

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 June 30, 2008

(20080630)
(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 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, or equivalent senior officer.

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

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

I, the undersigned senior officer of the named bank, bank holding company, or savings association attest that the FFIEC 101 report for this report date 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.

Legal Title of Bank (AAXX J197)

Mailing Address of the Bank Street/P.O. Box (AAXX 9110)

City (AAXX 9130)

State Abbrev. (AAXX 9200)

ZIP Code (AAXX 9220)

Printed Name of Senior Officer (AAXX C490)

Signature of Senior Officer

Title of Officer (AAXX C491)

Date of Signature (AAXX J196)

Person to whom questions about this report should be directed:

Name / Title (AAXX 8901)

Area Code / Phone Number (AAXX 8902)

FAX Number (AAXX 9116)

E-mail Address of Contact (AAXX 4086)

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C.I. _____

The estimated average reporting burden for this information collection is 625 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, Washington, D.C. 20551; to Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, D.C. 20429; to Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, D.C. 20219; to Chief Counsel’s Office, Office of Thrift Supervision, 1700 G Street, NW, Washington, D.C. 20552; and to the Office of Management and Budget, Paperwork Reduction Project (7100–0128), Washington, D.C. 20503.

Schedule A—Advanced Risk-Based Capital

Part I. Risk-Based Capital Numerator and Ratios for Banks and Bank Holding Companies

Dollar Amounts in Thousands

	AAAB	Bil	Mil	Thou	
TIER 1 CAPITAL					
1. Total equity capital.....	3210				1.
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).....	8434				2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (report loss as a positive value)	A221				3.
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)	4336				4.
5. LESS: Nonqualifying perpetual preferred stock	B588				5.
6. a. Qualifying minority interests in consolidated subsidiaries	B589				6.a.
b. Qualifying trust preferred securities (for BHCs only)	C502				6.b.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590				7.a.
b. 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 gain, report as a positive value; if a net loss, report as a negative value)...	F264				7.b.
8. Subtotal (sum of items 1, 6.a and 6.b, less items 2, 3, 4, 5, 7.a and 7.b)	C227				8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships	B591				9.a.
b. LESS: Disallowed deferred tax assets	5610				9.b.
c. LESS: Shortfall of eligible credit reserves below total expected credit losses (50% of shortfall plus any Tier 2 carryover).....	J160				9.c.
d. LESS: Gain-on-sale associated with securitization exposures	J161				9.d.
e. LESS: Certain failed capital markets transactions (50% of deductions plus any Tier 2 carryover)	J162				9.e.
f. LESS: Other securitization deductions (50% of deductions plus any Tier 2 carryover)	J163				9.f.
10. a. LESS: Insurance underwriting subsidiaries' minimum regulatory capital (for BHCs only).....	J188				10.a.
b. Other additions to (deductions from) Tier 1 capital.....	J189				10.b.
11. Tier 1 capital (sum of items 8 and 10.b, less items 9.a through 9.f and 10.a).....	J169				11.
TIER 2 CAPITAL					
12. Qualifying subordinated debt and redeemable preferred stock	5306				12.
13. Qualifying cumulative perpetual preferred stock includible in Tier 2 capital.....	B593				13.
14. Excess of eligible credit reserve over total expected credit losses (up to 0.60% of credit risk-weighted assets)	J173				14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221				15.
16. a. LESS: Insurance underwriting subsidiaries' minimum regulatory capital (for BHCs only).....	J190				16.a.
b. Other additions to (deductions from) Tier 2 capital.....	J191				16.b.
ADJUSTMENTS TO TIER 2 CAPITAL					
17. a. 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).....	J175				17.a.
b. LESS: Certain failed capital markets transactions (up to lower of 50% of deductions from such failed transactions or amount of Tier 2 capital).....	J176				17.b.
c. LESS: Other securitization deductions (up to lower of 50% of deductions or amount of Tier 2 capital).....	J177				17.c.
18. Tier 2 capital (sum of items 12 through 15 and 16.b, less items 16.a and 17.a through 17.c).....	J178				18.
19. Allowable Tier 2 capital (lesser of item 11 or 18).....	J179				19.
20. Tier 3 capital allocated for market risk	1395				20.
21. LESS: Deductions for total risk-based capital	B595				21.
22. Total risk-based capital (sum of items 11, 19, 20, less item 21).....	J182				22.

Schedule A—Continued

Part I. Continued

Dollar Amounts in Thousands

	AAAB	Bil	Mil	Thou	
ADJUSTMENTS FOR FINANCIAL SUBSIDIARIES (FOR BANKS ONLY)					
23. a. Adjustment to Tier 1 capital reported in item 11	C228				23.a.
b. Adjustment to total risk-based capital reported in item 22.....	B503				23.b.
24. Adjustment to risk-weighted assets.....	B504				24.

	(Column A)		(Column B)		
	AAAB	Percentage	AAAB	Percentage	
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 ¹	J192	____.____	J194	____.____	25.
26. Total risk-based capital ratio ²	J193	____.____	J195	____.____	26.

	AAAB	Bil	Mil	Thou	
27. Eligible credit reserves	J183				27.
28. Total expected credit losses	J184				28.

