

DRAFT

**Regulatory Capital Reporting for Institutions
Subject to the Advanced Capital Adequacy
Framework—FFIEC 101**

Revised Report Form

As of January 10, 2014

**Effective Date:
March 31, 2014**

This draft reflects the revisions to the FFIEC 101 that are the subject of the banking agencies' final Paperwork Reduction Act Federal Register notice being published in the Federal Register on January 14, 2014. The final notice is available at <http://www.ffiec.gov/forms101.htm>. These FFIEC 101 revisions are subject to approval by the U.S. Office of Management and Budget.

Federal Financial Institutions Examination Council

2017



Risk-Based Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework—FFIEC 101

2014

20140331

Report at the close of business March 31, 2013

(20130331)
(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).

78 Federal Register 62018 (Federal Reserve and the OCC); 78 Federal Register 55340 (FDIC)

with federal [redacted] 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 the 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. (the revised regulatory capital rules)

The 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 has 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.

Printed Name of Senior Officer (AAXX C490)

Legal Title of Bank (AAXX J197)

Signature of Senior Officer

Mailing Address of the Bank Street / PO Box (AAXX 9110)

Title of Officer (AAXX C491)

City (AAXX 9130)

Date of Signature (MM/DD/YYYY) (AAXX J196)

State Abbreviation (AAXX 9200)

Zip Code (AAXX 9220)

Person to whom questions about this report should be directed:

Name / Title (AAXX 8901)

Area Code / Phone Number (AAXX 8902)

Area Code / FAX Number (AAXX 9116)

E-mail Address of Contact (AAXX 4086)

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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, 20th and C Streets, NW, Washington, DC 20551; to Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429; to Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

Schedule A—Advanced Risk-Based Capital

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)	4386				4.
5. LESS: Nonqualifying perpetual preferred stock	B588				5.
6. a. Qualifying minority interests in consolidated subsidiaries	B589				6.a.
b. Qualifying restricted core capital elements (other than cumulative perpetual preferred stock) (for BHCs only)	G215				6.b.
c. Qualifying mandatory convertible preferred securities of internationally active bank holding companies (for BHCs only)	G216				6.c.
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, 6.b, and 6.c, 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 reserves 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, and 20, less item 21)	J182				22.

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Schedule A—Continued

	Dollar Amounts in Thousands				
Adjustments for Financial Subsidiaries (For Banks Only)	AAAB	Bil	Mil	Thou	
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)		
Capital Ratios	AAAB	Percentage	AAAB	Percentage	
(Column B is to be completed by all banking organizations. 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.

	Dollar Amounts in Thousands				
	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).

INSERT #1

Schedule A—Advanced Approaches Regulatory Capital

This schedule is to be submitted on a consolidated basis.

Dollar Amounts in Thousands

	AAAB	Bil	Mil	Thou	
Common equity tier 1 capital					
1. Common stock plus related surplus, net of treasury stock	XXXX				1.
2. Retained earnings	XXXX				2.
3. Accumulated other comprehensive income (AOCI)	XXXX				3.
4. Directly issued capital subject to phase out from common equity tier 1 capital (not applicable)					4.
5. Common equity tier 1 minority interest includable in common equity tier 1 capital	XXXX				5.
6. Common equity tier 1 capital before regulatory deductions and adjustments (sum of items 1, 2, 3, and 5)	XXXX				6.
Common equity tier 1 capital: adjustments and deductions					
7. Prudential valuation adjustments (not applicable)					7.
8. Goodwill net of associated deferred tax liabilities (DTLs)	XXXX				8.
9. Other intangible assets net of associated DTLs, other than goodwill and mortgage servicing assets (MSAs)	XXXX				9.
10. 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				10.
11. 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	XXXX				11.
12. Expected credit loss that exceeds eligible credit reserves	XXXX				12.
13. Gain-on-sale associated with a securitization exposure	XXXX				13.
14. Unrealized gain or loss related to changes in the fair value of liabilities that are due to changes in own credit risk	XXXX				14.
15. Defined benefit pension fund assets, net of associated DTLs	XXXX				15.
16. Investments in own shares to the extent not excluded above as part of treasury stock	XXXX				16.
17. Reciprocal cross-holdings in the common equity of financial institutions	XXXX				17.
18. 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				18.
19. 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	XXXX				19.
20. MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	XXXX				20.
21. 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	XXXX				21.
22. 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	XXXX				22.
23. of which: significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs	XXXX				23.
24. of which: MSAs, net of associated DTLs	XXXX				24.

