J014	
5. 0.50 to < 0.75....	_.__					__.__	___.__	___.__					5.
	AAFA J016	AAFB J016	AAFC J016	AAFD J016	AAFE J016	AAFF J016	AAFG J016	AAFH J016	AAFI J016	AAFJ J016	AAFK J016	AAFL J016	
6. 0.75 to < 1.35....	_.__					__.__	___.__	___.__					6.
	AAFA J019	AAFB J019	AAFC J019	AAFD J019	AAFE J019	AAFF J019	AAFG J019	AAFH J019	AAFI J019	AAFJ J019	AAFK J019	AAFL J019	
7. 1.35 to < 2.50....	_.__					__.__	___.__	___.__					7.
	AAFA J025	AAFB J025	AAFC J025	AAFD J025	AAFE J025	AAFF J025	AAFG J025	AAFH J025	AAFI J025	AAFJ J025	AAFK J025	AAFL J025	
8. 2.50 to < 5.50....	_.__					__.__	___.__	___.__					8.
	AAFA J029	AAFB J029	AAFC J029	AAFD J029	AAFE J029	AAFF J029	AAFG J029	AAFH J029	AAFI J029	AAFJ J029	AAFK J029	AAFL J029	
9. 5.50 to < 10.00 ..	_.__					__.__	___.__	___.__					9.
	AAFA J031	AAFB J031	AAFC J031	AAFD J031	AAFE J031	AAFF J031	AAFG J031	AAFH J031	AAFI J031	AAFJ J031	AAFK J031	AAFL J031	
10. 10.00 to < 20.00.	__.__					__.__	___.__	___.__					10.
	AAFA J033	AAFB J033	AAFC J033	AAFD J033	AAFE J033	AAFF J033	AAFG J033	AAFH J033	AAFI J033	AAFJ J033	AAFK J033	AAFL J033	
11. 20.00 to < 100 ...	__.__					__.__	___.__	___.__					11.
	AAFA J034	AAFB J034	AAFC J034	AAFD J034	AAFE J034	AAFF J034	AAFG J034	AAFH J034	AAFI J034	AAFJ J034	AAFK J034	AAFL J034	
12. 100.00 (default) .	100.00					__.__	___.__	___.__					12.
	AAFA J035	AAFB J035	AAFC J035	AAFD J035	AAFE J035	AAFF J035	AAFG J035	AAFH J035	AAFI J035	AAFJ J035	AAFK J035	AAFL J035	
13. Total[1]	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum	13.