¹ The ratio for column B is item 11 divided by Schedule B, item 33, Column G. The ratio for column A is item 11 minus item 23.a divided by (Schedule B, item 33, Column G, minus item 24).

² The ratio for column B is item 22 divided by Schedule B, item 33, Column G. The ratio for column A is item 22 minus item 23.b divided by (Schedule B, item 33, Column G, minus item 24).

Schedule A—Continued

Part II. Risk-Based Capital Numerator and Ratios for Savings Associations

Dollar Amounts in Thousands

	Comparable To					
		AAAT	Bil	Mil	Thou	
TIER 1 CAPITAL						
1. Total equity capital.....	CCR100	J156				1.
Deduct						
2. Investments in and advances to “nonincludable” subsidiaries.....	CCR105	J157				2.
3. Goodwill and certain other intangible assets.....	CCR115	J158				3.
4. Disallowed servicing assets, disallowed deferred tax assets, and other disallowed assets.....		J159				4.
5. Shortfall of eligible credit reserves below total expected credit losses (50% of shortfall plus Tier 2 carryover) ¹	n.a.	J160				5.
6. Gain-on-sale associated with securitization.....		J161				6.
7. Certain failed capital markets transactions (50% of deductions plus Tier 2 carryover).....	n.a.	J162				7.
8. Other securitization deductions (50% of deductions plus Tier 2 carryover) ¹	n.a.	J163				8.
9. Other.....	CCR134	J164				9.
Add						
10. Accumulated losses (gains) on certain available-for-sale securities and cash flow hedges, net of taxes.....	CCR180	J165				10.
11. Intangible assets.....	CCR185	J166				11.
12. Minority interest in includable consolidated subsidiaries including REIT preferred stock reported as a borrowing.....	CCR190	J167				12.
13. Other.....	CCR195	J168				13.
14. Tier 1 capital.....	n.a.	J169				14.
TIER 2 CAPITAL						
15. Unrealized gains on available-for-sale equity securities.....	CCR302	J170				15.
16. Qualifying subordinated debt and redeemable preferred stock.....	CCR310	J171				16.
17. Other equity instruments.....	CCR340	J172				17.
18. Excess of eligible credit reserves over total expected credit losses (up to 0.60% of credit risk-weighted assets) ²	n.a.	J173				18.
19. Other.....	n.a.	J174				19.
<i>Adjustments to Tier 2 Capital</i>						
Deduct						
20. Shortfall of eligible credit reserves below total expected credit losses (up to lower of 50% of the shortfall or amount of Tier 2 capital).....	n.a.	J175				20.
21. Certain failed capital markets transactions (up to lower of 50% of deductions for such failed transactions or amount of Tier 2 capital).....	n.a.	J176				21.
22. Other securitization deductions (up to lower of 50% of deductions or amount of Tier 2 capital).....	n.a.	J177				22.
23. Tier 2 Capital.....	n.a.	J178				23.
24. Allowable Tier 2 capital.....	n.a.	J179				24.
25. Add: Tier 3 capital allocated for market risk.....	n.a.	J180				25.
26. Subtract: Equity investments and other assets required to be deducted.....	CCR370	J181				26.
27. Total risk-based capital.....	n.a.	J182				27.
28. Note: Eligible credit reserves.....	n.a.	J183				28.
29. Note: Total expected credit losses.....	n.a.	J184				29.
30. Total risk weighted assets (from Schedule B, line 33, column G).....	n.a.	J185				30.

¹ 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.

² 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 A—Continued

Part II. Risk-Based Capital Numerator and Ratios for Savings Associations

Dollar Amounts in Thousands

	Comparable To			
		AAAT	Percentage	
CAPITAL RATIOS				
31. Total risk-based capital ratio.....	n.a.	J186	— . — . — . — .	31.
32. Tier 1 risk-based capital ratio	n.a.	J187	— . — . — . — .	32.

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

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Dollar Amounts in Thousands

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

Schedule B—Continued

Dollar Amounts in Thousands

For Federal Reserve Bank Use Only
C.I. ____

Exposure Category	Non-Defaulted and Defaulted Exposures																		
	(Column A) Weighted Average Probability of Default	(Column B) Balance Sheet Amount			(Column C) Total Undrawn Amount			(Column D) Exposure at Default			(Column E) Weighted Average Maturity (Years)	(Column F) Wtd Avg LGD after Consideration of Credit Risk Mitigants	(Column G) Risk Weighted Assets			(Column H) Expected Credit Loss			
	Percentage	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 ratings-based approach.....		AABB J140											AABG J140						17.
18. Subject to internal assessment approach.....		AABB J141											AABG J141						18.
19. Subject to the supervisory formula approach.....		AABB J142											AABG J142						19.
20. Investors' interest in securitizations.....													AABG J143						20.
EQUITY EXPOSURES																			
21. Simple risk weight method (SRWA).....													AABG J144						21.
22. Full internal models approach (IMA).....													AABG J145						22.
23. Partial IMA, partial SRWA ...													AABG J146						23.

