

**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	
<b>Tier 1 Capital</b>					
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.
<b>Tier 2 Capital</b>					
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.
<b>Adjustments to Tier 2 Capital</b>					
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.

Replace with INSERT #1

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**Schedule A—Continued**

	Dollar Amounts in Thousands				
<b>Adjustments for Financial Subsidiaries (For Banks Only)</b>	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)		
<b>Capital Ratios</b>	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 <sup>1</sup> .....	J192	_ _ . _ _	J194	_ _ . _ _	25.
26. Total risk-based capital ratio <sup>2</sup> .....	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	
<b>Common equity tier 1 capital</b>					
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.
<b>Common equity tier 1 capital: adjustments and deductions</b>					
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.
<b>Additional tier 1 capital</b>						
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.
<b>Additional tier 1 capital deductions</b>						
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.
<b>Tier 1 capital</b>						
45.	Tier 1 capital (sum of items 29 and 44)	XXXX				45.
<b>Tier 2 capital</b>						
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.
<b>Tier 2 capital deductions</b>						
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.
<b>Total capital</b>						
59.	Total capital (sum of items 45 and 58)	XXXX				59.
<b>Total risk-weighted assets</b>						
60.	Total risk-weighted assets (RWAs)	XXXX				60.
<b>Capital ratios and buffers (items 64 through 68 are effective January 1, 2016)</b>						
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.
<b>Regulatory minimums if different from Basel III (not applicable)</b>						
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.
<b>Amounts not deducted as a result of applicable thresholds (before risk-weighting)</b>						
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.
<b>Limitations on the amount of provisions included in tier 2 capital</b>						
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.
<b>Non-qualifying capital instruments</b>						
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
<b>Wholesale Exposures</b>	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	
<b>Retail Exposures</b>																			
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.
<b>Securitization Exposures</b>																			
17. <del>Subject to ratings-based approach.....</del>		<del>AABB J140</del>										<del>AABG J140</del>							<del>17.</del>
17. <del>18. Subject to internal assessment approach ...</del>		<del>AABB J141</del>										<del>AABG J141</del>							<del>18.</del>
19. Subject to the supervisory formula approach.....		AABB J142										AABG J142							19. 17.
20. <del>Investors' interest in securitizations.....</del>												<del>AABG J143</del>							<del>20.</del>
<b>INSERT #2</b>																			
<b>Equity Exposures</b>																			
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	
<b>Securitization Exposures</b>																					
18. Subject to simplified Supervisory formula approach				XXXXXXXXXX														XXXXXXXXXX			
19. Subject to 1,250 % risk weight.....				XXXXXXXXXX														XXXXXXXXXX			
<b>Cleared transactions</b>																					
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			
<b>Other Assets</b>		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 ← <b>Advanced market</b>												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-33												AABG J155									
<div style="border: 1px solid red; padding: 5px; display: inline-block; margin-top: 10px;">                     Renumber to 26 through 30                 </div>																					
<div style="border: 1px solid red; padding: 5px; display: inline-block; margin-top: 10px;">                     Renumber to 32 through 36                 </div>																					
31. Credit Valuation Adjustments:								AABG Jxxx										AABG Jxxx			
a. Simple.....								AABG Jxxx										AABG Jxxx			
b. Advanced.....								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 <sup>2</sup>			(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 <sup>1</sup> .....	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. →



## 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 <sup>2</sup>			(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		
	100.00										---	---	---										
13. Total <sup>1</sup>	AADA J035	AADB 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 <sup>2</sup>			(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 <sup>1</sup> .....	100.00	AAEA J035	AAEB 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	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 <sup>2</sup>	(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 <sup>1</sup> .....	wt'd avg	sum	sum			sum			sum			wt'd avg	wt'd avg	wt'd avg	sum	sum	sum	sum	13.			

