|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Schedule A—Advanced Risk-Based Capital** | |  |  |  |  |  |
| This schedule is to be submitted on a consolidated basis. | |  |  |  |  |  |
|  | Dollar Amounts in Thousands | AAAB | Bil | Mil | Thou |  |
| **Common equity tier 1 capital** | |  |  |  |  |  |
|  | Common stock plus related surplus, net of treasury stock |  |  |  |  | 1. |
|  | Retained earnings |  |  |  |  | 2. |
|  | Accumulated other comprehensive income (AOCI) |  |  |  |  | 3. |
|  | Directly issued capital subject to phase out from common equity tier 1 capital (not applicable) |  |  |  |  | 4. |
|  | Common equity tier 1 minority interest includable in common equity tier 1 capital |  |  |  |  | 5. |
|  | Common equity tier 1 capital before regulatory deductions and adjustments (sum of items 1, 2, 3, and 5) |  |  |  |  | 6. |
|  | |  | | | |  |
| **Common equity tier 1 capital: adjustments and deductions** | |  |
|  | Prudential valuation adjustments (not applicable) |  | | | | 7. |
|  | Goodwill net of associated deferred tax liabilities (DTLs) |  |  |  |  | 8. |
|  | Other intangible assets net of associated DTLs, other than goodwill and mortgage servicing assets (MSAs) |  |  |  |  | 9. |
|  | Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs |  |  |  |  | 10. |
|  | Accumulated net gain or loss on cash-flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet |  |  |  |  | 11. |
|  | Expected credit loss that exceeds eligible credit reserves |  |  |  |  | 12. |
|  | Gain-on-sale associated with a securitization exposure |  |  |  |  | 13. |
|  | Unrealized gain or loss related to changes in the fair value of liabilities that are due to changes in own credit risk |  |  |  |  | 14. |
|  | Defined-benefit pension fund assets, net of associated DTLs |  |  |  |  | 15. |
|  | Investments in own shares to the extent not excluded above as part of treasury stock |  |  |  |  | 16. |
|  | Reciprocal cross-holdings in the common equity of financial institutions |  |  |  |  | 17. |
|  | Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments |  |  |  |  | 18. |
|  | Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold |  |  |  |  | 19. |
|  | MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold |  |  |  |  | 20. |
|  | DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold |  |  |  |  | 21. |
|  | Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of associated DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold |  |  |  |  | 22. |
|  | of which: significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs |  |  |  |  | 23. |
|  | of which: MSAs, net of associated DTLs |  |  |  |  | 24. |
|  | of which: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs |  |  |  |  | 25. |
|  | National specific regulatory adjustments (not applicable) |  | | | | 26. |
|  | Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions |  |  |  |  | 27. |
|  | Total adjustments and deductions for common equity tier 1 capital (sum of items 8 through 22, plus item 27) |  |  |  |  | 28. |
|  | Common equity tier 1 capital (item 6 less item 28) |  |  |  |  | 29. |
|  | |  |  |  |  |  |
| **Additional tier 1 capital** | |  |  |  |  |  |
|  | Additional tier 1 capital instruments plus related surplus |  |  |  |  | 30. |
|  | of which: classified as equity under GAAP (not applicable) |  |  |  |  | 31. |
|  | of which: classified as liabilities under GAAP (not applicable) |  |  |  |  | 32. |
|  | Non-qualifying capital instruments subject to phase out from additional tier 1 capital |  |  |  |  | 33. |
|  | Tier 1 minority interest not included in common equity tier 1 capital |  |  |  |  | 34. |
|  | of which: amount subject to phase out |  |  |  |  | 35. |
|  | Additional tier 1 capital before deductions (sum of items 30, 33, and 34) |  |  |  |  | 36. |
|  | |  |  |  |  |  |
| **Additional tier 1 capital deductions** | |  |  |  |  |  |