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Schedule A—Continued

25.	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	XXXX				25.
26.	National specific regulatory adjustments (not applicable)					26.
27.	Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions	XXXX				27.
28.	Total adjustments and deductions for common equity tier 1 capital (sum of items 8 through 22, plus item 27)	XXXX				28.
29.	Common equity tier 1 capital (item 6 less item 28)	XXXX				29.
Additional tier 1 capital						
30.	Additional tier 1 capital instruments plus related surplus	XXXX				30.
31.	of which: classified as equity under GAAP (not applicable)					31.
32.	of which: classified as liabilities under GAAP (not applicable)					32.
33.	Non-qualifying capital instruments subject to phase out from additional tier 1 capital	XXXX				33.
34.	Tier 1 minority interest not included in common equity tier 1 capital	XXXX				34.
35.	of which: amount subject to phase out	XXXX				35.
36.	Additional tier 1 capital before deductions (sum of items 30, 33, and 34)	XXXX				36.
Additional tier 1 capital deductions						
37.	Investments in own additional tier 1 capital instruments	XXXX				37.
38.	Reciprocal cross-holdings in the additional tier 1 capital of financial institutions	XXXX				38.
39.	Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments	XXXX				39.
40.	Significant investments in financial institutions not in the form of common stock to be deducted from additional tier 1 capital	XXXX				40.
41.	Other deductions from additional tier 1 capital	XXXX				41.
42.	Deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions	XXXX				42.
43.	Total additional tier 1 capital deductions (sum of items 37 through 42)	XXXX				43.
44.	Additional tier 1 capital (greater of item 36 less item 43 or zero)	XXXX				44.
Tier 1 capital						
45.	Tier 1 capital (sum of items 29 and 44)	XXXX				45.
Tier 2 capital						
46.	Tier 2 capital instruments plus related surplus	XXXX				46.
47.	Non-qualifying capital instruments subject to phase out from tier 2 capital	XXXX				47.
48.	Total capital minority interest that is not included in tier 1 capital	XXXX				48.
49.	of which: instruments subject to phase out	XXXX				49.
50.	Eligible credit reserves includable in tier 2 capital	XXXX				50.
51.	Tier 2 capital before deductions (sum of items 46, 47, 48, and 50)	XXXX				51.
Tier 2 capital deductions						
52.	Investments in own tier 2 capital instruments	XXXX				52.
53.	Reciprocal cross-holdings in the tier 2 capital of unconsolidated financial institutions	XXXX				53.
54.	Non-significant investments in the tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments	XXXX				54.
55.	Significant investments in financial institutions not in the form of common stock to be deducted from tier 2 capital	XXXX				55.

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Schedule A—Continued

56.	Other deductions from tier 2 capital	XXXX				56.
57.	Total tier 2 capital deductions (sum of items 52 through 56)	XXXX				57.
58.	Tier 2 capital (greater of item 51 less item 57 or zero)	XXXX				58.
Total capital						
59.	Total capital (sum of items 45 and 58)	XXXX				59.
Total risk-weighted assets						
60.	Total risk-weighted assets (RWAs)	XXXX				60.
Capital ratios and buffers (items 64 through 68 are effective January 1, 2016)						
61.	Common equity tier 1 capital ratio (item 29 divided by item 60)	XXXX		--.---		61.
62.	Tier 1 capital ratio (item 45 divided by item 60)	XXXX		--.---		62.
63.	Total capital ratio (item 59 divided by item 60)	XXXX		--.---		63.
64.	Institution-specific buffer (as a percent of RWA) necessary to avoid limitations on capital distributions and discretionary bonus payments	XXXX		--.---		64.
65.	of which: capital conservation buffer	XXXX		--.---		65.
66.	of which: countercyclical capital buffer (if applicable)	XXXX		--.---		66.
67.	of which: G-SIB buffer requirement (if applicable)	XXXX		--.---		67.
68.	Common equity tier 1 capital available to meet the buffer in item 64 (as a percentage of RWA)	XXXX		--.---		68.
Regulatory minimums if different from Basel III (not applicable)						
69.	Minimum common equity tier 1 capital ratio: 4.5%					69.
70.	Minimum tier 1 capital ratio: 6.0%					70.
71.	Minimum total capital ratio: 8.0%					71.
Amounts not deducted as a result of applicable thresholds (before risk-weighting)						
72.	Non-significant investments in the capital of unconsolidated financial institutions that are not deducted	XXXX				72.
73.	Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that are not deducted	XXXX				73.
74.	MSAs net of associated DTLs that are not deducted	XXXX				74.
75.	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	XXXX				75.
Limitations on the amount of provisions included in tier 2 capital						
76.	Total allowance for loan and lease losses (ALLL) under the standardized approach	XXXX				76.
77.	Amount of ALLL includable in tier 2 capital under the standardized approach (RWA multiplied by 1.25 percent)	XXXX				77.
78.	Total eligible credit reserves (calculated using advanced approaches)	XXXX				78.
79.	Amount of eligible credit reserves includable in tier 2 capital (advanced approaches credit RWA multiplied by 0.60 percent)	XXXX				79.
Non-qualifying capital instruments						
80.	Cap on common equity tier 1 non-qualifying capital instruments subject to phase-out	XXXX				80.
81.	Amount of common equity tier 1 non-qualifying capital instruments excluded	XXXX				81.
82.	Cap on additional tier 1 non-qualifying capital instruments subject to phase-out	XXXX				82.

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

Dollar Amounts in Thousands	Non-Defaulted and Defaulted Exposures																	
Exposure Category	(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	AABB J129			AABC 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	AABB J130			AABC 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	AABB J131			AABC 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	AABB J132			AABC J132			AABD J132			AABE J132	AABF J132	AABG J132			AABH J132		
10. OTC derivatives—no cross-product netting—EAD adjustment method																		
	AABA J133	AABB J133			AABC J133			AABD J133			AABE J133	AABF J133	AABG J133			AABH J133		
11. OTC derivatives—no cross-product netting—collateral reflected in LGD																		
	AABA J134	AABB J134			AABC J134			AABD J134			AABE J134	AABF J134	AABG J134			AABH J134		

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Schedule B—Continued

Dollar Amounts in Thousands	Non-Defaulted and Defaulted Exposures																		
Exposure Category	(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) Weighted-Average 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.
17. Subject to internal assessment approach ...		AABB J141										AABG J141							18.
19. Subject to the supervisory formula approach.....		AABB J142										AABG J142							19. 17.
20. Investors' interest in securitizations.....												AABG J143							20.
INSERT #2																			
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.