← **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 <sup>2</sup>	(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 <sup>1</sup> .....	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 <sup>2</sup>			(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 <sup>2</sup>			(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	
1. 0.00 to < 0.03 .....	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.
2. 0.03 to < 0.10 .....	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.
3. 0.10 to < 0.15 .....	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.
4. 0.15 to < 0.25 .....	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.
5. 0.25 to < 0.50 .....	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.
6. 0.50 to < 0.75 .....	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.
7. 0.75 to < 1.35 .....	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.
8. 1.35 to < 2.50 .....	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.
9. 2.50 to < 5.50 .....	AAHA J025	AAHB J025	AAHC J025			AAHD J025	AAHE J025			AAHF J025			AAHG J025	AAHH J025	AAHI J025			AAHJ J025	AAHK J025			AAHL J025			9.
10. 5.50 to < 10.00 .....	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.
11. 10.00 to < 100 .....	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.
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.
14. Total <sup>1</sup> .....	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 <sup>2</sup>	(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 <sup>2</sup>	(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													
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													
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													
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													
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													
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													
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													
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													
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													
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													
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													
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													
13. Eligible margin loans where a 300% risk weight has been applied...			AAIC J037		AAIE J037																				
14. Total <sup>1</sup> .....	wtd avg	wtd avg	sum	wtd avg	sum	sum	wtd avg	wtd avg	sum	wtd avg	sum	sum													

	M1 Collateral Haircut	M2 Simple VaR	M3 Internal Models
	AAIX J038	AAIX J039	AAIX J040
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1. Cells in line 14 are calculated. Insert #6

2. Not calculated from previous column entries.

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

<b>Exposures subject to a wholesale correlation factor multiplier of 1.25</b>																									
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	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX
	---	---				---							---	---				---							M.2
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	XXXXXXXX
	---	---				---							---	---				---							M.3

<b>IMM Margin Period of Risk and Specific Wrong Way Risk</b>						
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
						M.4

**DRAFT**

# 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 <sup>3</sup>												
	(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 <sup>2</sup>	(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 <sup>2</sup>	(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 <sup>1</sup> .....	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
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1. ← Percent of line 13, column C calculated using

**Insert #7**

**M.1.**

- Cells in line 13 are calculated.
- Not calculated from previous column entries.
- Report exposures for which the bank uses the current exposure methodology to determine EAD and reflects collateral, if any, in LGD.