Schedule B—Continued

Dollar Amounts in Thousands

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Exposure Category	Non-Defaulted and Defaulted Exposures																		
	(Column A) Weighted Average Probability of Default	(Column B) Balance Sheet Amount			(Column C) Total Undrawn Amount			(Column D) Exposure at Default			(Column E) Weighted Average Maturity (Years)	(Column F) Wtd Avg LGD after Consideration of Credit Risk Mitigants	(Column G) Risk Weighted Assets			(Column H) Expected Credit Loss			
	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	
OTHER ASSETS		AABB J147											AABG J147						
24. Unsettled transactions.....																		24.	
25. Assets not included in a defined exposure category..		AABB J148											AABG J148						25.
26. Non-material portfolios of exposures.....		AABB J149											AABG J149						26.
27. Sum of Column G, 1 through 26.....													AABG J150						27.
28. Total credit risk weighted assets (cell G-27 x 1.06).....													AABG J151						28.
29. Assets subject to the general risk-based capital requirements.....													AABG J198						29.
30. Excess eligible credit reserves not included in Tier 2 capital.....													AABG J152						30.
31. Market risk equivalent assets.....													AABG J153						31.
32. Operational risk.....													AABG J154						32.
33. Total (add cells G-28, G-29, G-31, and G-32, and subtract G-30).....													AABG J155						33.

Schedule C—Wholesale Exposure—Corporate

Dollar Amounts in Thousands

PD Range	(Column A)	(Column B)	(Column C)			(Column D)			(Column E)			(Column F)	(Column G)	(Column H)	(Column I)			(Column J)			(Column K)			(Column L)		
	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	Weighted Average 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 ²			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
1. 0.00 to < 0.15 ..	AACA J005	AACB J005	AACC J005			AACD J005			AAEE J005			AACF J005	AACG J005	AACH J005	AACI J005			AACJ J005			AACK J005			AAAL J005		
2. 0.15 to < 0.25 ..	AACA J008	AACB J008	AACC J008			AACD J008			AAEE J008			AACF J008	AACG J008	AACH J008	AACI J008			AACJ J008			AACK J008			AAAL J008		
3. 0.25 to < 0.35 ..	AACA J010	AACB J010	AACC J010			AACD J010			AAEE J010			AACF J010	AACG J010	AACH J010	AACI J010			AACJ J010			AACK J010			AAAL J010		
4. 0.35 to < 0.50 ..	AACA J013	AACB J013	AACC J013			AACD J013			AAEE J013			AACF J013	AACG J013	AACH J013	AACI J013			AACJ J013			AACK J013			AAAL J013		
5. 0.50 to < 0.75 ..	AACA J014	AACB J014	AACC J014			AACD J014			AAEE J014			AACF J014	AACG J014	AACH J014	AACI J014			AACJ J014			AACK J014			AAAL J014		
6. 0.75 to < 1.35 ..	AACA J016	AACB J016	AACC J016			AACD J016			AAEE J016			AACF J016	AACG J016	AACH J016	AACI J016			AACJ J016			AACK J016			AAAL J016		
7. 1.35 to < 2.50 ..	AACA J019	AACB J019	AACC J019			AACD J019			AAEE J019			AACF J019	AACG J019	AACH J019	AACI J019			AACJ J019			AACK J019			AAAL J019		
8. 2.50 to < 5.50 ..	AACA J025	AACB J025	AACC J025			AACD J025			AAEE J025			AACF J025	AACG J025	AACH J025	AACI J025			AACJ J025			AACK J025			AAAL J025		
9. 5.50 to < 10.00	AACA J029	AACB J029	AACC J029			AACD J029			AAEE J029			AACF J029	AACG J029	AACH J029	AACI J029			AACJ J029			AACK J029			AAAL J029		
10. 10.00 to < 20.00	AACA J031	AACB J031	AACC J031			AACD J031			AAEE J031			AACF J031	AACG J031	AACH J031	AACI J031			AACJ J031			AACK J031			AAAL J031		
11. 20.00 to < 100.00	AACA J033	AACB J033	AACC J033			AACD J033			AAEE J033			AACF J033	AACG J033	AACH J033	AACI J033			AACJ J033			AACK J033			AAAL J033		
12. 100.00 (default)	AACA J034	AACB J034	AACC J034			AACD J034			AAEE J034			AACF J034	AACG J034	AACH J034	AACI J034			AACJ J034			AACK J034			AAAL J034		
13. Total ¹	wtd avg	sum	sum			sum			sum			wtd avg	wtd avg	wtd avg	sum			sum			sum			sum		

Bil	Mil	Thou
AACX J036		

14. Risk weighted assets associated with non-material portfolios not included above 14.

¹ Cells in line 13 are calculated.

² Not calculated from previous column entries.

Schedule D—Wholesale Exposure—Bank

Dollar Amounts in Thousands

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

Bil	Mil	Thou
AADX J036		

14. Risk weighted assets associated with non-material portfolios not included above 14.

¹ Cells in line 13 are calculated.

² Not calculated from previous column entries.