Renumber to 23, 24 and 25

INSERT #2

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

Dollar amounts in thousand	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	
Exposure Category	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	
Securitization Exposures																					
18. Subject to simplified Supervisory formula approach				XXXXXXXXXX														XXXXXXXXXX			
19. Subject to 1,250 % risk weight.....				XXXXXXXXXX														XXXXXXXXXX			
Cleared transactions																					
20. Derivative contracts and netting sets to derivatives.....				XXXXXXXXXX														XXXXXXXXXX			
21. Repo-style Transactions.....				XXXXXXXXXX														XXXXXXXXXX			
22. Default fund Contributions				XXXXXXXXXX														XXXXXXXXXX			

Schedule B—Continued

Dollar Amounts in Thousands	Non-Defaulted and Defaulted Exposures																	
Exposure Category	(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) Weighted-Average 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.....																		
25. Assets not included in a defined exposure category..		AABB J148											AABG J148					
26. Non-material portfolios of exposures.....		AABB J149											AABG J149					
27. Sum of Column G, 1 through 26 ← 28												AABG J150						
28. Total credit risk weighted assets (cell G-27 x 1.06)												AABG J151						
29. Assets subject to the general risk-based capital requirements.....												AABG J198						
30. Excess eligible credit reserves not included in Tier 2 capital ← Advanced market												AABG J152						
31. Market risk equivalent assets.....												AABG J153						
32. Operational risk.....												AABG J154						
33. Total (add cells G-28, G-29, G-31, and G-32, and subtract G-30) ← G-30, G-31, G-32, G-34 and G-35, ← G-33												AABG J155						
Renumber to 32 through 36																		
31. Credit Valuation Adjustments:																		
a. Simple.....																		
b. Advanced.....																		
										AABG Jxxx								
										AABG Jxxx								
										AABG Jxxx								

applies to Columns D and G (Column D will be confidential)

Schedule C—Wholesale Exposure: Corporate

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average Obligor PD	(Column B) Number of Obligors	(Column C) Balance Sheet Amount			(Column D) Total Undrawn Amount			(Column E) EAD			(Column F) Weighted-Average Effective Maturity (Years)	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA			(Column J) Effect of Double Default Treatment on RWA			(Column K) Risk-Weighted Assets ²			(Column L) Expected Credit Loss		
	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			AACL 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			AACL 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			AACL 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			AACL 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			AACL 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			AACL 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			AACL 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			AACL 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			AACL 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			AACL J031		
	----											----	----	----												
11. 20.00 to < 100	AACA J033	AACB J033	AACC J033			AACD J033			AAEE J033			AACF J033	AACG J033	AACH J033	AACI J033			AACJ J033			AACK J033			AACL 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			AACL J034		
	----											----	----	----												
13. Total ¹	100.00											----	----	----												
	wtd avg	sum	sum			sum			sum			wtd avg	wtd avg	wtd avg	sum			sum			sum			sum		

← Memoranda

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

← INSERT #3

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

Bil	Mil	Thou
AACX J036		

M.1. →

INSERT #3 (applies to Schedule C, Memoranda section)

Exposures subject to a wholesale correlation factor multiplier of 1.25																													
	(Column A) Weighted-Average Obligor PD	(Column B) Number of Obligors	(Column C) Balance Sheet Amounts			(Column D) Total Undrawn Amount			(Column E) EAD			(Column F) Weighted-Average Effective maturity (Years)			(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA			(Column J) Effect of double Default Treatment on RWA			(Column K) Risk-Weighted Assets			(Column L) Expected Credit Loss			
			Bil	Mil	Tho	Bil	Mil	Tho	Bil	Mil	Tho	Bil	Mil	Tho			Percentage	Percentage	Bil	Mil	Tho	Bil	Mil	Tho	Bil	Mil	Tho	Bil	Mil
2. Regulated financial institutions..	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	
	--*--												--*--	--*--														M.2	
3. Unregulated financial institutions..	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX		
	--*--												--*--	--*--														M.3	

Schedule D—Wholesale Exposure: Bank

Dollar Amounts in Thousands

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

← Memoranda

1.

Dollar Amounts in Thousands

Bil	Mil	Thou
		AADX J036

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

← INSERT #4

M.1.

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

INSERT #4 (applies to Schedules D, Memoranda section)

	(Column A) Weighted-Average Obligor PD	(Column B) Number of Obligors	(Column C) Balance Sheet Amounts			(Column D) Total Undrawn Amount			(Column E) EAD			(Column F) Weighted-Average Effective maturity (Years)			(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA			(Column J) Risk-Weighted Assets			(Column K) Expected Credit Loss			
	Percentage	Number	Bil	Mil	Tho	Bil	Mil	Tho	Bil	Mil	Tho	Bil	Mil	Tho	Percentage	Percentage	Bil	Mil	Tho	Bil	Tho	Bil	Mil	Tho	Bil	
→ 2. Unregulated financial institutions...	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	
→ 3. Regulated financial institutions...	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	M.2
	---																								M.3	

reverse the line item captions -
 item 2 should be: Regulated financial institutions
 item 3 should be: Unregulated financial institutions

Schedule E—Wholesale Exposure: Sovereign

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average Obligor PD	(Column B) Number of Obligors	(Column C) Balance Sheet Amount			(Column D) Total Undrawn Amount			(Column E) EAD			(Column F) Weighted- Average Effective Maturity (Years)	(Column G) Weighted- Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted- Average LGD after Consideration of Credit Risk Mitigants	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Risk- Weighted Assets ²			(Column K) Expected Credit Loss			
	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil
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).....	AAEA J034	AAEB J034	AAEC J034			AAED J034			AAEE J034			AAEF J034	AAEG J034	AAEH J034	AAEI J034	AAEJ J034			AAEK J034			12.
13. Total ¹	100.00	AAEA J035	AAEC J035			AAED J035			AAEE J035			AAEF J035	AAEG J035	AAEH J035	AAEI J035	AAEJ J035			AAEK J035			13.
	wtd avg	sum	sum			sum			sum			wtd avg	wtd avg	wtd avg	sum	sum			sum			

← Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
AAEX J036		

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

← 1.

