

**Federal Financial Institutions Examination Council**  
**Risk-Based Capital Reporting for Institutions Subject to the Advanced  
Capital Adequacy Framework –FFIEC 101**

**Report at the close of business [insert date]**

This report is required by law: [insert citations]

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The FFIEC 101 is to be prepared in accordance with Federal regulatory authority instructions. The report must be signed by a senior official of the reporting entity who can attest that the risk estimates and other information submitted in this report meet the requirements set forth in 72 Fed. Reg. 69288 (“the final rule” that implements the advanced approaches for determining risk-based capital for credit and operational risk) and the FFIEC 101 reporting instructions. The senior officer may be the chief financial officer, the chief risk officer, and equivalent senior officer, or a combination thereof.

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 have 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.

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Signature of Senior Officer

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Title of Officer

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Date of Signature

To fulfill the signature and attestation requirement for the FFIEC 101 for this report date, attach your 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 your bank must place in its files.

The appearance of your 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 reported amounts.

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Legal Title of Bank

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City

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State Abbreviation      Zip Code

## Schedule A - ADVANCED RISK-BASED CAPITAL

### Part 1: Risk-Based Capital Numerator and Ratios for Banks and Bank Holding Companies

#### Tier 1 capital

1. Total equity capital .....	<input type="text"/>
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) .....	<input type="text"/>
3. LESS: Net unrealized loss on available-for-sale <b>EQUITY</b> securities (report loss as a <b>positive</b> value) .....	<input type="text"/>
4. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....	<input type="text"/>
5. LESS: Nonqualifying perpetual preferred stock .....	<input type="text"/>
6a. Qualifying minority interests in consolidated subsidiaries .....	<input type="text"/>
6b. Qualifying trust preferred securities .....	<input type="text"/>
7a. LESS: Disallowed goodwill and other disallowed intangible assets .....	<input type="text"/>
7b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....	<input type="text"/>
8. Subtotal (sum of items 1 and 6a and 6b, less items 2, 3, 4, 5, and 7a and 7b) .....	<input type="text"/>
9a. LESS: Disallowed servicing assets and purchased credit card relationships .....	<input type="text"/>
9b. LESS: Disallowed deferred tax assets .....	<input type="text"/>
9c. LESS: Shortfall of eligible credit reserves below total expected credit losses (50% of shortfall plus any tier 2 carryover) .....	<input type="text"/>
9d. LESS: Gain-on-sale associated with securitization exposures.....	<input type="text"/>
9e. LESS: Certain failed capital markets transactions (50% of deductions plus any tier 2 carryover)	<input type="text"/>
9f. LESS: Other securitization deductions (50% of deductions plus any tier 2 carryover) .....	<input type="text"/>
10a. LESS: Insurance underwriting subsidiaries' minimum regulatory capital ( <b>for BHCs only</b> ) .....	<input type="text"/>
10b. Other additions to (deductions from) Tier 1 capital .....	<input type="text"/>
11. Tier 1 capital (sum of items 8 and 10b, less item 10a and 9a through 9f).....	<input type="text"/>

#### Tier 2 capital

12. Qualifying subordinated debt and redeemable preferred stock .....	<input type="text"/>
13. Qualifying cumulative perpetual preferred stock includible in Tier 2 capital .....	<input type="text"/>
14. Excess of eligible credit reserves over total expected credit losses (up to 0.60% of credit risk-weighted assets) .....	<input type="text"/>
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital .....	<input type="text"/>
16a. LESS: Insurance underwriting subsidiaries' minimum regulatory capital ( <b>for BHCs only</b> ) .....	<input type="text"/>
16b. Other additions to (deductions from) Tier 2 capital .....	<input type="text"/>

#### Adjustments to Tier 2 capital

17a. LESS: Shortfall of eligible credit reserves below total expected credit losses (up to lower of 50% of the shortfall or amount of tier 2 capital).....	<input type="text"/>
17b. LESS: Certain failed capital markets transactions (up to the lower of 50% of deductions from such failed transactions or amount of tier 2 capital).....	<input type="text"/>
17c. LESS: Other securitization deductions (up to lower of 50% of deductions or amount of tier 2 capital) .....	<input type="text"/>
18. Tier 2 capital (sum of items 12 through 15 and 16b, less item 16a and 17a through 17c).....	<input type="text"/>
19. Allowable Tier 2 capital (lesser of item 11 or 18) .....	<input type="text"/>
20. Tier 3 capital allocated for market risk.....	<input type="text"/>
21. LESS: Deductions from total risk-based capital.....	<input type="text"/>
22. Total risk-based capital (sum of items 11, 19, 20, less item 21) .....	<input type="text"/>

#### Adjustments for financial subsidiaries (for banks only)

23a. Adjustment to Tier 1 capital reported in item 11 .....	<input type="text"/>
23b. Adjustment to total risk-based capital reported in item 22.....	<input type="text"/>
24. Adjustment to risk-weighted assets .....	<input type="text"/>

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FFIEC 101

**Capital ratios**

(Column B is to be completed by all banks and bank holding companies. Column A is to be completed by banks with financial subsidiaries.)