Memoranda

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

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	Bil Mil Thou	
	AAGA J005	AAGB J005	AAGC J005	AAGD J005	AAGE J005	AAGF J005	AAGG J005	AAGH J005	AAGI J005	AAGJ J005	AAGK J005	AAGL J005	
1. 0.00 to < 0.15....	_.__					__.__	___.__	___.__					1.
	AAGA J008	AAGB J008	AAGC J008	AAGD J008	AAGE J008	AAGF J008	AAGG J008	AAGH J008	AAGI J008	AAGJ J008	AAGK J008	AAGL J008	
2. 0.15 to < 0.25....	_.__					__.__	___.__	___.__					2.
	AAGA J010	AAGB J010	AAGC J010	AAGD J010	AAGE J010	AAGF J010	AAGG J010	AAGH J010	AAGI J010	AAGJ J010	AAGK J010	AAGL J010	
3. 0.25 to < 0.35....	_.__					__.__	___.__	___.__					3.
	AAGA J013	AAGB J013	AAGC J013	AAGD J013	AAGE J013	AAGF J013	AAGG J013	AAGH J013	AAGI J013	AAGJ J013	AAGK J013	AAGL J013	
4. 0.35 to < 0.50....	_.__					__.__	___.__	___.__					4.
	AAGA J014	AAGB J014	AAGC J014	AAGD J014	AAGE J014	AAGF J014	AAGG J014	AAGH J014	AAGI J014	AAGJ J014	AAGK J014	AAGL J014	
5. 0.50 to < 0.75....	_.__					__.__	___.__	___.__					5.
	AAGA J016	AAGB J016	AAGC J016	AAGD J016	AAGE J016	AAGF J016	AAGG J016	AAGH J016	AAGI J016	AAGJ J016	AAGK J016	AAGL J016	
6. 0.75 to < 1.35....	_.__					__.__	___.__	___.__					6.
	AAGA J019	AAGB J019	AAGC J019	AAGD J019	AAGE J019	AAGF J019	AAGG J019	AAGH J019	AAGI J019	AAGJ J019	AAGK J019	AAGL J019	
7. 1.35 to < 2.50....	_.__					__.__	___.__	___.__					7.
	AAGA J025	AAGB J025	AAGC J025	AAGD J025	AAGE J025	AAGF J025	AAGG J025	AAGH J025	AAGI J025	AAGJ J025	AAGK J025	AAGL J025	
8. 2.50 to < 5.50....	_.__					__.__	___.__	___.__					8.
	AAGA J029	AAGB J029	AAGC J029	AAGD J029	AAGE J029	AAGF J029	AAGG J029	AAGH J029	AAGI J029	AAGJ J029	AAGK J029	AAGL J029	
9. 5.50 to < 10.00 ..	_.__					__.__	___.__	___.__					9.
	AAGA J031	AAGB J031	AAGC J031	AAGD J031	AAGE J031	AAGF J031	AAGG J031	AAGH J031	AAGI J031	AAGJ J031	AAGK J031	AAGL J031	
10. 10.00 to < 20.00.	__.__					__.__	___.__	___.__					10.
	AAGA J033	AAGB J033	AAGC J033	AAGD J033	AAGE J033	AAGF J033	AAGG J033	AAGH J033	AAGI J033	AAGJ J033	AAGK J033	AAGL J033	
11. 20.00 to < 100 ...	__.__					__.__	___.__	___.__					11.
	AAGA J034	AAGB J034	AAGC J034	AAGD J034	AAGE J034	AAGF J034	AAGG J034	AAGH J034	AAGI J034	AAGJ J034	AAGK J034	AAGL J034	
12. 100.00 (default) .	100.00					__.__	___.__	___.__					12.
	AAGA J035	AAGB J035	AAGC J035	AAGD J035	AAGE J035	AAGF J035	AAGG J035	AAGH J035	AAGI J035	AAGJ J035	AAGK J035	AAGL J035	
13. Total[1]	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum	13.

Memoranda

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

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	
	AAHA J001	AAHB J001	AAHC J001	AAHD J001	AAHE J001	AAHF J001	AAHG J001	AAHH J001	AAHI J001	AAHJ J001	AAHK J001	AAHL J001	
1. 0.00 to < 0.03	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			1.
	AAHA J003	AAHB J003	AAHC J003	AAHD J003	AAHE J003	AAHF J003	AAHG J003	AAHH J003	AAHI J003	AAHJ J003	AAHK J003	AAHL J003	
2. 0.03 to < 0.10	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			2.
	AAHA J006	AAHB J006	AAHC J006	AAHD J006	AAHE J006	AAHF J006	AAHG J006	AAHH J006	AAHI J006	AAHJ J006	AAHK J006	AAHL J006	
3. 0.10 to < 0.15	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			3.
	AAHA J008	AAHB J008	AAHC J008	AAHD J008	AAHE J008	AAHF J008	AAHG J008	AAHH J008	AAHI J008	AAHJ J008	AAHK J008	AAHL J008	
4. 0.15 to < 0.25	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			4.
	AAHA J012	AAHB J012	AAHC J012	AAHD J012	AAHE J012	AAHF J012	AAHG J012	AAHH J012	AAHI J012	AAHJ J012	AAHK J012	AAHL J012	
5. 0.25 to < 0.50	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			5.
	AAHA J014	AAHB J014	AAHC J014	AAHD J014	AAHE J014	AAHF J014	AAHG J014	AAHH J014	AAHI J014	AAHJ J014	AAHK J014	AAHL J014	
6. 0.50 to < 0.75	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			6.
	AAHA J016	AAHB J016	AAHC J016	AAHD J016	AAHE J016	AAHF J016	AAHG J016	AAHH J016	AAHI J016	AAHJ J016	AAHK J016	AAHL J016	
7. 0.75 to < 1.35	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			7.
	AAHA J019	AAHB J019	AAHC J019	AAHD J019	AAHE J019	AAHF J019	AAHG J019	AAHH J019	AAHI J019	AAHJ J019	AAHK J019	AAHL J019	
8. 1.35 to < 2.50	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			8.
	AAHA J025	AAHB J025	AAHC J025	AAHD J025	AAHE J025	AAHF J025	AAHG J025	AAHH J025	AAHI J025	AAHJ J025	AAHK J025	AAHL J025	
9. 2.50 to < 5.50	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			9.
	AAHA J029	AAHB J029	AAHC J029	AAHD J029	AAHE J029	AAHF J029	AAHG J029	AAHH J029	AAHI J029	AAHJ J029	AAHK J029	AAHL J029	
10. 5.50 to < 10.00	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			10.
	AAHA J032	AAHB J032	AAHC J032	AAHD J032	AAHE J032	AAHF J032	AAHG J032	AAHH J032	AAHI J032	AAHJ J032	AAHK J032	AAHL J032	
11. 10.00 to < 100	_ _._ _	_ _._ _		_ _ _._ _			_ _._ _	_ _._ _		_ _ _._ _			11.
	AAHA J034	AAHB J034	AAHC J034	AAHD J034	AAHE J034	AAHF J034	AAHG J034	AAHH J034	AAHI J034	AAHJ J034	AAHK J034	AAHL J034	
12. 100.00 (default)	100.00	_ _._ _		_ _ _._ _			100.00	_ _._ _		_ _ _._ _			12.
			AAHC J037		AAHE J037								
13. Eligible margin loans where a 300% risk weight has been applied													13.
	AAHA J035	AAHB J035	AAHC J035	AAHD J035	AAHE J035	AAHF J035	AAHG J035	AAHH J035	AAHI J035	AAHJ J035	AAHK J035	AAHL J035	
14. Total[1]	wtd avg	wtd avg	sum	wtd avg	sum	sum	wtd avg	wtd avg	sum	wtd avg	sum	sum	14.