**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

## Schedule K—Retail Exposure: Residential Mortgage—Closed-End First Lien Exposures

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average PD	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount			(Column D) Total Undrawn Amount			(Column E) EAD			(Column F) Weighted-Average Age (Months)	(Column G) Weighted-Average LGD	(Column H) Risk-Weighted Assets <sup>2</sup>	(Column I) Expected Credit Loss	LTV <sup>3</sup>												(Column O) Weighted-Average Bureau Score	(Column P) EAD of Accounts with Updated LTV			
																(Column J) Less Than 70%			(Column K) At Least 70% but Less Than 80%			(Column L) At Least 80% but Less Than 90%			(Column M) At Least 90% but Less Than 100%							(Column N) Greater than or Equal to 100%
Percentage	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Bil	Mil	Thou
1. 0.00 to < 0.05 . . .	AAKA J002	AAKB J002	AAKC J002	AAKD J002	AAKE J002	AAKF J002	AAKG J002	AAKH J002	AAKI J002	AAKJ J002	AAKK J002	AAKL J002	AAKM J002	AAKN J002	AAKO J002	AAKP J002																
	---											---	---																---			
2. 0.05 to < 0.10 . . .	AAKA J004	AAKB J004	AAKC J004	AAKD J004	AAKE J004	AAKF J004	AAKG J004	AAKH J004	AAKI J004	AAKJ J004	AAKK J004	AAKL J004	AAKM J004	AAKN J004	AAKO J004	AAKP J004																
	---											---	---																---			
3. 0.10 to < 0.15 . . .	AAKA J006	AAKB J006	AAKC J006	AAKD J006	AAKE J006	AAKF J006	AAKG J006	AAKH J006	AAKI J006	AAKJ J006	AAKK J006	AAKL J006	AAKM J006	AAKN J006	AAKO J006	AAKP J006																
	---											---	---																---			
4. 0.15 to < 0.20 . . .	AAKA J007	AAKB J007	AAKC J007	AAKD J007	AAKE J007	AAKF J007	AAKG J007	AAKH J007	AAKI J007	AAKJ J007	AAKK J007	AAKL J007	AAKM J007	AAKN J007	AAKO J007	AAKP J007																
	---											---	---																---			
5. 0.20 to < 0.25 . . .	AAKA J009	AAKB J009	AAKC J009	AAKD J009	AAKE J009	AAKF J009	AAKG J009	AAKH J009	AAKI J009	AAKJ J009	AAKK J009	AAKL J009	AAKM J009	AAKN J009	AAKO J009	AAKP J009																
	---											---	---																---			
6. 0.25 to < 0.35 . . .	AAKA J010	AAKB J010	AAKC J010	AAKD J010	AAKE J010	AAKF J010	AAKG J010	AAKH J010	AAKI J010	AAKJ J010	AAKK J010	AAKL J010	AAKM J010	AAKN J010	AAKO J010	AAKP J010																
	---											---	---																---			
7. 0.35 to < 0.50 . . .	AAKA J013	AAKB J013	AAKC J013	AAKD J013	AAKE J013	AAKF J013	AAKG J013	AAKH J013	AAKI J013	AAKJ J013	AAKK J013	AAKL J013	AAKM J013	AAKN J013	AAKO J013	AAKP J013																
	---											---	---																---			
8. 0.50 to < 0.75 . . .	AAKA J014	AAKB J014	AAKC J014	AAKD J014	AAKE J014	AAKF J014	AAKG J014	AAKH J014	AAKI J014	AAKJ J014	AAKK J014	AAKL J014	AAKM J014	AAKN J014	AAKO J014	AAKP J014																
	---											---	---																---			
9. 0.75 to < 1.35 . . .	AAKA J016	AAKB J016	AAKC J016	AAKD J016	AAKE J016	AAKF J016	AAKG J016	AAKH J016	AAKI J016	AAKJ J016	AAKK J016	AAKL J016	AAKM J016	AAKN J016	AAKO J016	AAKP J016																
	---											---	---																---			
10. 1.35 to < 2.50 . . .	AAKA J019	AAKB J019	AAKC J019	AAKD J019	AAKE J019	AAKF J019	AAKG J019	AAKH J019	AAKI J019	AAKJ J019	AAKK J019	AAKL J019	AAKM J019	AAKN J019	AAKO J019	AAKP J019																
	---											---	---																---			
11. 2.50 to < 5.50 . . .	AAKA J025	AAKB J025	AAKC J025	AAKD J025	AAKE J025	AAKF J025	AAKG J025	AAKH J025	AAKI J025	AAKJ J025	AAKK J025	AAKL J025	AAKM J025	AAKN J025	AAKO J025	AAKP J025																
	---											---	---																---			
12. 5.50 to < 10.00 . .	AAKA J029	AAKB J029	AAKC J029	AAKD J029	AAKE J029	AAKF J029	AAKG J029	AAKH J029	AAKI J029	AAKJ J029	AAKK J029	AAKL J029	AAKM J029	AAKN J029	AAKO J029	AAKP J029																
	---											---	---																---			
13. 10.00 to < 20.00 . .	AAKA J031	AAKB J031	AAKC J031	AAKD J031	AAKE J031	AAKF J031	AAKG J031	AAKH J031	AAKI J031	AAKJ J031	AAKK J031	AAKL J031	AAKM J031	AAKN J031	AAKO J031	AAKP J031																
	---											---	---																---			
14. 20.00 to < 100 . . .	AAKA J033	AAKB J033	AAKC J033	AAKD J033	AAKE J033	AAKF J033	AAKG J033	AAKH J033	AAKI J033	AAKJ J033	AAKK J033	AAKL J033	AAKM J033	AAKN J033	AAKO J033	AAKP J033																
	---											---	---																---			
15. 100.00 Default . . .	AAKA J034	AAKB J034	AAKC J034	AAKD J034	AAKE J034	AAKF J034	AAKG J034	AAKH J034	AAKI J034	AAKJ J034	AAKK J034	AAKL J034	AAKM J034	AAKN J034	AAKO J034	AAKP J034																
	100.00											---	---																---			
16. Total <sup>1</sup> . . . . .	AAKA J035	AAKB J035	AAKC J035	AAKD J035	AAKE J035	AAKF J035	AAKG J035	AAKH J035	AAKI J035	AAKJ J035	AAKK J035	AAKL J035	AAKM J035	AAKN J035	AAKO J035	AAKP J035																
	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	sum	sum	---										---			sum		

1. Cells in line 16 are calculated, except for Column O.  
2. Not calculated from previous column entries.  
3. LTV values should be calculated using only first lien exposures. Where LTV information is available for all accounts, the sum of EADs reported in columns J through N for a given PD range should equal the amount reported in column E for that same PD range. Otherwise, the sum of EADs reported in columns J through N for a given PD range will be less than the EAD reported in column E for that same PD range.