- 25. Tier 1 risk-based capital ratio<sup>1</sup> .....
- 26. Total risk-based capital ratio<sup>2</sup> .....

(Column A)	(Column B)
Percentage	Percentage

- 27. Eligible credit reserves.....
- 28. Total expected credit losses.....


<sup>1</sup> The ratio for column B is item 11 divided by Schedule B, item 32, Column G. The ratio for column A is item 11 minus item 23.a divided by (Schedule B, item 32, Column G, minus item 24).

<sup>2</sup>The ratio for column B is item 22 divided by Schedule B, item 32, Column G. The ratio for column A is item 22 minus item 23.b divided by (Schedule B, item 32, Column G, minus item 24).

Schedule A – ADVANCED RISK-BASED CAPITAL

Part 2: Risk-Based Capital Numerator and Ratios for Savings Associations

**Tier 1 Capital**

- 1. Total Equity Capital.....
- Deduct:
- 2. Investments in and Advances to “Nonincludable” Subsidiaries.....
- 3. Goodwill and Certain Other Intangible Assets.....
- 4. Disallowed Servicing Assets, Disallowed Deferred Tax Assets,  
and Other Disallowed Assets.....
- 5. Shortfall of eligible credit reserves below total expected credit losses (50% of  
of shortfall plus tier 2 carryover\*).....
- 6. Gain-on-sale associated with securitization.....
- 7. Certain failed capital markets transactions (50% of deductions plus tier 2  
Carryover).....
- 8. Other securitization deductions (50% of deductions plus tier 2 carryover\*).....
- 9. Other.....
- Add:
- 10. Accumulated Losses (Gains) on Certain Available-for-Sale Securities  
and Cash Flow Hedges, Net of Taxes.....
- 11. Intangible Assets.....
- 12. Minority Interest in Includable Consolidated Subsidiaries Including REIT  
Preferred Stock Reported as a Borrowing.....
- 13. Other.....
- 14. **Tier 1 Capital**.....

Comparable To:	\$000s
CCR100	
CCR105	
CCR115	
n.a	
n.a.	
n.a.	
CCR134	
CCR180	
CCR185	
CCR190	
CCR195	
n.a.	