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	AAHA P929	AAHB P929	AAHC P929	AAHD P929	AAHE P929	AAHF P929	AAHG P929	AAHH P929	AAHI P929	AAHJ P929	AAHK P929	AAHL P929	
institutions..........	__.__	__.__		___.__			__.__	__.__		___.__			M.1.
2. Unregulated	AAHA P930	AAHB P930	AAHC P930	AAHD P930	AAHE P930	AAHF P930	AAHG P930	AAHH P930	AAHI P930	AAHJ P930	AAHK P930	AAHL P930	
institutions..........	__.__	__.__		___.__			__.__	__.__		___.__			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	
	AAHM P931	AAHN P931	AAHO P931	AAHP P931	AAHQ P931	AAHR P931	
3. Exposure amount and risk-weighted assets							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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
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.
12. 100.00 (default)	AAIA J034 100.00	AAIB J034 _ _._ _	AAIC J034	AAID J034 _ _ _._ _	AAIE J034	AAIF J034	AAIG J034 100.00	AAIH J034 _ _._ _	AAII J034	AAIJ J034 _ _ _._ _	AAIK J034	AAIL J034	12.
13. Eligible margin loans where a 300% risk weight has been applied			AAIC J037		AAIE J037								13.
14. Total[1]	AAIA J035 wtd avg	AAIB J035 wtd avg	AAIC J035 sum	AAID J035 wtd avg	AAIE J035 sum	AAIF J035 sum	AAIG J035 wtd avg	AAIH J035 wtd avg	AAII J035 sum	AAIJ J035 wtd avg	AAIK J035 sum	AAIL J035 sum	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	
	AAIX J038	AAIX J039	AAIX J040	
1. Percent of line 14, 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	AAIA P929 _ _._ _	AAIB P929 _ _._ _	AAIC P929	AAID P929 _ _ _._ _	AAIE P929	AAIF P929	AAIG P929 _ _._ _	AAIH P929 _ _._ _	AAII P929	AAIJ P929 _ _ _._ _	AAIK P929	AAIL P929	M.2.
3. Unregulated institutions	AAIA P930 _ _._ _	AAIB P930 _ _._ _	AAIC P930	AAID P930 _ _ _._ _	AAIE P930	AAIF P930	AAIG P930 _ _._ _	AAIH P930 _ _._ _	AAII P930	AAIJ P930 _ _ _._ _	AAIK P930	AAIL P930	M.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	
	AAIM P931	AAIN P931	AAIO P931	AAIP P931	AAIQ P931	AAIR P931	
4. Exposure amount and risk-weighted assets							M.4.