Schedule E—Wholesale Exposure—Sovereign

Dollar Amounts in Thousands

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

	Bil	Mil	Thou
14. Risk weighted assets associated with non-material portfolios not included above	AAEX J036		

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

Schedule F—Wholesale Exposure—IPRE

Dollar Amounts in Thousands

PD Range	(Column A)	(Column B)	(Column C)			(Column D)			(Column E)			(Column F)	(Column G)	(Column H)	(Column I)			(Column J)			(Column K)			(Column L)			
	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	Weighted Average 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 ²			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	
1. 0.00 to < 0.15 ..	AAFA J005	AAFB J005	AAFC J005			AAFD J005			AAFE J005			AAFF J005	AAFG J005	AAFH J005	AAFI J005			AAFJ J005			AAFK J005			AAFL J005			1.
2. 0.15 to < 0.25 ..	AAFA J008	AAFB J008	AAFC J008			AAFD J008			AAFE J008			AAFF J008	AAFG J008	AAFH J008	AAFI J008			AAFJ J008			AAFK J008			AAFL J008			2.
3. 0.25 to < 0.35 ..	AAFA J010	AAFB J010	AAFC J010			AAFD J010			AAFE J010			AAFF J010	AAFG J010	AAFH J010	AAFI J010			AAFJ J010			AAFK J010			AAFL J010			3.
4. 0.35 to < 0.50 ..	AAFA J013	AAFB J013	AAFC J013			AAFD J013			AAFE J013			AAFF J013	AAFG J013	AAFH J013	AAFI J013			AAFJ J013			AAFK J013			AAFL J013			4.
5. 0.50 to < 0.75 ..	AAFA J014	AAFB J014	AAFC J014			AAFD J014			AAFE J014			AAFF J014	AAFG J014	AAFH J014	AAFI J014			AAFJ J014			AAFK J014			AAFL J014			5.
6. 0.75 to < 1.35 ..	AAFA J016	AAFB J016	AAFC J016			AAFD J016			AAFE J016			AAFF J016	AAFG J016	AAFH J016	AAFI J016			AAFJ J016			AAFK J016			AAFL J016			6.
7. 1.35 to < 2.50 ..	AAFA J019	AAFB J019	AAFC J019			AAFD J019			AAFE J019			AAFF J019	AAFG J019	AAFH J019	AAFI J019			AAFJ J019			AAFK J019			AAFL J019			7.
8. 2.50 to < 5.50 ..	AAFA J025	AAFB J025	AAFC J025			AAFD J025			AAFE J025			AAFF J025	AAFG J025	AAFH J025	AAFI J025			AAFJ J025			AAFK J025			AAFL J025			8.
9. 5.50 to < 10.00	AAFA J029	AAFB J029	AAFC J029			AAFD J029			AAFE J029			AAFF J029	AAFG J029	AAFH J029	AAFI J029			AAFJ J029			AAFK J029			AAFL J029			9.
10. 10.00 to < 20.00	AAFA J031	AAFB J031	AAFC J031			AAFD J031			AAFE J031			AAFF J031	AAFG J031	AAFH J031	AAFI J031			AAFJ J031			AAFK J031			AAFL J031			10.
11. 20.00 to < 100...	AAFA J033	AAFB J033	AAFC J033			AAFD J033			AAFE J033			AAFF J033	AAFG J033	AAFH J033	AAFI J033			AAFJ J033			AAFK J033			AAFL J033			11.
12. 100.00 (default)	AAFA J034	AAFB J034	AAFC J034			AAFD J034			AAFE J034			AAFF J034	AAFG J034	AAFH J034	AAFI J034			AAFJ J034			AAFK J034			AAFL J034			12.
13. Total ¹	wtd avg	sum	sum			sum			sum			wtd avg	wtd avg	wtd avg	sum			sum			sum			sum			13.