M.1. ↗

- 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) Weighted-Average Obligor PD	(Column B) Number of Obligors	(Column C) Balance Sheet Amount			(Column D) Total Undrawn Amount			(Column E) EAD			(Column F) Weighted-Average Effective Maturity (Years)	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Effect of Double Default Treatment on RWA	(Column K) Risk-Weighted Assets ²	(Column L) Expected Credit Loss				
	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil
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	AAFA J035	AAFB J035	AAFC J035	AAFD J035	AAFE J035	AAFF J035	AAFG J035	AAFH J035	AAFI J035	AAFJ J035	AAFK J035	AAFL J035	13.									
	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum										

← Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
AAFX J036		

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

← 1.

M.1. ↑

- 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) Weighted-Average Obligor PD	(Column B) Number of Obligors	(Column C) Balance Sheet Amount			(Column D) Total Undrawn Amount			(Column E) EAD			(Column F) Weighted-Average Effective Maturity (Years)	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Effect of Double Default Treatment on RWA	(Column K) Risk-Weighted Assets ²	(Column L) Expected Credit Loss					
	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
	AAGA J005	AAGB J005	AAGC J005			AAGD J005			AAGE J005			AAGF J005	AAGG J005	AAGH J005	AAGI J005	AAGJ J005			AAGK J005	AAGL J005			
1. 0.00 to < 0.15	---											---	---	---									
	AAGA J008	AAGB J008	AAGC J008			AAGD J008			AAGE J008			AAGF J008	AAGG J008	AAGH J008	AAGI J008	AAGJ J008			AAGK J008	AAGL J008			
2. 0.15 to < 0.25	---											---	---	---									
	AAGA J010	AAGB J010	AAGC J010			AAGD J010			AAGE J010			AAGF J010	AAGG J010	AAGH J010	AAGI J010	AAGJ J010			AAGK J010	AAGL J010			
3. 0.25 to < 0.35	---											---	---	---									
	AAGA J013	AAGB J013	AAGC J013			AAGD J013			AAGE J013			AAGF J013	AAGG J013	AAGH J013	AAGI J013	AAGJ J013			AAGK J013	AAGL J013			
4. 0.35 to < 0.50	---											---	---	---									
	AAGA J014	AAGB J014	AAGC J014			AAGD J014			AAGE J014			AAGF J014	AAGG J014	AAGH J014	AAGI J014	AAGJ J014			AAGK J014	AAGL J014			
5. 0.50 to < 0.75	---											---	---	---									
	AAGA J016	AAGB J016	AAGC J016			AAGD J016			AAGE J016			AAGF J016	AAGG J016	AAGH J016	AAGI J016	AAGJ J016			AAGK J016	AAGL J016			
6. 0.75 to < 1.35	---											---	---	---									
	AAGA J019	AAGB J019	AAGC J019			AAGD J019			AAGE J019			AAGF J019	AAGG J019	AAGH J019	AAGI J019	AAGJ J019			AAGK J019	AAGL J019			
7. 1.35 to < 2.50	---											---	---	---									
	AAGA J025	AAGB J025	AAGC J025			AAGD J025			AAGE J025			AAGF J025	AAGG J025	AAGH J025	AAGI J025	AAGJ J025			AAGK J025	AAGL J025			
8. 2.50 to < 5.50	---											---	---	---									
	AAGA J029	AAGB J029	AAGC J029			AAGD J029			AAGE J029			AAGF J029	AAGG J029	AAGH J029	AAGI J029	AAGJ J029			AAGK J029	AAGL J029			
9. 5.50 to < 10.00	---											---	---	---									
	AAGA J031	AAGB J031	AAGC J031			AAGD J031			AAGE J031			AAGF J031	AAGG J031	AAGH J031	AAGI J031	AAGJ J031			AAGK J031	AAGL J031			
10. 10.00 to < 20.00	---											---	---	---									
	AAGA J033	AAGB J033	AAGC J033			AAGD J033			AAGE J033			AAGF J033	AAGG J033	AAGH J033	AAGI J033	AAGJ J033			AAGK J033	AAGL J033			
11. 20.00 to < 100	---											---	---	---									
	AAGA J034	AAGB J034	AAGC J034			AAGD J034			AAGE J034			AAGF J034	AAGG J034	AAGH J034	AAGI J034	AAGJ J034			AAGK J034	AAGL J034			
12. 100.00 (default)	100.00											---	---	---									
	AAGA J035	AAGB J035	AAGC J035			AAGD J035			AAGE J035			AAGF J035	AAGG J035	AAGH J035	AAGI J035	AAGJ J035			AAGK J035	AAGL J035			
13. Total ¹	wtd avg	sum	sum			sum			sum			wtd avg	wtd avg	wtd avg	sum	sum	sum	sum			sum		

← Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
AAGX J036		

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

← 1.