**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

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**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

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## Schedule M—Retail Exposure: Residential Mortgage—Revolving Exposures

Dollar Amounts in Thousands

PD Range										LTV <sup>3</sup>																												
	(Column A) Weighted-Average PD	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount			(Column D) Total Undrawn Amount			(Column E) EAD			(Column F) Weighted-Average Age (Months)	(Column G) Weighted-Average LGD	(Column H) Risk-Weighted Assets <sup>2</sup>			(Column I) Expected Credit Loss			(Column J) Less Than 70%			(Column K) At Least 70% but Less Than 80%			(Column L) At Least 80% but Less Than 90%			(Column M) At Least 90% but Less Than 100%			(Column N) Greater than or Equal to 100%			(Column O) Weighted-Average Bureau Score	(Column P) EAD of Accounts with Updated LTV		
Percentage	Percentage	Number	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Percentage	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number	Bil	Mil	Thou			
1. 0.00 to < 0.05 . . . . .	AAMA J002	AAMB J002	AAMC J002	AAMD J002	AAME J002	AAMF J002	AAMG J002	AAMH J002	AAMI J002	AAMJ J002	AAMK J002	AAML J002	AAMM J002	AAMN J002	AAMO J002	AAMP J002																						
	--'--																																					
2. 0.05 to < 0.10 . . . . .	AAMA J004	AAMB J004	AAMC J004	AAMD J004	AAME J004	AAMF J004	AAMG J004	AAMH J004	AAMI J004	AAMJ J004	AAMK J004	AAML J004	AAMM J004	AAMN J004	AAMO J004	AAMP J004																						
	--'--																																					
3. 0.10 to < 0.15 . . . . .	AAMA J006	AAMB J006	AAMC J006	AAMD J006	AAME J006	AAMF J006	AAMG J006	AAMH J006	AAMI J006	AAMJ J006	AAMK J006	AAML J006	AAMM J006	AAMN J006	AAMO J006	AAMP J006																						
	--'--																																					
4. 0.15 to < 0.20 . . . . .	AAMA J007	AAMB J007	AAMC J007	AAMD J007	AAME J007	AAMF J007	AAMG J007	AAMH J007	AAMI J007	AAMJ J007	AAMK J007	AAML J007	AAMM J007	AAMN J007	AAMO J007	AAMP J007																						
	--'--																																					
5. 0.20 to < 0.25 . . . . .	AAMA J009	AAMB J009	AAMC J009	AAMD J009	AAME J009	AAMF J009	AAMG J009	AAMH J009	AAMI J009	AAMJ J009	AAMK J009	AAML J009	AAMM J009	AAMN J009	AAMO J009	AAMP J009																						
	--'--																																					
6. 0.25 to < 0.35 . . . . .	AAMA J010	AAMB J010	AAMC J010	AAMD J010	AAME J010	AAMF J010	AAMG J010	AAMH J010	AAMI J010	AAMJ J010	AAMK J010	AAML J010	AAMM J010	AAMN J010	AAMO J010	AAMP J010																						
	--'--																																					
7. 0.35 to < 0.50 . . . . .	AAMA J013	AAMB J013	AAMC J013	AAMD J013	AAME J013	AAMF J013	AAMG J013	AAMH J013	AAMI J013	AAMJ J013	AAMK J013	AAML J013	AAMM J013	AAMN J013	AAMO J013	AAMP J013																						
	--'--																																					
8. 0.50 to < 0.75 . . . . .	AAMA J014	AAMB J014	AAMC J014	AAMD J014	AAME J014	AAMF J014	AAMG J014	AAMH J014	AAMI J014	AAMJ J014	AAMK J014	AAML J014	AAMM J014	AAMN J014	AAMO J014	AAMP J014																						
	--'--																																					
9. 0.75 to < 1.35 . . . . .	AAMA J016	AAMB J016	AAMC J016	AAMD J016	AAME J016	AAMF J016	AAMG J016	AAMH J016	AAMI J016	AAMJ J016	AAMK J016	AAML J016	AAMM J016	AAMN J016	AAMO J016	AAMP J016																						
	--'--																																					
10. 1.35 to < 2.50 . . . . .	AAMA J019	AAMB J019	AAMC J019	AAMD J019	AAME J019	AAMF J019	AAMG J019	AAMH J019	AAMI J019	AAMJ J019	AAMK J019	AAML J019	AAMM J019	AAMN J019	AAMO J019	AAMP J019																						
	--'--																																					
11. 2.50 to < 5.50 . . . . .	AAMA J025	AAMB J025	AAMC J025	AAMD J025	AAME J025	AAMF J025	AAMG J025	AAMH J025	AAMI J025	AAMJ J025	AAMK J025	AAML J025	AAMM J025	AAMN J025	AAMO J025	AAMP J025																						
	--'--																																					
12. 5.50 to < 10.00 . . . . .	AAMA J029	AAMB J029	AAMC J029	AAMD J029	AAME J029	AAMF J029	AAMG J029	AAMH J029	AAMI J029	AAMJ J029	AAMK J029	AAML J029	AAMM J029	AAMN J029	AAMO J029	AAMP J029																						
	--'--																																					
13. 10.00 to < 20.00 . . . . .	AAMA J031	AAMB J031	AAMC J031	AAMD J031	AAME J031	AAMF J031	AAMG J031	AAMH J031	AAMI J031	AAMJ J031	AAMK J031	AAML J031	AAMM J031	AAMN J031	AAMO J031	AAMP J031																						
	--'--																																					
14. 20.00 to < 100 . . . . .	AAMA J033	AAMB J033	AAMC J033	AAMD J033	AAME J033	AAMF J033	AAMG J033	AAMH J033	AAMI J033	AAMJ J033	AAMK J033	AAML J033	AAMM J033	AAMN J033	AAMO J033	AAMP J033																						
	--'--																																					
15. 100.00 Default . . . . .	AAMA J034	AAMB J034	AAMC J034	AAMD J034	AAME J034	AAMF J034	AAMG J034	AAMH J034	AAMI J034	AAMJ J034	AAMK J034	AAML J034	AAMM J034	AAMN J034	AAMO J034	AAMP J034																						
	100.00																																					
16. Total . . . . .	AAMA J035	AAMB J035	AAMC J035	AAMD J035	AAME J035	AAMF J035	AAMG J035	AAMH J035	AAMI J035	AAMJ J035	AAMK J035	AAML J035	AAMM J035	AAMN J035	AAMO J035	AAMP J035																						
	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	sum	---																				sum		

