<u>Schedule RC-R, Part I.B - Regulatory Capital Components and</u> Ratios

FFIEC 031 and 041

Advanced approaches institutions must complete this Schedule RC-R, Part I.B, starting on March 31, 2014.

Starting on March 31, 2015, all other institutions also must complete this Part I.B. On that date, Schedule RC-R, Part I.A, will be removed and Part I.B will be designated Part I. Part I.B is to be completed on a consolidated basis.

	Dollar Amounts in Thousands	RCxx	Bil	Mil	Thou
Comn	non equity tier 1 capital				
1.	Common stock plus related surplus, net of treasury stock and unearned employee				
	stock ownership plan (ESOP) shares	XXXX			
2.	Retained earnings	XXXX			
3.	Accumulated other comprehensive income (AOCI)	XXXX			
	a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)		0=No	RCxx	
			1=Yes	xxxx	
					•
		RCxx	Bil	Mil	Thou
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital	xxxx			
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1				
٠.	through 4)	xxxx			
			-		
Comn	non equity tier 1 capital: adjustments and deductions				
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs)	xxxx			
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets				
	(MSAs)), net of associated DTLs	xxxx			
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit				
	carryforwards, net of any related valuation allowances and net of DTLs	xxxx			
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only				
	items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
	a. 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)	xxxx			
	b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an				
	equity security under GAAP and available-for-sale equity exposures (report loss				
	as a positive value)	xxxx			
	c. 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)	xxxx			
	d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement				
	plans resulting from the initial and subsequent application of the relevant GAAP				
	standards that pertain to such plans (if a gain, report as a positive value; if a				
	loss, report as a negative value)	xxxx			
	e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are				
	included in AOCI (if a gain, report as a positive value; if a loss, report as a				
	negative value)	xxxx			
	f. To be completed only by institutions that entered "0" for No in item 3.a:				
	LESS: Accumulated net gain (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 (if a gain, report as a positive				
	value; if a loss, report as a negative value)	xxxx			
10.	Other deductions from (additions to) common equity tier 1 capital before			,	
	threshold-based deductions:				

	a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities		
	that are due to changes in own credit risk (if a gain, report as a positive value;		
	if a loss, report as a negative value)	XXXX	
а	b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	xxxx	
11.	LESS: 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	xxxx	
12.	Subtotal (item 5 minus items 6 through 11)		
40		XXXX	
13.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, not of associated DTLs, that exceed the 10 persont		
	in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	xxxx	
14.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity	****	
14.	tier 1 capital deduction threshold	xxxx	
15.	LESS: DTAs arising from temporary differences that could not be realized through	XXXX	
13.	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	xxxx	
16.	LESS: Amount of significant investments in the capital of unconsolidated financial		
	institutions in the form of common stock, net of associated DTLs; MSAs, net of		
	associated DTLs; and DTAs arising from temporary differences that could not be		
	realized through net operating loss carrybacks, net of related valuation allowances		
	and net of DTLs; that exceeds the 15 percent common equity tier 1 capital		
	deduction threshold	XXXX	
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient		
	amounts of additional tier 1 capital and tier 2 capital to cover deductions	XXXX	
18.	Total adjustments and deductions for common equity tier 1 capital (sum of		
40	items 13 through 17)	XXXX	
19.	Common equity tier 1 capital (item 12 minus item 18)	XXXX	
\dditi	onal tier 1 capital		
20.	Additional tier 1 capital instruments plus related surplus	XXXX	
21.	Non-qualifying capital instruments subject to phase out from additional tier 1	70001	
	capital	xxxx	
22.	Tier 1 minority interest not included in common equity tier 1 capital	XXXX	
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	xxxx	
24.	LESS: Additional tier 1 capital deductions	xxxx	
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero)	XXXX	
Tier 1	capital		
26.	Tier 1 capital (sum of items 19 and 25)	XXXX	
 .			
	capital		
27.	Tier 2 capital instruments plus related surplus	XXXX	
28.	Non-qualifying capital instruments subject to phase out from tier 2 capital	XXXX	
29.	Total capital minority interest that is not included in tier 1 capital	XXXX	
30.	a. Allowance for loan and lease losses includable in tier 2 capital	XXXX	
	b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	xxxx	
31.	Unrealized gains on available-for-sale preferred stock classified as an equity		
	security under GAAP and available-for-sale equity exposures includable in Tier 2		
	capital	XXXX	
32.	a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	XXXX	

	b. (Advanced approaches institutions that exit parallel run only): Her 2 capital				
	before deductions (sum of items 27 through 29, plus items 30.b and 31)	XXXX			
33.	LESS: Tier 2 capital deductions	XXXX			
34.	a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	XXXX			
	b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital				
	(greater of item 32.b minus item 33 or zero)	XXXX			
Total	capital				
35.	a. Total capital (sum of items 26 and 34.a)	VVVV	T		
35.		XXXX			
	b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	xxxx			
	Of Items 20 and 54.b)	^^^			
Total	assets for the leverage ratio				
36.	Average total consolidated assets	XXXX			
37.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital				
	(sum of items 6, 7, 8, and 10.b)	XXXX			
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes	xxxx			
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38)	XXXX			
					,
Total	risk-weighted assets				
40.	a. Total risk-weighted assets (from Schedule RC-R, Part II, item 62)	XXXX			
	b. (Advanced approaches institutions that exit parallel run only): Total risk-				
	weighted assets using advanced approaches rules (from FFIEC 101 Schedule A,				
	item 60)	XXXX			
· · ·			umn A		lumn B
-	al ratios	RCxx	Percentage	RCxx	Percentage
41.	Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a)				
	(Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)				
42.	Tier 1 capital ratio (Column A: item 26 divided by item 40.a)	XXXX		XXXX	
42.	(Advanced approaches institutions that exit parallel run only: Column B: item 26				
	divided by item 40.b)	NAMA		VVVV	
43.	Total capital ratio (Column A: item 35.a divided by item 40.a)	XXXX	•	XXXX	•
10.	(Advanced approaches institutions that exit parallel run only: Column B: item 35.b				
	divided by item 40.b)	xxxx		xxxx	
44.	Tier 1 leverage ratio (Column A: item 26 divided by item 39)	70007	-	70000	-
	(Advanced approaches institutions that exit parallel run only: Column B: item 26				
	divided by item 39)	xxxx		xxxx	
45.	Advanced approaches institutions only: Supplementary leverage ratio (from	,			
	FFIEC 101 Schedule A, item 98) (effective January 1, 2015)			xxxx	
Capit	al buffer				
46.	Institution-specific capital buffer necessary to avoid limitations on distributions		RCxx	Perce	entage
	and discretionary bonus payments (effective January 1, 2016):		I CAA	1 0100	
	a. Capital conservation buffer		XXXX		,
	b. (Advanced approaches institutions that exit parallel run only): Total				

Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:

applicable capital buffer.....

RCxx	Bil	Mil	Thou	

XXXX