M.1. ↑

- 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	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	---	---				---							---	---				---							1.
	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	---	---				---							---	---				---							2.
	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	---	---				---							---	---				---							3.
	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	---	---				---							---	---				---							4.
	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	---	---				---							---	---				---							5.
	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	---	---				---							---	---				---							6.
	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	---	---				---							---	---				---							7.
	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	---	---				---							---	---				---							8.
	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	---	---				---							---	---				---							9.
	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	---	---				---							---	---				---							10.
	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	---	---				---							---	---				---							11.
	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	---				---							12.
13. Eligible margin loans where a 300% risk weight has been applied...			AAHC J037				AAHE J037																		13.
	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			14.

Insert #5

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

INSERT #5 (applies to Schedule H)

Memoranda

Exposures subject to a wholesale correlation factor multiplier of 1.25

PD Range	Exposures with EAD Adjustments												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	(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	(Column L) 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	(Column L) Expected Credit Loss						
	Percentage	Number	Bil	Mil	Tho	Percentage	Bil	Mil	Tho	Bil	Mil	Tho	Percentage	Number	Bil	Mil	Tho	Percentage	Bil	Mil	Tho	Bil	Mil	Tho
1. Regulated Institutions.....	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX
2. Unregulated Institutions.....	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX

IMM Margin Period of Risk and Specific Wrong Way Risk

Holding Period, Margin Period of Risk and Specific Wrong Way Risk	Holding Period or Margin Period of risk set for 20 days		Holding period or Margin Period of risk set for at least twice the minimum holding period that would otherwise be used (due to at least 3 disputes)		Exposures with specific wrong-way risk for which the bank would otherwise apply the IMM.	
	(Column A) Exposure Amount	(Column B) Risk-Weighted Assets	(Column C) Exposure Amount	(Column D) Risk-Weighted Assets	(Column E) Exposure Amount	(Column F) Risk-Weighted Assets
3. Exposure amount and risk-weighted assets.....	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX

Schedule I—Wholesale Exposure: Eligible Margin Loans and Repo-Style Transactions

No Cross-Product Netting

DRAFT

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	
1. 0.00 to < 0.03	AAIA J001	AAIB J001	AAIC J001			AAID J001	AAIE J001			AAIF J001			AAIG J001	AAIH J001	AAII J001			AAIJ J001	AAIK J001			AAIL J001			1.
2. 0.03 to < 0.10	AAIA J003	AAIB J003	AAIC J003			AAID J003	AAIE J003			AAIF J003			AAIG J003	AAIH J003	AAII J003			AAIJ J003	AAIK J003			AAIL J003			2.
3. 0.10 to < 0.15	AAIA J006	AAIB J006	AAIC J006			AAID J006	AAIE J006			AAIF J006			AAIG J006	AAIH J006	AAII J006			AAIJ J006	AAIK J006			AAIL J006			3.
4. 0.15 to < 0.25	AAIA J008	AAIB J008	AAIC J008			AAID J008	AAIE J008			AAIF J008			AAIG J008	AAIH J008	AAII J008			AAIJ J008	AAIK J008			AAIL J008			4.
5. 0.25 to < 0.50	AAIA J012	AAIB J012	AAIC J012			AAID J012	AAIE J012			AAIF J012			AAIG J012	AAIH J012	AAII J012			AAIJ J012	AAIK J012			AAIL J012			5.
6. 0.50 to < 0.75	AAIA J014	AAIB J014	AAIC J014			AAID J014	AAIE J014			AAIF J014			AAIG J014	AAIH J014	AAII J014			AAIJ J014	AAIK J014			AAIL J014			6.
7. 0.75 to < 1.35	AAIA J016	AAIB J016	AAIC J016			AAID J016	AAIE J016			AAIF J016			AAIG J016	AAIH J016	AAII J016			AAIJ J016	AAIK J016			AAIL J016			7.
8. 1.35 to < 2.50	AAIA J019	AAIB J019	AAIC J019			AAID J019	AAIE J019			AAIF J019			AAIG J019	AAIH J019	AAII J019			AAIJ J019	AAIK J019			AAIL J019			8.
9. 2.50 to < 5.50	AAIA J025	AAIB J025	AAIC J025			AAID J025	AAIE J025			AAIF J025			AAIG J025	AAIH J025	AAII J025			AAIJ J025	AAIK J025			AAIL J025			9.
10. 5.50 to < 10.00	AAIA J029	AAIB J029	AAIC J029			AAID J029	AAIE J029			AAIF J029			AAIG J029	AAIH J029	AAII J029			AAIJ J029	AAIK J029			AAIL J029			10.
11. 10.00 to < 100	AAIA J032	AAIB J032	AAIC J032			AAID J032	AAIE J032			AAIF J032			AAIG J032	AAIH J032	AAII J032			AAIJ J032	AAIK J032			AAIL J032			11.
12. 100.00 (default)	AAIA J034	AAIB J034	AAIC J034			AAID J034	AAIE J034			AAIF J034			AAIG J034	AAIH J034	AAII J034			AAIJ J034	AAIK J034			AAIL J034			12.
13. Eligible margin loans where a 300% risk weight has been applied.....			AAIC J037				AAIE J037																		13.
14. Total ¹	wtd avg	wtd avg	sum			wtd avg	sum			sum			wtd avg	wtd avg	sum			wtd avg	sum			sum			14.