Bil	Mil	Thou
AAFX J036		

14. Risk weighted assets associated with non-material portfolios not included above 14.

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)	(Column B)	(Column C)			(Column D)			(Column E)			(Column F)	(Column G)	(Column H)	(Column I)			(Column J)			(Column K)			(Column L)		
	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	Weighted Average 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 ²			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
1. 0.00 to < 0.15 ..	AAGA J005	AAGB J005	AAGC J005			AAGD J005			AAGE J005			AAGF J005	AAGG J005	AAGH J005	AAGI J005			AAGJ J005			AAGK J005			AAGL J005		
2. 0.15 to < 0.25 ..	AAGA J008	AAGB J008	AAGC J008			AAGD J008			AAGE J008			AAGF J008	AAGG J008	AAGH J008	AAGI J008			AAGJ J008			AAGK J008			AAGL J008		
3. 0.25 to < 0.35 ..	AAGA J010	AAGB J010	AAGC J010			AAGD J010			AAGE J010			AAGF J010	AAGG J010	AAGH J010	AAGI J010			AAGJ J010			AAGK J010			AAGL J010		
4. 0.35 to < 0.50 ..	AAGA J013	AAGB J013	AAGC J013			AAGD J013			AAGE J013			AAGF J013	AAGG J013	AAGH J013	AAGI J013			AAGJ J013			AAGK J013			AAGL J013		
5. 0.50 to < 0.75 ..	AAGA J014	AAGB J014	AAGC J014			AAGD J014			AAGE J014			AAGF J014	AAGG J014	AAGH J014	AAGI J014			AAGJ J014			AAGK J014			AAGL J014		
6. 0.75 to < 1.35 ..	AAGA J016	AAGB J016	AAGC J016			AAGD J016			AAGE J016			AAGF J016	AAGG J016	AAGH J016	AAGI J016			AAGJ J016			AAGK J016			AAGL J016		
7. 1.35 to < 2.50 ..	AAGA J019	AAGB J019	AAGC J019			AAGD J019			AAGE J019			AAGF J019	AAGG J019	AAGH J019	AAGI J019			AAGJ J019			AAGK J019			AAGL J019		
8. 2.50 to < 5.50 ..	AAGA J025	AAGB J025	AAGC J025			AAGD J025			AAGE J025			AAGF J025	AAGG J025	AAGH J025	AAGI J025			AAGJ J025			AAGK J025			AAGL J025		
9. 5.50 to < 10.00 ..	AAGA J029	AAGB J029	AAGC J029			AAGD J029			AAGE J029			AAGF J029	AAGG J029	AAGH J029	AAGI J029			AAGJ J029			AAGK J029			AAGL J029		
10. 10.00 to < 20.00 ..	AAGA J031	AAGB J031	AAGC J031			AAGD J031			AAGE J031			AAGF J031	AAGG J031	AAGH J031	AAGI J031			AAGJ J031			AAGK J031			AAGL J031		
11. 20.00 to < 100.00 ..	AAGA J033	AAGB J033	AAGC J033			AAGD J033			AAGE J033			AAGF J033	AAGG J033	AAGH J033	AAGI J033			AAGJ J033			AAGK J033			AAGL J033		
12. 100.00 (default)	AAGA J034	AAGB J034	AAGC J034			AAGD J034			AAGE J034			AAGF J034	AAGG J034	AAGH J034	AAGI J034			AAGJ J034			AAGK J034			AAGL J034		
13. Total ¹	wtd avg	sum	sum			sum			sum			wtd avg	wtd avg	wtd avg	sum			sum			sum			sum		

Bil	Mil	Thou
AAGX J036		

14. Risk weighted assets associated with non-material portfolios not included above 14.

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 ..	.. . . .	.. . . .				.. . . .							.. . . .	.. . . .				.. . . .
	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 ..	.. . . .	.. . . .				.. . . .							.. . . .	.. . . .				.. . . .
	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 ..	.. . . .	.. . . .				.. . . .							.. . . .	.. . . .				.. . . .
	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 ..	.. . . .	.. . . .				.. . . .							.. . . .	.. . . .				.. . . .
	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 ..	.. . . .	.. . . .				.. . . .							.. . . .	.. . . .				.. . . .
	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 ..	.. . . .	.. . . .				.. . . .							.. . . .	.. . . .				.. . . .
	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 ..	.. . . .	.. . . .				.. . . .							.. . . .	.. . . .				.. . . .
	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 ..	.. . . .	.. . . .				.. . . .							.. . . .	.. . . .				.. . . .
	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 ..	.. . . .	.. . . .				.. . . .							.. . . .	.. . . .				.. . . .
	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 ..	.. . . .	.. . . .				.. . . .							.. . . .	.. . . .				.. . . .
	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... ..	.. . . .	.. . . .				.. . . .							.. . . .	.. . . .				.. . . .
	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	.. . . .				.. . . .	
13. Eligible margin loans where a 300% risk-weight has been applied ...			AAHC J037				AAHE J037																	
	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	