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

Dollar Amounts in Thousands

PD Range	(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	
	Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD[3]						
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	
	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. 0.00 to < 0.03......	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			1.
	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. 0.03 to < 0.10......	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			2.
	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. 0.10 to < 0.15......	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			3.
	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. 0.15 to < 0.25......	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			4.
	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. 0.25 to < 0.50......	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			5.
	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. 0.50 to < 0.75......	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			6.
	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. 0.75 to < 1.35......	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			7.
	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. 1.35 to < 2.50......	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			8.
	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. 2.50 to < 5.50......	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			9.
	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. 5.50 to < 10.00	_._ _	_ _._ _		_ _ _._ _			_._ _	_ _._ _		_ _ _._ _			10.
	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. 10.00 to < 100	_ _._ _	_ _._ _		_ _ _._ _			_ _._ _	_ _._ _		_ _ _._ _			11.
	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. 100.00 (default)	100.00	_ _._ _		_ _ _._ _			100.00	_ _._ _		_ _ _._ _			12.
	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. Total[1]	wtd avg	wtd avg	sum	wtd avg	sum	sum	wtd avg	wtd avg	sum	wtd avg	sum	sum	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			
	__.__	__.__				___.__							__.__	__.__				___.__							M.2.
3. Unregulated institutions	AAJA P930	AAJB P930	AAJC P930			AAJD P930	AAJE P930			AAJF P930			AAJG P930	AAJH P930	AAJI P930			AAJJ P930	AAJK P930			AAJL P930			
	__.__	__.__				___.__							__.__	__.__				___.__							M.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	
	AAJM P931			AAJN P931			AAJO P931			AAJP P931			AAJQ P931			AAJR P931			
4. Exposure amount and risk-weighted assets																			M.4.

Schedule K—Retail Exposure: Residential Mortgage—Closed-End First Lien 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) Weighted-Average Age (Months)	(Column G) Weighted-Average LGD	(Column H) Risk-Weighted Assets[2]	(Column I) Expected Credit Loss	LTV[3] (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	Bil Mil Thou	Number	Bil Mil Thou	
	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	
1. 0.00 to < 0.05	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		1.
	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	
2. 0.05 to < 0.10	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		2.
	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	
3. 0.10 to < 0.15	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		3.
	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	
4. 0.15 to < 0.20	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		4.
	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	
5. 0.20 to < 0.25	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		5.
	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	
6. 0.25 to < 0.35	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		6.
	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	
7. 0.35 to < 0.50	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		7.
	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	
8. 0.50 to < 0.75	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		8.
	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	
9. 0.75 to < 1.35	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		9.
	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	
10. 1.35 to < 2.50	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		10.
	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	
11. 2.50 to < 5.50	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		11.
	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	
12. 5.50 to < 10.00. . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		12.
	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	
13. 10.00 to < 20.00 . .	_ _._ _					_ _ _._ _	_ _ _._ _								_ _ _._		13.
	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	
14. 20.00 to < 100 . . .	_ _._ _					_ _ _._ _	_ _ _._ _								_ _ _._		14.
	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	
15. 100.00 Default . .	100.00					_ _ _._ _	_ _ _._ _								_ _ _._		15.
	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	
16. Total[1]	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	_ _ _	sum	16.

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	(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	LTV[3] (Column J) Less Than 70%	LTV[3] (Column K) At Least 70% but Less Than 80%	LTV[3] (Column L) At Least 80% but Less Than 90%	LTV[3] (Column M) At Least 90% but Less Than 100%	LTV[3] (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	Bil Mil Thou	Number	Bil Mil Thou	
	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	
1. 0.00 to < 0.05 . . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		1.
	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	
2. 0.05 to < 0.10 . . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		2.
	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	
3. 0.10 to < 0.15 . . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		3.
	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	
4. 0.15 to < 0.20 . . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		4.
	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	
5. 0.20 to < 0.25 . . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		5.
	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	
6. 0.25 to < 0.35 . . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		6.
	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	
7. 0.35 to < 0.50 . . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		7.
	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	
8. 0.50 to < 0.75 . . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		8.
	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	
9. 0.75 to < 1.35 . . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		9.
	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	
10. 1.35 to < 2.50 . . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		10.
	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	
11. 2.50 to < 5.50 . . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		11.
	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	
12. 5.50 to < 10.00 . .	_._ _					_ _ _._ _	_ _ _._ _								_ _ _._		12.
	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	
13. 10.00 to < 20.00 .	_ _._ _					_ _ _._ _	_ _ _._ _								_ _ _._		13.
	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	
14. 20.00 to < 100 . .	_ _._ _					_ _ _._ _	_ _ _._ _								_ _ _._		14.
	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	
15. 100.00 Default . .	100.00					_ _ _._ _	_ _ _._ _								_ _ _._		15.
	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	
16. Total[1]	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	_ _ _	sum	16.

