Schedule A - Advanced Risk-Based Capital

DRAFT SEPT 2010

Dollar Amounts in Thousands

Item	Description	AAAB	Bil	Mil	Thou
	TIER 1 CAPITAL				
1.	Total Equity Capital	3210			
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			
3.	LESS: Net unrealized loss on available-for-sale **EQUITY** securities (report loss as a **positive** value)	A221			
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			
5.	LESS: Nonqualifying perpetual preferred stock	B588			
6. a.	Qualifying minority interests in consolidated subsidiaries	B589			
b.	Qualifying restricted core capital elements (other than cumulative perpetual preferred stock) **(for BHCs only)**	G215 → ?			
c.	Qualifying mandatory convertible preferred securities of internationally active bank holding companies **(for BHCs only)**	G216 → ?			
7. a.	LESS: Disallowed goodwill and other disallowed intangible assets	B590			
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			
8.	Subtotal (sum of items 1, ~~6.a and 6.b,~~ 6.a, 6.b and 6.c, less items 2, 3, 4, 5, 7.a and 7.b)	C227			
9. a.	LESS: Disallowed servicing assets and purchased credit card relationships	B591			
b.	LESS: Disallowed deferred tax assets	5610			
c.	LESS: Shortfall of eligible [illegible] total expected credit losses (50% of shortfall plus any Tier 2 carryover)	J160			
d.	LESS: Gain-on-sale associated with securitization exposures	J161			
e.	LESS: Certain failed capital markets transactions (50% of deductions plus any Tier 2 carryover)	J162			
f.	LESS: Other securitization deductions (50% of deductions plus any Tier 2 carryover)	J163			
10. a.	LESS: Insurance underwriting subsidiaries' minimum regulatory capital **(for BHCs only)**	J188			
b.	Other additions to (deductions from) Tier 1 capital	J189			
11.	Tier 1 capital (sum of items 8 and 10.b, less items 9.a through 9.f and 10.a)	J169			
	TIER 2 Capital				
12.	Qualifying subordinated debt and redeemable preferred stock	5306			
13.	Qualifying cumulative perpetual preferred stock includible in Tier 2 capital	B593			
14.	Excess of eligible credit reserve over total expected credit losses (up to 0.60% of credit risk-weighted assets)	J173			
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221			
16. a.	LESS: Insurance underwriting subsidiaries' minimum regulatory capital **(for BHCs only)**	J190			
b.	Other additions to (deductions from) Tier 2 capital	J191			
	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			
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			
c.	LESS: Other securitization deductions (up to lower of 50% of deductions or amount of Tier 2 capital)	J177			
18.	Tier 2 capital (sum of items 12 through 15 and 16.b, less items 16.a and 17.a through 17.c)	J178			
19.	Allowable Tier 2 capital (lesser of item 11 or 18)	J179			
20.	Tier 3 capital allocated for market risk	1395			
21.	LESS: Deductions for total risk-based capital	B595			
22.	Total risk-based capital (sum of items 11, 19, 20, less item 21)	J182			

Schedule A - Continued

Dollar Amounts in Thousands

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

	(Column A)		(Column B)	
CAPITAL RATIOS	AAAB	Percentage	AAAB	Percentage
(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	
26. Total risk-based capital ratio[2]	J193		J195	

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

[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 R - Equity Exposures

Dollar Amounts in Thousands

	Simple Risk Weight Approach			Full Internal Models Approach			Publicly-Traded Internal Models Approach		
	(Column A) Exposure (Bil, Mil, Thou)	Risk Weight or Multiplier	(Column B) Risk Weighted Assets (Bil, Mil, Thou)	(Column C) Exposure (Bil, Mil, Thou)	Risk Weight or Multiplier	(Column D) Risk Weighted Assets (Bil, Mil, Thou)	(Column E) Exposure (Bil, Mil, Thou)	Risk Weight or Multiplier	(Column F) Risk Weighted (Bil, Mil, Thou)
1. Total equity exposures	AARA J053			AARC J053			AARE J053		
2. 0% risk weight	AARA J054	0%	AARB J054	AARC J054	0%	AARD J054	AARE J054	0%	AARF J054
3. 20% risk weight	AARA J055	20%	AARB J055	AARC J055	20%	AARD J055	AARE J055	20%	AARF J055
4. Community development equity exposures	AARA J056	100%	AARB J056	AARC J056	100%	AARD J056	AARE J056	100%	AARF J056
SIMPLE RISK WEIGHT APPROACH (SRWA)									
5. Effective portion of hedge pairs	AARA J057	100%	AARB J057						
6. Non-significant equity exposures	AARA J058	100%	AARB J058						
7. Publicly traded equity exposures under the SRWA	AARA J059	300%	AARB J059						
8. Non-publicly traded equity exposures under the SRWA	AARA J060	400%	AARB J060				AARE J060	400%	AARF J060
9. 600% risk weight equity exposures under the SRWA	AARA J061	600%	AARB J061				AARE J061	600%	AARF J061
10. Total RWA under the SRWA (sum column B, lines 2 through 9)			AARB J062						
EQUITY EXPOSURES TO INVESTMENT FUNDS									
11. Full look-through approach	AARA J063		AARB J063	AARC J063		AARD J063	AARE J063		AARF J063
12. Simple modified look-through approach	AARA J064		AARB J064	AARC J064		AARD J064	AARE J064		AARF J064
13. Alternative modified look-through approach	AARA J065		AARB J065	AARC J065		AARD J065	AARE J065		AARF J065
14. Money market fund approach	AARA J066	7%	AARB J066	AARC J066	7%	AARD J066	AARE J066	7%	AARF J066
15. Total RWA for investment funds (sum column B, lines 11 through 14)			AARB J067			AARD J067			AARF J067
16. Total: SRWA (column B, lines 10 and 15)			AARB J068						
FULL INTERNAL MODELS APPROACH (Full IMA)									
17. Estimate of potential losses on equity exposures				AARC J069	12.5	AARD J069			
Floors (Full IMA):									
18. Publicly traded				AARC J070	200%	AARD J070			
19. Non-publicly traded				AARC J071	300%	AARD J071			
20. RWA floors (add from column B, lines 18 and 19)						AARD J072			
21. Total RWA - Full IMA (larger of column B, lines 17 and 20)						AARD J073			
22. Total: Full IMA (add from column B lines 3, 4, 15, and 21)						AARD J074			
PUBLICLY-TRADED INTERNAL MODELS APPROACH (Partial IMA)									
23. Estimate of potential losses on publicly-traded equity							AARE J075	12.5	AARF J075
Floors (Partial IMA):									
24. Publicly traded							AARE J076	200%	AARF J076
25. Total RWA -- Partial IMA (larger of column B, lines 23 and 24)									AARF J077
26. Total: Partial IMA, Partial SRWA (add from column B lines 3, 4, 8, 9, 15, and 25)									AARF J078