Memoranda	EAD Adjustment Method		
		M1	M2
		Collateral Haircut	Simple VaR
		AAIX J038	AAIX J039
		---	---

1. Cells in line 14 are calculated. Insert #6

2. Not calculated from previous column entries.

INSERT #6 (applies to Schedule I, Memoranda section)

Exposures subject to a wholesale correlation factor multiplier of 1.25																									
PD Range	Exposures with EAD Adjustments									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	(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	(Column L) Expected Credit Loss													
	Percentage	Number	Bil	Mil	Tho	Percentage	Bil	Mil	Tho	Bil	Mil	Tho	Percentage	Number	Bil	Mil	Tho	Percentage	Bil	Mil	Tho	Bil	Mil	Tho	
2. Regulated Institutions.....	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX							XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	
3. Unregulated Institutions.....	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX							XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	

IMM Margin Period of Risk and Specific Wrong Way Risk						
Holding Period, Margin Period of Risk and Specific Wrong Way Risk	Holding Period or Margin Period of risk set for 20 days		Holding period or Margin Period of risk set for at least twice the minimum holding period that would otherwise be used (due to at least 3 disputes)		Exposures with specific wrong-way risk for which the bank would otherwise apply the IMM.	
	(Column A) Exposure Amount	(Column B) Risk-Weighted Assets	(Column C) Exposure Amount	(Column D) Risk-Weighted Assets	(Column E) Exposure Amount	(Column F) Risk-Weighted Assets
4. Exposure amount and risk-weighted assets.....	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX

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Schedule J—Wholesale Exposure: OTC Derivatives No Cross-Product Netting

Dollar Amounts in Thousands

PD Range	Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD ³												
	(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	Bil	Mil	Thou	Bil	Mil	Thou
1. 0.00 to < 0.03	AAJA J001	AAJB J001	AAJC J001	AAJD J001	AAJE J001	AAJF J001	AAJG J001	AAJH J001	AAJI J001	AAJJ J001	AAJK J001	AAJL J001							
2. 0.03 to < 0.10	AAJA J003	AAJB J003	AAJC J003	AAJD J003	AAJE J003	AAJF J003	AAJG J003	AAJH J003	AAJI J003	AAJJ J003	AAJK J003	AAJL J003							
3. 0.10 to < 0.15	AAJA J006	AAJB J006	AAJC J006	AAJD J006	AAJE J006	AAJF J006	AAJG J006	AAJH J006	AAJI J006	AAJJ J006	AAJK J006	AAJL J006							
4. 0.15 to < 0.25	AAJA J008	AAJB J008	AAJC J008	AAJD J008	AAJE J008	AAJF J008	AAJG J008	AAJH J008	AAJI J008	AAJJ J008	AAJK J008	AAJL J008							
5. 0.25 to < 0.50	AAJA J012	AAJB J012	AAJC J012	AAJD J012	AAJE J012	AAJF J012	AAJG J012	AAJH J012	AAJI J012	AAJJ J012	AAJK J012	AAJL J012							
6. 0.50 to < 0.75	AAJA J014	AAJB J014	AAJC J014	AAJD J014	AAJE J014	AAJF J014	AAJG J014	AAJH J014	AAJI J014	AAJJ J014	AAJK J014	AAJL J014							
7. 0.75 to < 1.35	AAJA J016	AAJB J016	AAJC J016	AAJD J016	AAJE J016	AAJF J016	AAJG J016	AAJH J016	AAJI J016	AAJJ J016	AAJK J016	AAJL J016							
8. 1.35 to < 2.50	AAJA J019	AAJB J019	AAJC J019	AAJD J019	AAJE J019	AAJF J019	AAJG J019	AAJH J019	AAJI J019	AAJJ J019	AAJK J019	AAJL J019							
9. 2.50 to < 5.50	AAJA J025	AAJB J025	AAJC J025	AAJD J025	AAJE J025	AAJF J025	AAJG J025	AAJH J025	AAJI J025	AAJJ J025	AAJK J025	AAJL J025							
10. 5.50 to < 10.00	AAJA J029	AAJB J029	AAJC J029	AAJD J029	AAJE J029	AAJF J029	AAJG J029	AAJH J029	AAJI J029	AAJJ J029	AAJK J029	AAJL J029							
11. 10.00 to < 100	AAJA J032	AAJB J032	AAJC J032	AAJD J032	AAJE J032	AAJF J032	AAJG J032	AAJH J032	AAJI J032	AAJJ J032	AAJK J032	AAJL J032							
12. 100.00 (default)	AAJA J034	AAJB J034	AAJC J034	AAJD J034	AAJE J034	AAJF J034	AAJG J034	AAJH J034	AAJI J034	AAJJ J034	AAJK J034	AAJL J034							
13. Total ¹	wtd avg	wtd avg	sum	wtd avg	sum	sum	wtd avg	wtd avg	sum	wtd avg	sum	sum							

← **Memoranda**

EAD Adjustment Method

Collateral Haircut	Internal Models
AAJX J038	AAJX J040
---	---

1. ← Percent of line 13, column C calculated using

1. Cells in line 13 are calculated.

Insert #7

2. Not calculated from previous column entries.

3. Report exposures for which the bank uses the current exposure methodology to determine EAD and reflects collateral, if any, in LGD.

M.1.