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	(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	LTV[3] (Column J) Less Than 70%	LTV[3] (Column K) At Least 70% but Less Than 80%	LTV[3] (Column L) At Least 80% but Less Than 90%	LTV[3] (Column M) At Least 90% but Less Than 100%	LTV[3] (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	Bil Mil Thou	Number	Bil Mil Thou	
	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	
1. 0.00 to < 0.05 . . .	–.––					–––.––	–––.––								–––.–		1.
	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 . . .	–.––					–––.––	–––.––								–––.–		2.
	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 . . .	–.––					–––.––	–––.––								–––.–		3.
	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 . . .	–.––					–––.––	–––.––								–––.–		4.
	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 . . .	–.––					–––.––	–––.––								–––.–		5.
	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 . . .	–.––					–––.––	–––.––								–––.–		6.
	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 . . .	–.––					–––.––	–––.––								–––.–		7.
	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 . . .	–.––					–––.––	–––.––								–––.–		8.
	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 . . .	–.––					–––.––	–––.––								–––.–		9.
	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 . . .	–.––					–––.––	–––.––								–––.–		10.
	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 . . .	–.––					–––.––	–––.––								–––.–		11.
	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. .	–.––					–––.––	–––.––								–––.–		12.
	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.	––.––					–––.––	–––.––								–––.–		13.
	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 . .	––.––					–––.––	–––.––								–––.–		14.
	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 . .	100.00					–––.––	–––.––								–––.–		15.
	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]	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	–––	sum	16.

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	
	AANA J011	AANB J011	AANC J011	AAND J011	AANE J011	AANF J011	AANG J011	AANH J011	AANI J011	AANJ J011	
1. 0.00 to < 0.50	_.__						___.__			___._	1.
	AANA J015	AANB J015	AANC J015	AAND J015	AANE J015	AANF J015	AANG J015	AANH J015	AANI J015	AANJ J015	
2. 0.50 to < 1.00	_.__						___.__			___._	2.
	AANA J017	AANB J017	AANC J017	AAND J017	AANE J017	AANF J017	AANG J017	AANH J017	AANI J017	AANJ J017	
3. 1.00 to < 1.50	_.__						___.__			___._	3.
	AANA J018	AANB J018	AANC J018	AAND J018	AANE J018	AANF J018	AANG J018	AANH J018	AANI J018	AANJ J018	
4. 1.50 to < 2.00	_.__						___.__			___._	4.
	AANA J020	AANB J020	AANC J020	AAND J020	AANE J020	AANF J020	AANG J020	AANH J020	AANI J020	AANJ J020	
5. 2.00 to < 2.50	_.__						___.__			___._	5.
	AANA J021	AANB J021	AANC J021	AAND J021	AANE J021	AANF J021	AANG J021	AANH J021	AANI J021	AANJ J021	
6. 2.50 to < 3.00	_.__						___.__			___._	6.
	AANA J022	AANB J022	AANC J022	AAND J022	AANE J022	AANF J022	AANG J022	AANH J022	AANI J022	AANJ J022	
7. 3.00 to < 3.50	_.__						___.__			___._	7.
	AANA J023	AANB J023	AANC J023	AAND J023	AANE J023	AANF J023	AANG J023	AANH J023	AANI J023	AANJ J023	
8. 3.50 to < 4.00	_.__						___.__			___._	8.
	AANA J024	AANB J024	AANC J024	AAND J024	AANE J024	AANF J024	AANG J024	AANH J024	AANI J024	AANJ J024	
9. 4.00 to < 5.00	_.__						___.__			___._	9.
	AANA J026	AANB J026	AANC J026	AAND J026	AANE J026	AANF J026	AANG J026	AANH J026	AANI J026	AANJ J026	
10. 5.00 to < 6.00	_.__						___.__			___._	10.
	AANA J027	AANB J027	AANC J027	AAND J027	AANE J027	AANF J027	AANG J027	AANH J027	AANI J027	AANJ J027	
11. 6.00 to < 7.00	_.__						___.__			___._	11.
	AANA J028	AANB J028	AANC J028	AAND J028	AANE J028	AANF J028	AANG J028	AANH J028	AANI J028	AANJ J028	
12. 7.00 to < 8.00	_.__						___.__			___._	12.
	AANA J030	AANB J030	AANC J030	AAND J030	AANE J030	AANF J030	AANG J030	AANH J030	AANI J030	AANJ J030	
13. 8.00 to < 10.00	_.__						___.__			___._	13.
	AANA J032	AANB J032	AANC J032	AAND J032	AANE J032	AANF J032	AANG J032	AANH J032	AANI J032	AANJ J032	
14. 10.00 to < 100	__.__						___.__			___._	14.
	AANA J034	AANB J034	AANC J034	AAND J034	AANE J034	AANF J034	AANG J034	AANH J034	AANI J034	AANJ J034	
15. 100.00 (default)	100.00						___.__			___._	15.
	AANA J035	AANB J035	AANC J035	AAND J035	AANE J035	AANF J035	AANG J035	AANH J035	AANI J035	AANJ J035	
16. Total[1]	wtd avg	sum	sum	sum	sum	sum	wtd avg	sum	sum	___	16.