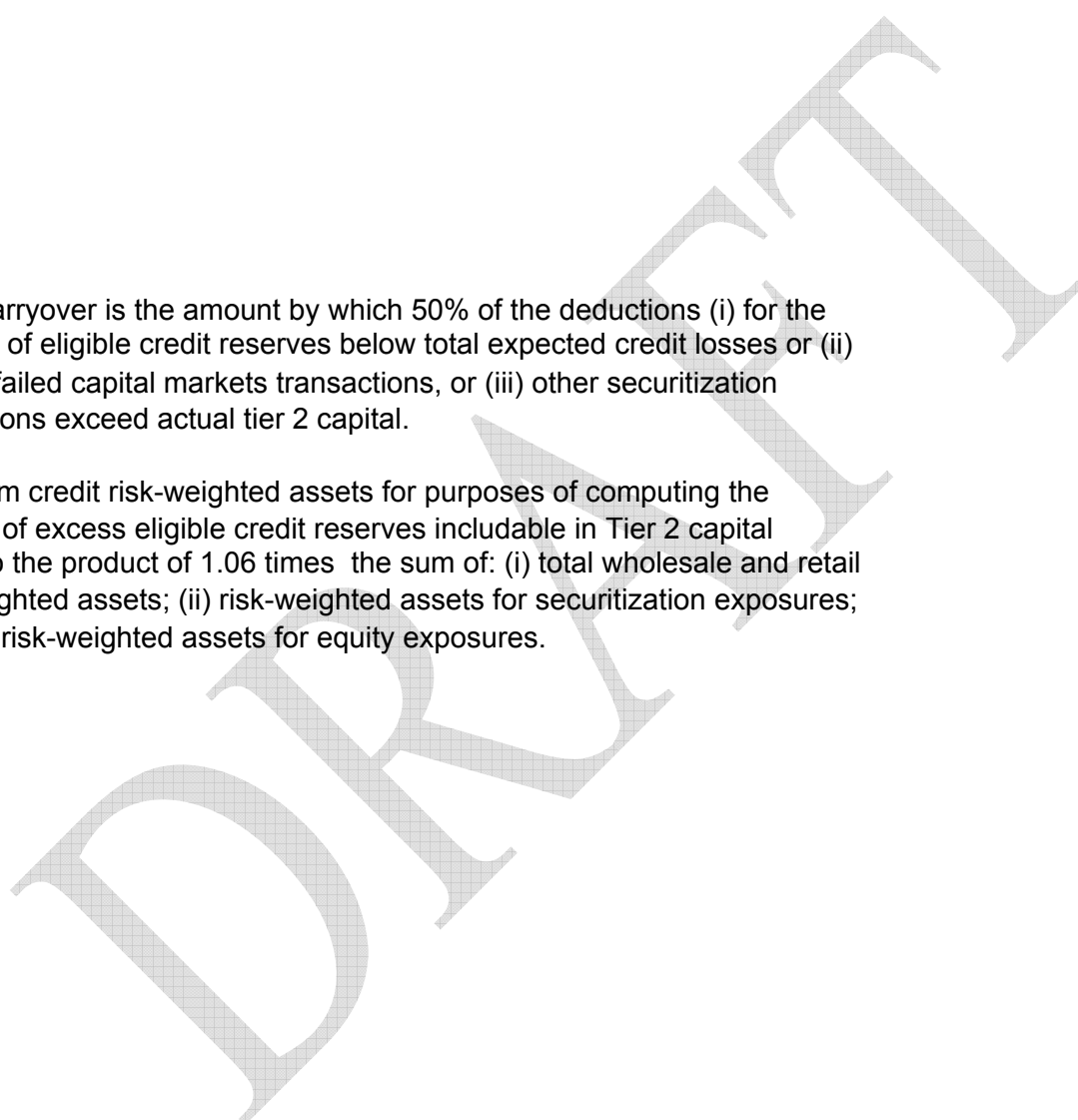
**CAPITAL RATIOS:**

Total Risk-Based Capital Ratio.....    
(Total Risk-Based Capital (Line 27) ÷ Total Risk-Weighted Assets (Line 30))

Tier 1 Risk-Based Capital Ratio.....    
(Tier 1 Capital (Line 14) ÷ Total Risk-Weighted Assets (Line 30))

\*Tier 2 carryover is the amount by which 50% of the deductions (i) for the shortfall of eligible credit reserves below total expected credit losses or (ii) certain failed capital markets transactions, or (iii) other securitization deductions exceed actual tier 2 capital.

\*\*The term credit risk-weighted assets for purposes of computing the amount of excess eligible credit reserves includable in Tier 2 capital refers to the product of 1.06 times the sum of: (i) total wholesale and retail risk-weighted assets; (ii) risk-weighted assets for securitization exposures; and (iii) risk-weighted assets for equity exposures.



**Schedule B**

**Summary Risk-Weighted Asset Information for Banks Approved to Use Advanced Internal Ratings-Based and Advanced Measurement Approaches for Regulatory Capital Purposes**

Exposure Category	Non-Defaulted and Defaulted Exposures							
	A Weighted Average Probability of Default (%)	B Balance Sheet Amount (\$)	C Total Undrawn Amount (\$)	D Exposure at Default (\$)	E Weighted Average Maturity (Years)	F Wtd Avg LGD after consideration of credit risk mitigants (%)	G Risk Weighted Assets (\$)	H Expected Credit Loss (\$)
<b>Wholesale Exposures</b>								
1 Corporate								
2 Bank								
3 Sovereign								
4 IPRE								
5 HVCRE								
6 Eligible margin loans, repo-style transactions and OTC Derivatives with Cross-Product Netting - EAD Adjustment Method								
7 Eligible margin loans, repo-style transactions and OTC Derivatives with Cross-Product Netting - Collateral Reflected in LGD								
8 Eligible margin loans, repo-style transactions - No Cross-Product Netting - EAD Adjustment Method								
9 Eligible margin loans, repo-style transactions - No Cross-Product Netting - Collateral Reflected in LGD								
10 OTC Derivatives - No Cross-Product Netting - EAD Adjustment Method								
11 OTC Derivatives - No Cross-Product Netting - Collateral Reflected in LGD								
<b>Retail Exposures</b>								
12 Residential Mortgage - Closed-end First Lien Exposures								
13 Residential Mortgage - Closed-end Junior Lien Exposures								
14 Residential Mortgage - Revolving Exposures								
15 Qualifying Revolving Exposures								
16 Other Retail Exposures								
<b>Securitization Exposures</b>								
17 Subject to Ratings-based Approach								
18 Subject to Internal Assessment Approach								
19 Subject to the Supervisory Formula Approach								
20 Investors' Interest in Securitizations								
<b>Equity Exposures</b>								
21 Simple Risk Weight Method (SRWA)								
22 Full Internal Models Approach (IMA)								
23 Partial IMA, Partial SRWA								
<b>Other Assets</b>								
24 Unsettled Transactions								
25 Assets Not Included in a Defined Exposure Category								
26 Non-material Portfolios of Exposures								
27 <b>Sum Column G, 1 through 26</b>								
28 <b>Total Credit Risk Weighted Assets (Cell G-27 X 1.06)</b>								
29 <b>Excess Eligible Credit Reserves Not Included in Tier 2 Capital</b>								
30 <b>Market Risk Equivalent Assets</b>								
31 <b>Operational Risk</b>								
32 <b>TOTAL (add cells G-28, G-30, and G-31, and subtract G-29)</b>								