03/2014 → 06/2008

INSERT #7 (applies to Schedule J, Memoranda section)

Exposures subject to a wholesale correlation factor multiplier of 1.25

PD Range	Exposures with EAD Adjustments												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	(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	(Column L) 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	(Column L) Expected Credit Loss						
	Percentage	Number	Bil	Mil	Tho	Percentage	Bil	Mil	Tho	Bil	Mil	Tho	Percentage	Number	Bil	Mil	Tho	Percentage	Bil	Mil	Tho	Bil	Mil	Tho
2. Regulated Institutions.....	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX
3. Unregulated Institutions.....	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX

IMM Margin Period of Risk and Specific Wrong Way Risk

Holding Period, Margin Period of Risk and Specific Wrong Way Risk	Holding Period or Margin Period of risk set for 20 days		Holding period or Margin Period of risk set for at least twice the minimum holding period that would otherwise be used (due to at least 3 disputes)		Exposures with specific wrong-way risk for which the bank would otherwise apply the IMM.	
	(Column A) Exposure Amount	(Column B) Risk-Weighted Assets	(Column C) Exposure Amount	(Column D) Risk-Weighted Assets	(Column E) Exposure Amount	(Column F) Risk-Weighted Assets
4. Exposure amount and risk-weighted assets.....	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX

DRAFT

Schedule K—Continued

Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
AAKX J036		
AAKX J041		

move cell blocks to the right

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

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

17. M.1.

18. M.2.

move cell for text before the MDRM cell

insert a blank line

DRAFT

Schedule L—Continued

Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
AALX J036		
AALX J041		

move cell blocks to the right

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

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

17. M.1.

18. M.2.

move cell for text before the MDRM cell

insert a blank line

Schedule M—Continued

Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
AAMX J036		
AAMX J041		

move cell blocks to the right

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

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

17. M.1.

18. M.2.

move cell for text before the MDRM cell

insert a blank line

Schedule N—Retail Exposure: Qualifying Revolving 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) EAD of Accounts < Two Years Old			(Column G) Weighted-Average LGD	(Column H) Risk-Weighted Assets ²			(Column I) Expected Credit Loss			(Column J) Weighted-Average Bureau Score	
	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	1.
	---													---								---	
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	2.
	---													---								---	
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	3.
	---													---								---	
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	4.
	---													---								---	
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	5.
	---													---								---	
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	6.
	---													---								---	
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	7.
	---													---								---	
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	8.
	---													---								---	
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	9.
	---													---								---	
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	10.
	---													---								---	
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	11.
	---													---								---	
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	12.
	---													---								---	
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	13.
	---													---								---	
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	14.
	---													---								---	
15. 100.00 (default)	AANA J034	AANB J034	AANC J034			AAND J034			AANE J034			AANF J034			AANG J034	AANH J034			AANI J034			AANJ J034	15.
	100.00													---								---	
16. Total ¹	wtd avg	sum	sum			sum			sum			sum			wtd avg	sum			sum			---	16.

1. Cells in line 16 are calculated, except for Column J.
2. Not calculated from previous column entries.

Schedule N—Continued

Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
AANX J036		
AANX J041		

move cell blocks to the right

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

- 17. M.1.
- 18. M.2.

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move cell for text before the MDRM cell

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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	1.	
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	2.	
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	3.	
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	4.	
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	5.	
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	6.	
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	7.	
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	8.	
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	9.	
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	10.	
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	11.	
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	12.	
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	13.	
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	14.	
15. 100.00 (default)	AAOA J034	AAOB J034	AAOC J034			AAOD J034			AAOE J034			AAOF J034			AAOG J034	AAOH J034			AAOI J034	AAOJ J034	15.	
16. Total ¹	100.00																				16.	
	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

Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
AAOX J036		
AAOX J041		

move cell blocks to the right

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

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

17. M.1.

18. M.2.

insert a blank line

move cell for text before the MDRM cell

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

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	
	Dollar Amounts in Thousands									
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	sum			sum			sum			5.

¹ Cells in line 5 are calculated.

Replace schedule with INSERT #8

INSERT #8 (new Schedule P)

Schedule P—Securitization Exposures

	Securitized (excluding resecuritizations)									Resecuritizations								
	(Column A) Exposure Amount			(Column B) Risk- Weighted Assets			(Column C) Deduction			(Column D) Exposure Amount			(Column E) Risk- Weighted Assets			(Column F) Deduction		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
	Dollar amounts in thousands																	
1. Exposures subject to the supervisory formula approach.....	XXXX	XXXX		XXXX	XXXX					XXXX	XXXX		XXXX	XXXX				
2. Exposures subject to the simplified supervisory formula approach....	XXXX	XXXX		XXXX	XXXX					XXXX	XXXX		XXXX	XXXX				
3. Exposures subject to 1,250 percent risk weight.....	XXXX	XXXX		XXXX	XXXX					XXXX	XXXX		XXXX	XXXX				
4. Exposures subject to deduction.....							XXXX	XXXX								XXXX	XXXX	
5. Total securitization exposures and risk-weighted assets	XXXX	XXXX		XXXX	XXXX					XXXX	XXXX		XXXX	XXXX				

~~Schedule Q—Securitization Detail Schedule~~

Memorandum Items	(Column A) Exposure Amount			(Column B) Risk-Weighted Assets			(Column C) Deduction						
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
Dollar Amounts in Thousands													
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				AAQA J049			AAQB J049			AAQC J049			3.
4. Total exposures to synthetic securitizations				AAQA J050			AAQB J050			AAQC J050			4.
5. Risk-weighted assets for investors' interest in securitizations, retail credit lines				AAQA J051			AAQB J051						5.
6. Risk-weighted assets for investors' interest in securitizations, non-retail credit lines				AAQA J052			AAQB J052						6.