1. Cells in line 16 are calculated, except for Column J.
2. 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	Percentage	Number	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Percentage	Bil Mil Thou	Bil Mil Thou	Number	
	AAOA J011	AAOB J011	AAOC J011	AAOD J011	AAOE J011	AAOF J011	AAOG J011	AAOH J011	AAOI J011	AAOJ J011	
1. 0.00 to < 0.50	_._ _						_ _ _._ _			_ _ _._	1.
	AAOA J015	AAOB J015	AAOC J015	AAOD J015	AAOE J015	AAOF J015	AAOG J015	AAOH J015	AAOI J015	AAOJ J015	
2. 0.50 to < 1.00	_._ _						_ _ _._ _			_ _ _._	2.
	AAOA J017	AAOB J017	AAOC J017	AAOD J017	AAOE J017	AAOF J017	AAOG J017	AAOH J017	AAOI J017	AAOJ J017	
3. 1.00 to < 1.50	_._ _						_ _ _._ _			_ _ _._	3.
	AAOA J018	AAOB J018	AAOC J018	AAOD J018	AAOE J018	AAOF J018	AAOG J018	AAOH J018	AAOI J018	AAOJ J018	
4. 1.50 to < 2.00	_._ _						_ _ _._ _			_ _ _._	4.
	AAOA J020	AAOB J020	AAOC J020	AAOD J020	AAOE J020	AAOF J020	AAOG J020	AAOH J020	AAOI J020	AAOJ J020	
5. 2.00 to < 2.50	_._ _						_ _ _._ _			_ _ _._	5.
	AAOA J021	AAOB J021	AAOC J021	AAOD J021	AAOE J021	AAOF J021	AAOG J021	AAOH J021	AAOI J021	AAOJ J021	
6. 2.50 to < 3.00	_._ _						_ _ _._ _			_ _ _._	6.
	AAOA J022	AAOB J022	AAOC J022	AAOD J022	AAOE J022	AAOF J022	AAOG J022	AAOH J022	AAOI J022	AAOJ J022	
7. 3.00 to < 3.50	_._ _						_ _ _._ _			_ _ _._	7.
	AAOA J023	AAOB J023	AAOC J023	AAOD J023	AAOE J023	AAOF J023	AAOG J023	AAOH J023	AAOI J023	AAOJ J023	
8. 3.50 to < 4.00	_._ _						_ _ _._ _			_ _ _._	8.
	AAOA J024	AAOB J024	AAOC J024	AAOD J024	AAOE J024	AAOF J024	AAOG J024	AAOH J024	AAOI J024	AAOJ J024	
9. 4.00 to < 5.00	_._ _						_ _ _._ _			_ _ _._	9.
	AAOA J026	AAOB J026	AAOC J026	AAOD J026	AAOE J026	AAOF J026	AAOG J026	AAOH J026	AAOI J026	AAOJ J026	
10. 5.00 to < 6.00	_._ _						_ _ _._ _			_ _ _._	10.
	AAOA J027	AAOB J027	AAOC J027	AAOD J027	AAOE J027	AAOF J027	AAOG J027	AAOH J027	AAOI J027	AAOJ J027	
11. 6.00 to < 7.00	_._ _						_ _ _._ _			_ _ _._	11.
	AAOA J028	AAOB J028	AAOC J028	AAOD J028	AAOE J028	AAOF J028	AAOG J028	AAOH J028	AAOI J028	AAOJ J028	
12. 7.00 to < 8.00	_._ _						_ _ _._ _			_ _ _._	12.
	AAOA J030	AAOB J030	AAOC J030	AAOD J030	AAOE J030	AAOF J030	AAOG J030	AAOH J030	AAOI J030	AAOJ J030	
13. 8.00 to < 10.00	_._ _						_ _ _._ _			_ _ _._	13.
	AAOA J032	AAOB J032	AAOC J032	AAOD J032	AAOE J032	AAOF J032	AAOG J032	AAOH J032	AAOI J032	AAOJ J032	
14. 10.00 to < 100	_ _._ _						_ _ _._ _			_ _ _._	14.
	AAOA J034	AAOB J034	AAOC J034	AAOD J034	AAOE J034	AAOF J034	AAOG J034	AAOH J034	AAOI J034	AAOJ J034	
15. 100.00 (default)	100.00						_ _ _._ _			_ _ _._	15.
	AAOA J035	AAOB J035	AAOC J035	AAOD J035	AAOE J035	AAOF J035	AAOG J035	AAOH J035	AAOI J035	AAOJ J035	
16. Total[1]	wtd avg	sum	sum	sum	sum	sum	wtd avg	sum	sum	_ _ _	16.