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

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

Dollar Amounts in Thousands

PD Range	LTV ³															(Column O) Weighted Average Bureau Score			(Column P) EAD of Accounts with Updated LTV															
	(Column A) Weighted Average PD	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD			(Column F) Weighted Average Age (Months)	(Column G) Weighted Average LGD	(Column H) Risk Weighted Assets ²			(Column I) Expected Credit Loss									(Column J) Less Than 70%	(Column K) At Least 70% but Less Than 80%	(Column L) At Least 80% but Less Than 90%	(Column M) At Least 90% but Less Than 100%	(Column N) Greater than or Equal to 100%								
Percentage	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Bil	Mil	Thou		
1. 0.00 to < 0.05...	AAKA J002	AAKB J002	AAKC J002	AAKD J002	AAKE J002	AAKF J002	AAKG J002	AAKH J002	AAKI J002	AAKJ J002	AAKK J002	AAKL J002	AAKM J002	AAKN J002	AAKO J002	AAKP J002																		
2. 0.05 to < 0.10...	AAKA J004	AAKB J004	AAKC J004	AAKD J004	AAKE J004	AAKF J004	AAKG J004	AAKH J004	AAKI J004	AAKJ J004	AAKK J004	AAKL J004	AAKM J004	AAKN J004	AAKO J004	AAKP J004																		
3. 0.10 to < 0.15...	AAKA J006	AAKB J006	AAKC J006	AAKD J006	AAKE J006	AAKF J006	AAKG J006	AAKH J006	AAKI J006	AAKJ J006	AAKK J006	AAKL J006	AAKM J006	AAKN J006	AAKO J006	AAKP J006																		
4. 0.15 to < 0.20...	AAKA J007	AAKB J007	AAKC J007	AAKD J007	AAKE J007	AAKF J007	AAKG J007	AAKH J007	AAKI J007	AAKJ J007	AAKK J007	AAKL J007	AAKM J007	AAKN J007	AAKO J007	AAKP J007																		
5. 0.20 to < 0.25...	AAKA J009	AAKB J009	AAKC J009	AAKD J009	AAKE J009	AAKF J009	AAKG J009	AAKH J009	AAKI J009	AAKJ J009	AAKK J009	AAKL J009	AAKM J009	AAKN J009	AAKO J009	AAKP J009																		
6. 0.25 to < 0.35...	AAKA J010	AAKB J010	AAKC J010	AAKD J010	AAKE J010	AAKF J010	AAKG J010	AAKH J010	AAKI J010	AAKJ J010	AAKK J010	AAKL J010	AAKM J010	AAKN J010	AAKO J010	AAKP J010																		
7. 0.35 to < 0.50...	AAKA J013	AAKB J013	AAKC J013	AAKD J013	AAKE J013	AAKF J013	AAKG J013	AAKH J013	AAKI J013	AAKJ J013	AAKK J013	AAKL J013	AAKM J013	AAKN J013	AAKO J013	AAKP J013																		
8. 0.50 to < 0.75...	AAKA J014	AAKB J014	AAKC J014	AAKD J014	AAKE J014	AAKF J014	AAKG J014	AAKH J014	AAKI J014	AAKJ J014	AAKK J014	AAKL J014	AAKM J014	AAKN J014	AAKO J014	AAKP J014																		
9. 0.75 to < 1.35...	AAKA J016	AAKB J016	AAKC J016	AAKD J016	AAKE J016	AAKF J016	AAKG J016	AAKH J016	AAKI J016	AAKJ J016	AAKK J016	AAKL J016	AAKM J016	AAKN J016	AAKO J016	AAKP J016																		
10. 1.35 to < 2.50...	AAKA J019	AAKB J019	AAKC J019	AAKD J019	AAKE J019	AAKF J019	AAKG J019	AAKH J019	AAKI J019	AAKJ J019	AAKK J019	AAKL J019	AAKM J019	AAKN J019	AAKO J019	AAKP J019																		
11. 2.50 to < 5.50...	AAKA J025	AAKB J025	AAKC J025	AAKD J025	AAKE J025	AAKF J025	AAKG J025	AAKH J025	AAKI J025	AAKJ J025	AAKK J025	AAKL J025	AAKM J025	AAKN J025	AAKO J025	AAKP J025																		
12. 5.50 to < 10.00...	AAKA J029	AAKB J029	AAKC J029	AAKD J029	AAKE J029	AAKF J029	AAKG J029	AAKH J029	AAKI J029	AAKJ J029	AAKK J029	AAKL J029	AAKM J029	AAKN J029	AAKO J029	AAKP J029																		
13. 10.00 to < 20.00...	AAKA J031	AAKB J031	AAKC J031	AAKD J031	AAKE J031	AAKF J031	AAKG J031	AAKH J031	AAKI J031	AAKJ J031	AAKK J031	AAKL J031	AAKM J031	AAKN J031	AAKO J031	AAKP J031																		
14. 20.00 to < 100...	AAKA J033	AAKB J033	AAKC J033	AAKD J033	AAKE J033	AAKF J033	AAKG J033	AAKH J033	AAKI J033	AAKJ J033	AAKK J033	AAKL J033	AAKM J033	AAKN J033	AAKO J033	AAKP J033																		
15. 100.00 Default...	100.00																																	
16. Total ¹	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	sum	sum													sum					

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. 6/08

Schedule K—Continued
Dollar Amounts in Thousands

	Bil	Mil	Thou	
	AAKX J036			
17. Risk weighted assets associated with non-material portfolios not included above				17.
	AAKX J041			
18. Credit scores shown in Column O are from which credit scoring system(s)?				18.