**Schedule C - Wholesale Exposure - Corporate**

	A	B	C	D	E	F	G	H	I	J	K	L
PD Range (%)	Weighted Average Obligor PD (%)	Number of Obligors	Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	Weighted Average Effective Maturity (Years)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Wtd Avg LGD after consideration of credit risk mitigants (%)	Effect of PD substitution and LGD adjustment approaches on RWA (\$)	Effect of Double Default Treatment on RWA (\$)	Risk Weighted Assets (\$)**	Expected Credit Loss (\$)
1 0.00 to <0.15												
2 0.15 to < 0.25												
3 0.25 to < 0.35												
4 0.35 to < 0.50												
5 0.50 to < 0.75												
6 0.75 to < 1.35												
7 1.35 to < 2.50												
8 2.50 to < 5.50												
9 5.50 to < 10.00												
10 10.00 to < 20.00												
11 20.00 to < 100												
12 100 (default)	100											
13 TOTAL *	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum

14 Risk Weighted Assets associated with non-material portfolios not included above

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



### Schedule D - Wholesale Exposure - Bank

	A	B	C	D	E	F	G	H	I	J	K
PD Range (%)	Weighted Average Obligor PD (%)	Number of Obligors	Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	Weighted Average Effective Maturity (Years)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Wtd Avg LGD after consideration of credit risk mitigants (%)	Effect of PD substitution and LGD adjustment approaches on RWA (\$)	Risk Weighted Assets ** (\$)	Expected Credit Loss (\$)
1 0.00 to <0.15											
2 0.15 to < 0.25											
3 0.25 to < 0.35											
4 0.35 to < 0.50											
5 0.50 to < 0.75											
6 0.75 to < 1.35											
7 1.35 to < 2.50											
8 2.50 to < 5.50											
9 5.50 to < 10.00											
10 10.00 to < 20.00											
11 20.00 to < 100											
12 100 (default)	100										
13 TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum

14 Risk Weighted Assets associated with non-material portfolios not included above

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

### Schedule E - Wholesale Exposure - Sovereign

	A	B	C	D	E	F	G	H	I	J	K
PD Range (%)	Weighted Average Obligor PD (%)	Number of Obligors	Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	Weighted Average Effective Maturity (Years)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Wtd Avg LGD after consideration of credit risk mitigants (%)	Effect of PD substitution and LGD adjustment approaches on RWA (\$)	Risk Weighted Assets ** (\$)	Expected Credit Loss (\$)
1 0.00 to <0.15											
2 0.15 to < 0.25											
3 0.25 to < 0.35											
4 0.35 to < 0.50											
5 0.50 to < 0.75											
6 0.75 to < 1.35											
7 1.35 to < 2.50											
8 2.50 to < 5.50											
9 5.50 to < 10.00											
10 10.00 to < 20.00											
11 20.00 to < 100											
12 100 (default)	100										
13 TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum

14 Risk Weighted Assets associated with non-material portfolios not included above

\* Cells in line 13 are calculated.

\*\* Not calculated from previous column entries.

**Schedule F - Wholesale Exposure - IPRE**

	A	B	C	D	E	F	G	H	I	J	K	L
PD Range (%)	Weighted Average Obligor PD (%)	Number of Obligors	Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	Weighted Average Effective Maturity (Years)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Wtd Avg LGD after consideration of credit risk mitigants (%)	Effect of PD substitution and LGD adjustment approaches on RWA (\$)	Effect of Double Default Treatment on RWA (\$)	Risk Weighted Assets ** (\$)	Expected Credit Loss (\$)
1 0.00 to <0.15												
2 0.15 to < 0.25												
3 0.25 to < 0.35												
4 0.35 to < 0.50												
5 0.50 to < 0.75												
6 0.75 to < 1.35												
7 1.35 to < 2.50												
8 2.50 to < 5.50												
9 5.50 to < 10.00												
10 10.00 to < 20.00												
11 20.00 to < 100												
12 100 (default)	100											
13 TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum

14 Risk Weighted Assets associated with non-material portfolios not included above

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

### Schedule G - Wholesale Exposure - HVCRE

	A	B	C	D	E	F	G	H	I	J	K	L
PD Range (%)	Weighted Average Obligor PD (%)	Number of Obligors	Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	Weighted Average Effective Maturity (Years)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Wtd Avg LGD after consideration of credit risk mitigants (%)	Effect of PD substitution and LGD adjustment approaches on RWA (\$)	Effect of Double Default Treatment on RWA (\$)	Risk Weighted Assets** (\$)	Expected Credit Loss (\$)
1	0.00 to <0.15											
2	0.15 to < 0.25											
3	0.25 to < 0.35											
4	0.35 to < 0.50											
5	0.50 to < 0.75											
6	0.75 to < 1.35											
7	1.35 to < 2.50											
8	2.50 to < 5.50											
9	5.50 to < 10.00											
10	10.00 to < 20.00											
11	20.00 to < 100											
12	100 (default)	100										
13	TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum

14 Risk Weighted Assets associated with non-material portfolios not included above

\* Cells in line 13 are calculated.