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

Dollar Amounts in Thousands	Securitizations (excluding resecuritizations) (Column A) Exposure Amount	Securitizations (excluding resecuritizations) (Column B) Risk-Weighted Assets	Securitizations (excluding resecuritizations) (Column C) Deduction	Resecuritizations (Column D) Exposure Amount	Resecuritizations (Column E) Risk-Weighted Assets	Resecuritizations (Column F) Deduction	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
1. Exposures subject to the supervisory formula approach	AAPP P932	AAPP P933		AAPP P934	AAPP P935		1.
2. Exposures subject to the simplified supervisory formula approach	AAPP P936	AAPP P937		AAPP P938	AAPP P939		2.
3. Exposures subject to 1,250 percent risk weight	AAPP P940	AAPP P941		AAPP P942	AAPP P943		3.
4. Exposures subject to deduction			AAPP P944			AAPP P945	4.
5. Total securitization exposures and risk-weighted assets	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. Derivative contracts or netting sets of derivative contracts					1.
	AAQQ P953	AAQQ P954		AAQQ P955	
2. Repo-style transactions					2.
Clearing Member Bank	AAQQ P956	AAQQ P957		AAQQ P958	
3. Derivative contracts or netting sets of derivative contracts					3.
	AAQQ P959	AAQQ P960		AAQQ P961	
4. Repo-style transactions					4.
			AAQQ P962	AAQQ P963	
5. Default fund contributions to non-QCCP[1]					5.
			AAQQ P964	AAQQ P965	
6. Default fund contributions to QCCP					6.
Total	AAQQ P966	AAQQ P967	AAQQ P968	AAQQ P969	
7. Total clearing member exposures and risk weighted assets					7.