|  | Investments in own additional tier 1 capital instruments |  |  |  |  | 37. |
|  | Reciprocal cross-holdings in the additional tier 1 capital of financial institutions |  |  |  |  | 38. |
|  | Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments |  |  |  |  | 39. |
|  | Significant investments in financial institutions not in the form of common stock to be deducted from additional tier 1 capital |  |  |  |  | 40. |
|  | Other deductions from additional tier 1 capital |  |  |  |  | 41. |
|  | Deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions |  |  |  |  | 42. |
|  | Total additional tier 1 capital deductions (sum of items 37 through 42) |  |  |  |  | 43. |
|  | Additional tier 1 capital (greater of item 36 less item 43 or zero) |  |  |  |  | 44. |
|  | |  |  |  |  |  |
| **Tier 1 capital** | |  |  |  |  |  |
|  | Tier 1 capital (sum of items 29 and 44) |  |  |  |  | 45. |
|  | |  |  |  |  |  |
| **Tier 2 capital** | |  |  |  |  |  |
|  | Tier 2 capital instruments plus related surplus |  |  |  |  | 46. |
|  | Non-qualifying capital instruments subject to phase out from tier 2 capital |  |  |  |  | 47. |
|  | Total capital minority interest that is not included in tier 1 capital |  |  |  |  | 48. |
|  | of which: instruments subject to phase out |  |  |  |  | 49. |
|  | Eligible credit reserves includable in tier 2 capital |  |  |  |  | 50. |
|  | Tier 2 capital before deductions (sum of items 46, 47, 48, and 50) |  |  |  |  | 51. |
|  | |  |  |  |  |  |
| **Tier 2 capital deductions** | |  |  |  |  |  |
|  | Investments in own tier 2 capital instruments |  |  |  |  | 52. |
|  | Reciprocal cross-holdings in the tier 2 capital of unconsolidated financial institutions |  |  |  |  | 53. |
|  | Non-significant investments in the tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments |  |  |  |  | 54. |
|  | Significant investments in financial institutions not in the form of common stock to be deducted from tier 2 capital |  |  |  |  | 55. |
|  | Other deductions from tier 2 capital |  |  |  |  | 56. |
|  | Total tier 2 capital deductions (sum of items 52 through 56) |  |  |  |  | 57. |
|  |  |  | | | |  |
|  | Tier 2 capital (greater of item 51 less item 57 or zero) |  |  |  |  | 58. |
|  | |  |  |  |  |  |
| **Total capital** | |  |  |  |  |  |
|  | Total capital (sum of items 45 and 58) |  |  |  |  | 59. |
| **Total risk-weighted assets** | |  | | | |  |
|  | Total risk-weighted assets (RWAs) |  |  |  |  | 60. |
|  | |  |  |  |  |  |
|  | | AAAB | Percentage | | |  |
| **Capital ratios and buffers (items 64 through 68 are effective January 1, 2016)** | |  |  |  |  |  |
|  | Common equity tier 1 capital ratio (item 29 divided by item 60) |  | --.-- | | | 61. |
|  | Tier 1 capital ratio (item 45 divided by item 60) |  | --.-- | | | 62. |
|  | Total capital ratio (item 59 divided by item 60) |  | --.-- | | | 63. |
|  | Institution-specific buffer (as a percent of RWA) necessary to avoid limitations on capital distributions and discretionary bonus payments |  | --.-- | | | 64. |
|  | of which: capital conservation buffer |  | --.-- | | | 65. |
|  | of which: countercyclical capital buffer (if applicable) |  | --.-- | | | 66. |
|  | of which: G-SIB buffer requirement (if applicable) |  | --.-- | | | 67. |
|  | Common equity tier 1 capital available to meet the buffer in item 64 (as a percentage of RWA) |  | --.-- | | | 68. |
|  | |  |  |  |  |  |
| **Regulatory minimums if different from Basel III** (not applicable) | |  |  |  |  |  |
|  | Minimum common equity tier 1 capital ratio: 4.5% |  | | | | 69. |
|  | Minimum tier 1 capital ratio: 6.0% |  | | | | 70. |
|  | Minimum total capital ratio: 8.0% |  | | | | 71. |
|  | |  |  |  |  |  |
| **Amounts not deducted as a result of applicable thresholds (before risk-weighting)** | |  |  |  |  |  |
|  | Non-significant investments in the capital of unconsolidated financial institutions that are not deducted |  |  |  |  | 72. |