\*\* Not calculated from previous column entries.

**Schedule H - Wholesale Exposure - Eligible Margin Loans, Repo-Style Transactions and OTC Derivatives  
 WITH CROSS-PRODUCT NETTING**

PD Range (%)	Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD					
	A Weighted Average PD (%)	B Weighted Average Effective Maturity (Years)	C EAD (\$)	D Weighted Average LGD (%)	E Risk Weighted Assets** (\$)	F Expected Credit Losses (\$)	G Weighted Average PD (%)	H Weighted Average Maturity (Years)	I EAD (\$)	J Weighted Average LGD (%)	K Risk Weighted Assets** (\$)	L Expected Credit Losses (\$)
1 0.00 to < 0.03												
2 0.03 to < 0.10												
3 0.10 to < 0.15												
4 0.15 to < 0.25												
5 0.25 to < 0.50												
6 0.50 to < .75												
7 0.75 to < 1.35												
8 1.35 to < 2.50												
9 2.50 to < 5.50												
10 5.50 to < 10.00												
11 10.00 to < 100.00												
12 100 (default)	100						100					
13 Eligible margin loans where a 300% risk-weight has been applied												
14 TOTAL*	wtd avg	wtd avg	sum	wtd avg	sum	sum	wtd avg	wtd avg	sum	wtd avg	sum	sum

\* Cells in line 14 are calculated.

\*\* Not calculated from previous column entries.

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

PD Range (%)	Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD					
	A Weighted Average PD (%)	B Weighted Average Effective Maturity (Years)	C EAD (\$)	D Weighted Average LGD (%)	E Risk Weighted Assets** (\$)	F Expected Credit Losses (\$)	G Weighted Average PD (%)	H Weighted Average Maturity (Years)	I EAD (\$)	J Weighted Average LGD (%)	K Risk Weighted Assets** (\$)	L Expected Credit Losses (\$)
1 0.00 to < 0.03												
2 0.03 to < 0.10												
3 0.10 to < 0.15												
4 0.15 to < 0.25												
5 0.25 to < 0.50												
6 0.50 to < .75												
7 0.75 to < 1.35												
8 1.35 to < 2.50												
9 2.50 to < 5.50												
10 5.50 to < 10.00												
11 10.00 to < 100.00												
12 100 (default)	100						100					
13 Eligible margin loans where a 300% risk-weight has been applied												
14 TOTAL*	wtd avg	wtd avg	sum	wtd avg	sum	sum	wtd avg	wtd avg	sum	wtd avg	sum	sum

EAD Adjustment Method (%):	M1 Collateral Haircut	M2 Simple VaR	M3 Internal Models
% of line 14, column C calculated using:			

15

\* Cells in line 14 are calculated.  
 \*\* Not calculated from previous column entries.

### Schedule J - Wholesale Exposure - OTC Derivatives No Cross-Product Netting

PD Range (%)	Exposures with EAD Adjustment						Exposures Where Collateral Reflected in LGD***					
	A Weighted Average PD (%)	B Weighted Average Effective Maturity (Years)	C EAD (\$)	D Weighted Average LGD (%)	E Risk Weighted Assets** (\$)	F Expected Credit Losses (\$)	G Weighted Average PD (%)	H Weighted Average Maturity (Years)	I EAD (\$)	J Weighted Average LGD (%)	K Risk Weighted Assets** (\$)	L Expected Credit Losses (\$)
1	0.00 to < 0.03											
2	0.03 to < 0.10											
3	0.10 to < 0.15											
4	0.15 to < 0.25											
5	0.25 to < 0.50											
6	0.50 to < .75											
7	0.75 to < 1.35											
8	1.35 to < 2.50											
9	2.50 to < 5.50											
10	5.50 to < 10.00											
11	10.00 to < 100.00											
12	100 (default)	100					100					
13	TOTAL*	wtd avg	wtd avg	sum	wtd avg	sum	sum	wtd avg	wtd avg	sum	wtd avg	sum

EAD Adjustment Method (%):	M1	M2
	Collateral Haircut	Internal Models
% of line 13, column C calculated using:		

14

\* Cells in line 13 are calculated.  
 \*\* Not calculated from previous column entries.  
 \*\*\* Report exposures for which the bank uses the current exposure methodology to determine EAD and reflects collateral, if any, in LGD.