Replace schedule with INSERT #9

INSERT #9 (new Schedule Q)

Schedule Q—Cleared Transactions

	(Column A) Exposure amount with QCCP qualifying for 2% risk weight			(Column B) Exposure amount not qualifying for 2% risk weight			(Column C) Exposure amount for default fund contributions			(Column D) Risk-Weighted Assets		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar amounts in thousands												
Clearing Member Client Bank												
	XXXXXXXXXX			XXXXXXXXXX						XXXXXXXXXX		
1. Derivative contracts or netting sets of derivative contracts.....												
	XXXXXXXXXX			XXXXXXXXXX						XXXXXXXXXX		
2. Repo-style transactions.....												
Clearing Member -Bank												
	XXXXXXXXXX			XXXXXXXXXX						XXXXXXXXXX		
3. Derivative contracts or netting sets of derivative contracts.....												
	XXXXXXXXXX			XXXXXXXXXX						XXXXXXXXXX		
4. Repo-style transactions.....												
5. Default fund contributions to non-QCCP ¹							XXXXXXXXXX			XXXXXXXXXX		
6. Default fund contributions to QCCP.....							XXXXXXXXXX			XXXXXXXXXX		
Total	XXXXXXXXXX			XXXXXXXXXX			XXXXXXXXXX			XXXXXXXXXX		
7. Total clearing member exposures and risk weighted assets.....												

¹ QCCP: qualifying central counterparty

Schedule R—Equity Exposures

Dollar Amounts in Thousands

	Simple Risk Weight Approach			Full Internal Models Approach			Publicly Traded Internal Models Approach					
	(Column A) Exposure	Risk Weight or Multiplier	(Column B) Risk- Weighted Assets	(Column C) Exposure	Risk Weight or Multiplier	(Column D) Risk- Weighted Assets	(Column E) Exposure	Risk Weight or Multiplier	(Column F) Risk- Weighted Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
1. Total equity exposures	AARA J053			AARC J053			AARE J053					
2. 0% risk weight	AARA J054	0%	AARB J054	AARC J054			AARD J054	AARE J054				AARF J054
3. 20% risk weight	AARA J055	20%	AARB J055	AARC J055			AARD J055	AARE J055				AARF J055
4. Community development equity exposures	AARA J056	100%	AARB J056	AARC J056			AARD J056	AARE J056				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									
8. 7. Publicly traded equity exposures under the SRWA	AARA J059	300%	AARB J059									
9. 8. Non-publicly traded equity exposures under the SRWA	AARA J060	400%	AARB J060				AARE J060					AARF J060
10. 9. 600% risk-weight equity exposures under the SRWA	AARA J061	600%	AARB J061				AARE J061					AARF J061
11. 10. Total RWA under the SRWA (sum column B, lines 2 through 9)	AARA J062		AARB J062									
Equity Exposures to Investment Funds												
12. 11. Full look-through approach	AARA J063		AARB J063	AARC J063			AARD J063	AARE J063				AARF J063
13. 12. Simple modified look-through approach	AARA J064		AARB J064	AARC J064			AARD J064	AARE J064				AARF J064
14. 13. Alternative modified look-through approach	AARA J065		AARB J065	AARC J065			AARD J065	AARE J065				AARF J065
14. 14. Money market fund approach	AARA J066	7%	AARB J066	AARC J066			AARD J066	AARE J066				AARF J066

7. Significant investments in unconsolidated financial institutions...

AARA Jxxx

250%

AARB Jxxx

03/2014

→ 03/2011

DRAFT

Schedule R—Continued

	Simple Risk Weight Approach						Full Internal Models Approach						Publicly Traded Internal Models Approach								
	(Column A) Exposure			Risk Weight or Multiplier	(Column B) Risk- Weighted Assets			(Column C) Exposure			Risk Weight or Multiplier	(Column D) Risk- Weighted Assets			(Column E) Exposure			Risk Weight or Multiplier	(Column F) Risk- Weighted Assets		
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou		Bil	Mil	Thou
Dollar Amounts in Thousands																					
15. Total RWA for investment funds (sum columns B, D, and F, lines 14 through 14) ..																			15.		
16. Total: SRWA (column B, lines 14 and 15)																			16.		
Full Internal Models Approach (Full IMA)																					
17. Estimate of potential losses on equity exposures... <i>Floors (Full IMA)</i>																			17.		
18. Publicly traded																			18.		
19. Non-publicly traded																			19.		
20. RWA floors (add from column D, lines 18 and 19) ..																			20.		
21. Total RWA—Full IMA (larger of column D, lines 17 and 20)																			21.		
22. Total: Full IMA (add from column D lines 3, 4, 15, and 21)																			22.		
Publicly Traded Internal Models Approach (Partial IMA)																					
23. Estimate of potential losses on publicly traded equity																			23.		
24. Publicly traded																			24.		
25. Total RWA—Partial IMA (larger of column F, lines 23 and 24)																			25.		
26. Total: Partial IMA, partial SRWA (add from column F, lines 3, 4, 8, 9, 15, and 25) ..																			26.		

12

Dollar Amounts in Thousands

11

9, 10

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.).....	0=No 1=Yes	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	AASA	Bil	Mil	Thou	9.
	J091				
10. Does the dollar threshold change across units of measure? (Enter "1" for yes; enter "0" for no.)	0=No 1=Yes	AASA J092			10.
11. Total number of loss events	AASA	Number			11.
	J093				
12. Total dollar amount of loss events	AASA	Bil	Mil	Thou	12.
	J094				
13. Dollar amount of largest loss event	AASA	Bil	Mil	Thou	13.
	J095				
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.

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.