|  | Significant investments in the capital of unconsolidated financial institutions in the form of common stock that are not deducted |  |  |  |  | 73. |
|  | MSAs net of associated DTLs that are not deducted |  |  |  |  | 74. |
|  | DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that are not deducted |  |  |  |  | 75. |
|  | |  |  |  |  |  |
| **Limitations on the amount of provisions included in tier 2 capital** | |  |  |  |  |  |
|  | Total allowance for loan and lease losses (ALLL) under the standardized approach |  |  |  |  | 76. |
|  | Amount of ALLL includable in tier 2 capital under the standardized approach (RWA multiplied by 1.25 percent) |  |  |  |  | 77. |
|  | Total eligible credit reserves (calculated using advanced approaches) |  |  |  |  | 78. |
|  | Amount of eligible credit reserves includable in tier 2 capital (advanced approaches credit RWA multiplied by 0.60 percent) |  |  |  |  | 79. |
|  | |  |  |  |  |  |
| **Non-qualifying capital instruments** | |  |  |  |  |  |
|  | Cap on common equity tier 1 non-qualifying capital instruments subject to phase-out |  |  |  |  | 80. |
|  | Amount of common equity tier 1 non-qualifying capital instruments excluded |  |  |  |  | 81. |
|  | Cap on additional tier 1 non-qualifying capital instruments subject to phase-out |  |  |  |  | 82. |
|  | Amount of additional tier 1 non-qualifying capital instruments excluded |  |  |  |  | 83. |
|  | Cap on tier 2 non-qualifying capital instruments subject to phase-out |  |  |  |  | 84. |
|  | Amount of tier 2 non-qualifying capital instruments excluded |  |  |  |  | 85. |
|  |  |  |  |  |  |  |

**Memoranda** (these items are kept confidential on reports filed during an institution’s parallel run process)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Expected credit loss that exceeds eligible credit reserves |  |  |  |  | 86. |
|  | Advanced approaches RWA (from FFIEC 101, Schedule B, item 33) |  |  |  |  | 87. |
|  | Common equity tier 1 capital ratio (calculated using advanced approaches) |  |  |  |  | 88. |
|  | Tier 1 capital ratio (calculated using advanced approaches) |  |  |  |  | 89. |
|  | Total capital ratio (calculated using advanced approaches) |  |  |  |  | 90. |

**Supplementary leverage ratio (items 91 through 98 are effective January 1, 2015):**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | *Dollar Amounts in Thousands* | (Column A) The 1st month of the quarter | | | | (Column B) The 2nd month of the quarter | | | | (Column C) The 3rd month of the quarter | | | | . |
|  |  | AAAx | Bil | Mil | Thou | AAAx | Bil | Mil | Thou | AAAx | Bil | Mil | Thou |  |
| 91. | Carrying value of all on-balance sheet assets minus amounts deducted from tier 1 capital |  |  | | |  |  | | |  |  | | | 91. |
| 92. | Total potential future exposure amount for each derivative contract |  |  | | |  |  | | |  |  | | | 92. |
| 93. | 10 percent of the notional amount of unconditionally cancellable commitments |  |  | | |  |  | | |  |  | | | 93. |
| 94. | Total notional amounts of all other off-balance sheet exposures |  |  | | |  |  | | |  |  | | | 94. |
| 95. | Month-end total leverage exposure for the supplementary leverage ratio (sum of items 91 through 94) |  |  | | |  |  | | |  |  | | | 95. |
| 96. | Month-end tier 1 capital for the supplementary leverage ratio calculation |  |  | | |  |  | | |  |  | | | 96. |
|  |  |  |  | | |  |  | | |  |  | | |  |
|  |  |  | Percentage | | |  | Percentage | | |  | Percentage | | |  |
| 97. | Monthly supplementary leverage ratio (item 96 divided by item 95) |  | --.-- | | |  | --.-- | | |  | --.-- | | | 97. |
|  |  |  |  | | |  | | | | |  | | |  |  |
|  |  |  | | | | | | | | | Percentage | | |  |  |
| 98. | Supplementary leverage ratio: mean of the 3 monthly ratios reported in item 97 columns A, B, and C | | | | | | | | | | --.-- | | | 98. |  |