1. QCCP: qualifying central counterparty

Schedule R—Equity Exposures

Dollar Amounts in Thousands	Simple Risk Weight Approach (Column A) Exposure Bil Mil Thou	Simple Risk Weight Approach Risk Weight or Multiplier	Simple Risk Weight Approach (Column B) Risk-Weighted Assets Bil Mil Thou	Full Internal Models Approach (Column C) Exposure Bil Mil Thou	Full Internal Models Approach Risk Weight or Multiplier	Full Internal Models Approach (Column D) Risk-Weighted Assets Bil Mil Thou	Publicly Traded Internal Models Approach (Column E) Exposure Bil Mil Thou	Publicly Traded Internal Models Approach Risk Weight or Multiplier	Publicly Traded Internal Models Approach (Column F) Risk-Weighted Assets Bil Mil Thou	
1. Total equity exposures	AARA J053			AARC J053			AARE J053			1.
2. 0% risk weight	AARA J054	0%	AARB J054	AARC J054	0%	AARD J054	AARE J054	0%	AARF J054	2.
3. 20% risk weight	AARA J055	20%	AARB J055	AARC J055	20%	AARD J055	AARE J055	20%	AARF J055	3.
4. Community development equity exposures	AARA J056	100%	AARB J056	AARC J056	100%	AARD J056	AARE J056	100%	AARF J056	4.
Simple Risk Weight Approach (SRWA)										
5. Effective portion of hedge pairs	AARA J057	100%	AARB J057							5.
6. Non-significant equity exposures	AARA J058	100%	AARB J058							6.
7. Significant investments in unconsolidated financial institutions (Risk weight will increase to 250% beginning in 2018)	AARA P970	100%	AARB P970							7.
8. Publicly traded equity exposures under the SRWA	AARA J059	300%	AARB J059							8.
9. Non-publicly traded equity exposures under the SRWA	AARA J060	400%	AARB J060				AARE J060	400%	AARF J060	9.
10. 600% risk-weight equity exposures under the SRWA	AARA J061	600%	AARB J061				AARE J061	600%	AARF J061	10.
11. Total RWA under the SRWA (sum column B, lines 2 through 10)			AARB J062							11.
Equity Exposures to Investment Funds										
12. Full look-through approach	AARA J063		AARB J063	AARC J063		AARD J063	AARE J063		AARF J063	12.
13. Simple modified look-through approach	AARA J064		AARB J064	AARC J064		AARD J064	AARE J064		AARF J064	13.
14. Alternative modified look-through approach	AARA J065		AARB J065	AARC J065		AARD J065	AARE J065		AARF J065	14.

Schedule R—Continued

Dollar Amounts in Thousands	Simple Risk Weight Approach (Column A) Exposure	Simple Risk Weight Approach Risk Weight or Multiplier	Simple Risk Weight Approach (Column B) Risk-Weighted Assets	Full Internal Models Approach (Column C) Exposure	Full Internal Models Approach Risk Weight or Multiplier	Full Internal Models Approach (Column D) Risk-Weighted Assets	Publicly Traded Internal Models Approach (Column E) Exposure	Publicly Traded Internal Models Approach Risk Weight or Multiplier	Publicly Traded Internal Models Approach (Column F) Risk-Weighted Assets	
	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou		Bil Mil Thou	
15. Total RWA for investment funds (sum columns B, D, and F, lines 12 through 14)			AARB J067			AARD J067			AARF J067	15.
16. Total: SRWA (column B, lines 11 and 15)			AARB J068							16.
Full Internal Models Approach (Full IMA)										
17. Estimate of potential losses on equity exposures				AARC J069	12.5	AARD J069				17.
Floors (Full IMA)										
18. Publicly traded				AARC J070	200%	AARD J070				18.
19. Non-publicly traded				AARC J071	300%	AARD J071				19.
20. RWA floors (add from column D, lines 18 and 19)						AARD J072				20.
21. Total RWA—Full IMA (larger of column D, lines 17 and 20)						AARD J073				21.
22. Total: Full IMA (add from column D lines 3, 4, 15, and 21)						AARD J074				22.
Publicly Traded Internal Models Approach (Partial IMA)										
23. Estimate of potential losses on publicly traded equity							AARE J075	12.5	AARF J075	23.
Floors (Partial IMA)										
24. Publicly traded							AARE J076	200%	AARF J076	24.
25. Total RWA—Partial IMA (larger of column F, lines 23 and 24)									AARF J077	25.
26. Total: Partial IMA, partial SRWA (add from column F, lines 3, 4, 9, 10, 15, and 25)									AARF J078	26.

Schedule S—Operational Risk

Dollar Amounts in Thousands	AASA	Bil	Mil	Thou	
PUBLIC ITEMS					
Operational Risk Capital					
1. Risk-based capital requirement for operational risk	J079				1.

	0=No 1=Yes	AASA		
2. Is item 1 generated from an "alternative operational risk quantification system?" (Enter "1" for Yes; enter "0" for No.)		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

8. Date ranges of internal operational loss event data used in modeling operational risk capital:	AASA	MM	YYYY	
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.)		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.
13. Dollar amount of largest loss event	J095				13.

14. Number of loss events in the following ranges (e.g., ≥ 10,000 and < $100,000):	AASA	Number	
a. Less than $10,000	J096		14.a.
b. $10,000–$100,000	J097		14.b.
c. $100,000–$1 million	J098		14.c.
d. $1 million–$10 million	J099		14.d.
e. $10 million–$100 million	J100		14.e.
f. $100 million–$1 billion	J101		14.f.
g. $1 billion +	J102		14.g.

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.