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 O) Weighted Average Bureau Score	(Column P) EAD of Accounts with Updated LTV				
																		(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%								
Percentage	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Bil	Mil	Thou			
1. 0.00 to < 0.05...	AALA J002	AALB J002	AALC J002	AALD J002	AALE J002	AALF J002	AALG J002	AALH J002	AALI J002	AALJ J002	AALK J002	AALL J002	AALM J002	AALN J002	AALO J002	AALP J002																						
2. 0.05 to < 0.10...	AALA J004	AALB J004	AALC J004	AALD J004	AALE J004	AALF J004	AALG J004	AALH J004	AALI J004	AALJ J004	AALK J004	AALL J004	AALM J004	AALN J004	AALO J004	AALP J004																						
3. 0.10 to < 0.15...	AALA J006	AALB J006	AALC J006	AALD J006	AALE J006	AALF J006	AALG J006	AALH J006	AALI J006	AALJ J006	AALK J006	AALL J006	AALM J006	AALN J006	AALO J006	AALP J006																						
4. 0.15 to < 0.20...	AALA J007	AALB J007	AALC J007	AALD J007	AALE J007	AALF J007	AALG J007	AALH J007	AALI J007	AALJ J007	AALK J007	AALL J007	AALM J007	AALN J007	AALO J007	AALP J007																						
5. 0.20 to < 0.25...	AALA J009	AALB J009	AALC J009	AALD J009	AALE J009	AALF J009	AALG J009	AALH J009	AALI J009	AALJ J009	AALK J009	AALL J009	AALM J009	AALN J009	AALO J009	AALP J009																						
6. 0.25 to < 0.35...	AALA J010	AALB J010	AALC J010	AALD J010	AALE J010	AALF J010	AALG J010	AALH J010	AALI J010	AALJ J010	AALK J010	AALL J010	AALM J010	AALN J010	AALO J010	AALP J010																						
7. 0.35 to < 0.50...	AALA J013	AALB J013	AALC J013	AALD J013	AALE J013	AALF J013	AALG J013	AALH J013	AALI J013	AALJ J013	AALK J013	AALL J013	AALM J013	AALN J013	AALO J013	AALP J013																						
8. 0.50 to < 0.75...	AALA J014	AALB J014	AALC J014	AALD J014	AALE J014	AALF J014	AALG J014	AALH J014	AALI J014	AALJ J014	AALK J014	AALL J014	AALM J014	AALN J014	AALO J014	AALP J014																						
9. 0.75 to < 1.35...	AALA J016	AALB J016	AALC J016	AALD J016	AALE J016	AALF J016	AALG J016	AALH J016	AALI J016	AALJ J016	AALK J016	AALL J016	AALM J016	AALN J016	AALO J016	AALP J016																						
10. 1.35 to < 2.50...	AALA J019	AALB J019	AALC J019	AALD J019	AALE J019	AALF J019	AALG J019	AALH J019	AALI J019	AALJ J019	AALK J019	AALL J019	AALM J019	AALN J019	AALO J019	AALP J019																						
11. 2.50 to < 5.50...	AALA J025	AALB J025	AALC J025	AALD J025	AALE J025	AALF J025	AALG J025	AALH J025	AALI J025	AALJ J025	AALK J025	AALL J025	AALM J025	AALN J025	AALO J025	AALP J025																						
12. 5.50 to < 10.00...	AALA J029	AALB J029	AALC J029	AALD J029	AALE J029	AALF J029	AALG J029	AALH J029	AALI J029	AALJ J029	AALK J029	AALL J029	AALM J029	AALN J029	AALO J029	AALP J029																						
13. 10.00 to < 20.00...	AALA J031	AALB J031	AALC J031	AALD J031	AALE J031	AALF J031	AALG J031	AALH J031	AALI J031	AALJ J031	AALK J031	AALL J031	AALM J031	AALN J031	AALO J031	AALP J031																						
14. 20.00 to < 100...	AALA J033	AALB J033	AALC J033	AALD J033	AALE J033	AALF J033	AALG J033	AALH J033	AALI J033	AALJ J033	AALK J033	AALL J033	AALM J033	AALN J033	AALO J033	AALP J033																						
15. 100.00 Default...	AALA J034	AALB J034	AALC J034	AALD J034	AALE J034	AALF J034	AALG J034	AALH J034	AALI J034	AALJ J034	AALK J034	AALL J034	AALM J034	AALN J034	AALO J034	AALP J034																						
16. Total ¹	100.00																																					
	wtd avg	sum	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	sum																				sum		

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
Dollar Amounts in Thousands

	Bil	Mil	Thou	
	AALX J036			
17. Risk weighted assets associated with non-material portfolios not included above				17.
	AALX J041			
18. Credit scores shown in Column O are from which credit scoring system(s)?				18.

Schedule M—Continued
Dollar Amounts in Thousands

	Bil	Mil	Thou	
	AAMX J036			
17. Risk weighted assets associated with non-material portfolios not included above				17.
18. Credit scores shown in Column O are from which credit scoring system(s)?	AAMX J041			18.

Schedule N—Retail Exposure—Qualifying Revolving Exposures

Dollar Amounts in Thousands

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

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

² Not calculated from previous column entries.

Schedule N—Continued
Dollar Amounts in Thousands

	Bil	Mil	Thou	
	AANX J036			
17. Risk weighted assets associated with non-material portfolios not included above.....				17.
18. Credit scores shown in Column J are from which credit scoring system(s)?.....	AANX J041			18.

Schedule O—Retail Exposure—Other Retail Exposures

Dollar Amounts in Thousands

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

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

² Not calculated from previous column entries.

Schedule O—Continued
Dollar Amounts in Thousands

	Bil	Mil	Thou	
	AAOX J036			
17. Risk weighted assets associated with non-material portfolios not included above.....				17.
18. Credit scores shown in Column J are from which credit scoring system(s)?.....	AAOX J041			18.

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

Dollar Amounts in Thousands

Rating Category	(Column A) Exposures Subject to the Ratings-based Approach (RBA)			(Column B) Exposures Subject to the Internal Assessment Approach (IAA)			(Column C) Risk Weighted Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
1. Exposures with highest or second-highest investment grade long-term credit rating or highest investment grade short-term credit rating	AAPA J042			AAPB J042			AAPC J042			1.
2. Exposures with third-highest investment grade long-term credit rating or second-highest investment grade short-term credit rating	AAPA J043			AAPB J043			AAPC J043			2.
3. Exposures with lowest investment grade long-term credit rating or third-highest investment grade short-term credit rating	AAPA J044			AAPB J044			AAPC J044			3.
4. Exposures with long-term credit rating one category below investment grade	AAPA J045			AAPB J045			AAPC J045			4.
5. Total RBA and IAA securitization exposures and risk weighted assets ¹	AAPA J046			AAPB J046			AAPC J046			5.
		sum			sum			sum		

¹ Cells in line 5 are calculated.