### Schedule K - Retail Exposure - Residential Mortgage - Closed-end First Lien Exposures

	A	B	C	D	E	F	G	H	I	LTV***					O	P
										J	K	L	M	N		
PD Range (%)	Weighted Average PD (%)	Number of Exposures	Total Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	Weighted Average Age (Months)	Weighted Average LGD (%)	Risk Weighted Assets** (\$)	Expected Credit Loss (\$)	Less Than 70% (\$)	At Least 70% but less than 80% (\$)	At Least 80% but less than 90% (\$)	At Least 90% but less than 100% (\$)	Greater than or equal to 100%+ (\$)	Weighted Average Bureau Score	EAD of Accounts with Updated LTV
1	0.00 to < 0.05															
2	0.05 to < 0.10															
3	0.10 to < 0.15															
4	0.15 to < 0.20															
5	0.20 to < 0.25															
6	0.25 to < 0.35															
7	0.35 to < 0.50															
8	0.50 to < 0.75															
9	0.75 to < 1.35															
10	1.35 to < 2.50															
11	2.50 to < 5.50															
12	5.50 to < 10.00															
13	10.00 to < 20.00															
14	20.00 to < 100															
15	100 Default	100														
16	TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	wtd avg	sum

17 Risk Weighted Assets associated with non-material portfolios not included above  
 18 Credit scores shown in Column O are from which credit scoring system(s)?

\* Cells in line 16 are calculated.  
 \*\* Not calculated from previous column entries.  
 \*\*\* 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 L - Retail Exposure - Residential Mortgage - Closed-end Junior Lien Exposures**

PD Range (%)	A Weighted Average PD (%)	B Number of Exposures	C Total Balance Sheet Amount (\$)	D Total Undrawn Amount (\$)	E EAD (\$)	F Weighted Average Age (Months)	G Weighted Average LGD (%)	H Risk Weighted Assets** (\$)	I Expected Credit Loss (\$)	LTV***					O Weighted Average Bureau Score	P EAD of Accounts with Updated LTV
										J Less Than 70% (\$)	K At Least 70% but less than 80% (\$)	L At Least 80% but less than 90% (\$)	M At Least 90% but less than 100% (\$)	N Greater than or equal to 100%+ (\$)		
1 0.00 to < 0.05																
2 0.05 to < 0.10																
3 0.10 to < 0.15																
4 0.15 to < 0.20																
5 0.20 to < 0.25																
6 0.25 to < 0.35																
7 0.35 to < 0.50																
8 0.50 to < 0.75																
9 0.75 to < 1.35																
10 1.35 to < 2.50																
11 2.50 to < 5.50																
12 5.50 to < 10.00																
13 10.00 to < 20.00																
14 20.00 to < 100																
15 100 Default	100															
16 TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	wtd avg	sum

17 Risk Weighted Assets associated with non-material portfolios not included above  
 18 Credit scores shown in Column O are from which credit scoring system(s)?

\* Cells in line 16 are calculated.  
 \*\* Not calculated from previous column entries.  
 \*\*\* 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 column 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 - Retail Exposure - Residential Mortgage - Revolving Exposures**

PD Range (%)	A Weighted Average PD (%)	B Number of Exposures	C Total Balance Sheet Amount (\$)	D Total Undrawn Amount (\$)	E EAD (\$)	F Weighted Average Age (Months)	G Weighted Average LGD (%)	H Risk Weighted Assets** (\$)	I Expected Credit Loss (\$)	LTV***					O Weighted Average Bureau Score	P EAD of Accounts with Updated LTV
										J Less Than 70% (\$)	K At Least 70% but less than 80% (\$)	L At Least 80% but less than 90% (\$)	M At Least 90% but less than 100% (\$)	N Greater than or equal to 100%+ (\$)		
1 0.00 to < 0.05																
2 0.05 to < 0.10																
3 0.10 to < 0.15																
4 0.15 to < 0.20																
5 0.20 to < 0.25																
6 0.25 to < 0.35																
7 0.35 to < 0.50																
8 0.50 to < 0.75																
9 0.75 to < 1.35																
10 1.35 to < 2.50																
11 2.50 to < 5.50																
12 5.50 to < 10.00																
13 10.00 to < 20.00																
14 20.00 to < 100																
15 100 Default	100															
16 TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	wtd avg	sum

17 Risk Weighted Assets associated with non-material portfolios not included above

18 Credit scores shown in Column O are from which credit scoring system(s)?

\* Cells in line 16 are calculated.  
 \*\* Not calculated from previous column entries.  
 \*\*\* LTV values should be calculated by combining any 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 N - Retail Exposure - Qualifying Revolving Exposures

	A	B	C	D	E	F	G	H	I	J
PD Range (%)	Weighted Average PD (%)	Number of Exposures	Total Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	EAD of Accounts < Two Years Old (\$)	Weighted Average LGD (%)	Risk Weighted Assets** (\$)	Expected Credit Loss (\$)	Weighted Average Bureau Score
1	0.00 to < 0.50									
2	0.50 to < 1.00									
3	1.00 to < 1.50									
4	1.50 to < 2.00									
5	2.00 to < 2.50									
6	2.50 to < 3.00									
7	3.00 to < 3.50									
8	3.50 to < 4.00									
9	4.00 to < 5.00									
10	5.00 to < 6.00									
11	6.00 to < 7.00									
12	7.00 to < 8.00									
13	8.00 to < 10.00									
14	10.00 to < 100									
15	100 Default	100								
16	TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	sum	sum	wtd avg

17 Risk Weighted Assets associated with non-material portfolios not included above  
 18 Credit scores shown in Column J are from which credit scoring system(s)?

\* Cells in line 16 are calculated.  
 \*\* Not calculated from previous column entries.

### Schedule O - Retail Exposure - Other Retail Exposures

	A	B	C	D	E	F	G	H	I	J
PD Range (%)	Weighted Average PD (%)	Number of Exposures	Total Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	EAD of Accounts < Two Years Old (\$)	Weighted Average LGD (%)	Risk Weighted Assets** (\$)	Expected Credit Loss (\$)	Weighted Average Bureau Score
1	0.00 to < 0.50									
2	0.50 to < 1.00									
3	1.00 to < 1.50									
4	1.50 to < 2.00									
5	2.00 to < 2.50									
6	2.50 to < 3.00									
7	3.00 to < 3.50									
8	3.50 to < 4.00									
9	4.00 to < 5.00									
10	5.00 to < 6.00									
11	6.00 to < 7.00									
12	7.00 to < 8.00									
13	8.00 to < 10.00									
14	10.00 to < 100									
15	100 Default	100								
16	TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	sum	sum	wtd avg
17	Risk Weighted Assets associated with non-material portfolios not included above									
18	Credit scores shown in Column J are from which credit scoring system(s)?									

\* Cells in line 16 are calculated.

\*\* Not calculated from previous column entries.

**Schedule P - Securitization Exposures Subject to the Ratings-Based or Internal Assessment Approaches**

Rating Category	A Exposures Subject to the Ratings-based Approach (RBA)	B Exposures Subject to the Internal Assessment Approach (IAA)	C Risk Weighted Assets
1 Exposures with Highest or Second-Highest Investment Grade Long-Term Credit Rating or Highest Investment Grade Short-Term Credit Rating			
2 Exposures with Third-Highest Investment Grade Long Term Credit Rating or Second-Highest Investment Grade Short-Term Credit Rating			
3 Exposures with Lowest Investment Grade Long-Term Credit Rating or Third-Highest Investment Grade Short-Term Credit Rating			
4 Exposures with Long-Term Credit Rating One Category Below Investment Grade			
5 Total RBA and IAA Securitization Exposures and Risk Weighted Assets*	sum	sum	sum

\* Cells in line 5 are calculated.



### Schedule Q - Securitization Detail Schedule

Memorandum Items	A Exposure Amount	B Risk Weighted Assets	C Deduction
1 Deduction for Exposures Subject to the Ratings-Based or Internal Assessment Approach			
2 All Other Deductions for Securitization Exposures			
3 Exposures Subject to the Supervisory Formula Approach			
4 Total exposures to synthetic securitizations			
5 Risk Weighted Assets for Investors' Interest in Securitizations, Retail Credit Lines			
6 Risk Weighted Assets for Investors' Interest in Securitizations, Non-Retail Credit Lines			

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**Schedule R - Equity Exposures**

	A		B
	Exposure (\$)	Risk Weight or Multiplier	Risk Weighted Assets (\$)
<b>1 Total Equity Exposures</b>	<input type="text"/>		
2 0% Risk Weight	<input type="text"/>	0%	<input type="text"/>
3 20% Risk Weight	<input type="text"/>	20%	<input type="text"/>
4 Community Development Equity Exposures	<input type="text"/>	100%	<input type="text"/>
<b>Simple Risk Weight Approach (SRWA)</b>			
5 Effective Portion of Hedge Pairs	<input type="text"/>	100%	<input type="text"/>
6 Non-Significant Equity Exposures	<input type="text"/>	100%	<input type="text"/>
7 Publicly Traded Equity Exposures Under the SRWA	<input type="text"/>	300%	<input type="text"/>
8 Non-Publicly Traded Equity Exposures Under the SRWA	<input type="text"/>	400%	<input type="text"/>
9 600% Risk Weight Equity Exposures Under the SRWA	<input type="text"/>	600%	<input type="text"/>
<b>10 Total RWA Under the SRWA (sum column B, lines 2 - 9)</b>			<input type="text"/>
<b>Equity Exposures to Investment Funds</b>			
11 Full Look-through Approach	<input type="text"/>		<input type="text"/>
12 Simple Modified Look-through Approach	<input type="text"/>		<input type="text"/>
13 Alternative Modified Look-through Approach	<input type="text"/>		<input type="text"/>
14 Money Market Fund Approach	<input type="text"/>	7%	<input type="text"/>
<b>15 Total RWA for Investment Funds (sum column B, lines 11 through 14)</b>			<input type="text"/>
<b>16 Total: SRWA (column B, lines 10 and 15)</b>			<input type="text"/>
<b>Full Internal Models Approach (Full IMA)</b>			
<b>17 Estimate of Potential Losses on Equity Exposures</b>	<input type="text"/>	12.5	<input type="text"/>
<i>Floors (Full IMA):</i>			
18 Publicly Traded	<input type="text"/>	200%	<input type="text"/>
19 Non-Publicly Traded	<input type="text"/>	300%	<input type="text"/>
20 RWA Floors (add from column B, lines 18 and 19)			<input type="text"/>
<b>21 Total RWA - Full IMA (larger of column B, lines 17 and 20)</b>			<input type="text"/>
<b>22 Total: Full IMA (add from column B lines 3, 4, 15, and 21)</b>			<input type="text"/>
<b>Publicly-Traded Internal Models Approach (Partial IMA)</b>			
<b>23 Estimate of Potential Losses on Publicly-Traded Equity</b>	<input type="text"/>	12.5	<input type="text"/>
<i>Floors (Partial IMA):</i>			
24 Publicly Traded	<input type="text"/>	200%	<input type="text"/>
<b>25 Total RWA -- Partial IMA (larger of column B, lines 23 and 24)</b>			<input type="text"/>
<b>26 Total: Partial IMA, Partial SRWA (add from column B lines 3, 4, 8, 9, 15, and 25)</b>			<input type="text"/>