Schedule Q—Securitization Detail Schedule

Dollar Amounts in Thousands

Memorandum Items	(Column A) Exposure Amount			(Column B) Risk Weighted Assets			(Column C) Deduction			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
1. Deduction for exposures subject to the ratings-based or internal assessment approaches							AAQC J047			1.
2. All other deductions for securitization exposures							AAQC J048			2.
3. Exposures subject to the supervisory formula approach							AAQC J049			3.
4. Total exposures to synthetic securitizations	AAQA J049			AAQB J049			AAQC J049			4.
5. Risk weighted assets for investors' interest in securitizations, retail credit lines	AAQA J050			AAQB J050			AAQC J050			5.
6. Risk weighted assets for investors' interest in securitizations, non-retail credit lines	AAQA J051			AAQB J051						6.
	AAQA J052			AAQB J052						

Schedule R—Equity Exposures

Dollar Amounts in Thousands

	(Column A) Exposure			Risk Weight or Multiplier	(Column B) Risk Weighted Assets			
	Bil	Mil	Thou		Bil	Mil	Thou	
	AARA J053							
1. Total equity exposures					AARB J054			1.
	AARA J054							
2. 0% risk weight				0%				2.
	AARA J055				AARB J055			
3. 20% risk weight				20%				3.
	AARA J056				AARB J056			
4. Community development equity exposures				100%				4.
	AARA J057				AARB J057			
SIMPLE RISK WEIGHT APPROACH (SRWA)								
5. Effective portion of hedge pairs				100%				5.
	AARA J058				AARB J058			
6. Non-significant equity exposures				100%				6.
	AARA J059				AARB J059			
7. Publicly traded equity exposures under the SRWA				300%				7.
	AARA J060				AARB J060			
8. Non-publicly traded equity exposures under the SRWA				400%				8.
	AARA J061				AARB J061			
9. 600% risk weight equity exposures under the SRWA				600%				9.
					AARB J062			
10. Total RWA under the SRWA (sum column B, lines 2 through 9)								10.
	AARA J063				AARB J063			
EQUITY EXPOSURES TO INVESTMENT FUNDS								
11. Full look-through approach								11.
	AARA J064				AARB J064			
12. Simple modified look-through approach								12.
	AARA J065				AARB J065			
13. Alternative modified look-through approach								13.
	AARA J066				AARB J066			
14. Money market fund approach				7%				14.
					AARB J067			
15. Total RWA for investment funds (sum column B, lines 11 through 14)								15.
					AARB J068			
16. Total: SWRA (sum column B, lines 10 and 15)								16.
	AARA J069				AARB J069			
FULL INTERNAL MODELS APPROACH (Full IMA)								
17. Estimate of potential losses on equity exposures				12.5				17.
	AARA J070				AARB J070			
<i>Floors (Full IMA)</i>								
18. Publicly traded				200%				18.
	AARA J071				AARB J071			
19. Non-publicly traded				300%				19.
					AARB J072			
20. RWA floors (sum column B, lines 18 and 19)								20.
					AARB J073			
21. Total RWA—Full IMA (larger of column B, lines 17 and 20)								21.
					AARB J074			
22. Total: Full IMA (sum column B lines 3, 4, 15, and 21)								22.

Schedule R—Continued

Dollar Amounts in Thousands

	(Column A) Exposure			Risk Weight or Multiplier	(Column B) Risk Weighted Assets				
	Bil	Mil	Thou		Bil	Mil	Thou		
PUBLICLY-TRADED INTERNAL MODELS APPROACH (Partial IMA)									
23. Estimate of potential losses on publicly-traded equity	AARA J075			12.5	AARB J075			23.	
<i>Floors (Partial IMA)</i>									
24. Publicly traded.....	AARA J076			200%	AARB J076			24.	
25. Total RWA—Partial IMA (larger of column B, lines 23 and 24)					AARB J077			25.	
26. Total: Partial IMA, partial SRWA (sum column B lines 3, 4, 8, 9, 15, and 25).....						AARB 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.
2. Is item 1 generated from an "alternative operational risk qualification system?" (Enter "1" for yes; enter "0" for no)				AASA J080	2.
CONFIDENTIAL ITEMS					
Expected Operational Loss (EOL) and Eligible Operational Risk Offsets					
3. Expected operational loss (EOL)	J081				3.
4. Total eligible operational risk offsets					
a. Eligible GAAP reserves	J082				4.a.
b. Other eligible offsets	J083				4.b.
Total Risk-Based Capital Requirement for Operational Risk Without:					
5. Dependence assumptions	J084				5.
6. Adjustments reflecting business environment and internal control factors	J085				6.
7. Risk mitigants (e.g., insurance)	J086				7.
Internal Operational Loss Event Data Characteristics					
8. Date ranges of internal operational loss event data used in modeling operational risk capital:	AASA	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.
9. Highest dollar threshold applied in modeling internal operational loss event data	J091				9.
10. Does the dollar threshold change across units of measure? (Enter "1" for yes; enter "0" for no)				AASA J092	10.
11. Total number of loss events	AASA J093	Number			11.
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.

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C.I. ____

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.
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	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.