**Schedule S - Operational Risk**

**PUBLIC ITEMS**

**Operational Risk Capital**

- 1 Risk-based Capital Requirement for Operational Risk
- 2 Is item 1 generated from an "alternative operational risk quantification system?" (Y/N)

**CONFIDENTIAL ITEMS**

**Expected Operational Loss (EOL) and Eligible Operational Risk Offsets**

- 3 Expected Operational Loss (EOL)
- 4 Total Eligible Operational Risk Offsets
- 4a Eligible GAAP reserves
- 4b Other eligible offsets

**Total Risk-based Capital Requirement for Operational Risk without:**

- 5 Dependence assumptions
- 6 Adjustments reflecting business environment and internal control factors
- 7 Risk mitigants (e.g., insurance)

**Internal Operational Loss Event Data Characteristics**

- 8 Date ranges of internal operational loss event data used in modeling operational risk capital:
- 8a Starting date for frequency distribution (if applicable) MM/YYYY
- 8b Ending date for frequency distribution (if applicable) MM/YYYY
- 8c Starting date for severity distribution (if applicable) MM/YYYY
- 8d Ending date for severity distribution (if applicable) MM/YYYY
- 9 Highest dollar threshold applied in modeling internal operational loss event data
- 10 Does the dollar threshold change across units of measure? (Y/N)

- 11 Total number of loss events
- 12 Total dollar amount of loss events
- 13 Dollar amount of largest loss event
- 14 Number of loss events in the following ranges (e.g., ≥ \$10,000 and < \$100,000):
- 14a Less than \$10,000
- 14b \$10,000 - \$100,000
- 14c \$100,000 - \$1 Million
- 14d \$1 Million - \$10 Million
- 14e \$10 Million - \$100 Million
- 14f \$100 Million - \$1 Billion
- 14g \$1 Billion+
- 15 Total dollar amount of losses in the following ranges (e.g., ≥ \$10,000 and < \$100,000):
- 15a Less than \$10,000
- 15b \$10,000 - \$100,000
- 15c \$100,000 - \$1 Million
- 15d \$1 Million - \$10 Million
- 15e \$10 Million - \$100 Million
- 15f \$100 Million - \$1 Billion
- 15g \$1 Billion+

**Scenario Analysis**

- 16 How many individual scenarios were used in calculating the risk-based capital requirement for operational risk?
- 17 What is the dollar value of the largest individual scenario?
- 18 Number of scenarios in the following ranges (e.g., ≥ \$1 Million and < \$10 Million):
- 18a Less than \$1 Million
- 18b \$1 Million - \$10 Million
- 18c \$10 Million - \$100 Million
- 18d \$100 Million - \$500 Million
- 18e \$500 Million - \$1 Billion
- 18f \$1 Billion+

**Distributional Assumptions**

- 19 How many units of measure were used in calculating the risk-based capital requirement for operational risk?
- 20 **Frequency Distribution:** Across how many individual units of measure did the choice of frequency distribution change since the last reporting period (if applicable)?
- 21 **Severity Distribution:** Across how many individual units of measure did the choice of severity distribution change since the last reporting period (if applicable)?

**Loss Caps**

- 22 How many loss caps are used in calculating the risk-based capital requirement for operational risk?
- 23 What is the dollar amount of the smallest cap used (if applicable)?
- 24 What is the dollar amount of the largest cap used (if applicable)?