1. Cells in line 16 are calculated, except for Column O.  
 2. Not calculated from previous column entries.  
 3. LTV values should be calculated by combining junior liens applicable to amounts on this schedule with prior lien amounts. Where LTV information is available for all accounts, the sum of EADs reported in columns J through N for a given PD range should equal the amount reported in column E for that same PD range. Otherwise, the sum of EADs reported in columns J through N for a given PD range will be less than the EAD reported in column E for that same PD range.

Schedule 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

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## 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 <sup>2</sup>			(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 <sup>1</sup> .....	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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## Schedule O—Retail Exposure: Other Retail 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 <sup>2</sup>			(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	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.	
	100.00													---							---	
16. Total <sup>1</sup>	AAOA J035	AAOB J035	AAOC J035			AAOD J035			AAOE J035			AAOF J035			AAOG J035	AAOH J035			AAOI J035	AAOJ J035	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.

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~~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 <sup>1</sup> .....	AAPA J046			AAPB J046			AAPC J046			5.
	sum			sum			sum			

<sup>1</sup> Cells in line 5 are calculated.

Replace schedule with INSERT #8

**INSERT #8 (new Schedule P)**

**Schedule P—Securitization Exposures**

	Securitized Exposures (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												
<b>Clearing Member Client Bank</b>												
	XXXXXXXXXX			XXXXXXXXXX						XXXXXXXXXX		
1. Derivative contracts or netting sets of derivative contracts.....												
	XXXXXXXXXX			XXXXXXXXXX						XXXXXXXXXX		
2. Repo-style transactions.....												
<b>Clearing Member -Bank</b>												
	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 <sup>1</sup> .....							XXXXXXXXXX			XXXXXXXXXX		
6. Default fund contributions to QCCP.....							XXXXXXXXXX			XXXXXXXXXX		
<b>Total</b>	XXXXXXXXXX			XXXXXXXXXX			XXXXXXXXXX			XXXXXXXXXX		
7. Total clearing member exposures and risk weighted assets.....												

<sup>1</sup> 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	Bil	Mil	Thou		Bil	Mil	Thou
1. Total equity exposures .....	AARA J053				AARB J053			AARC J053				AARD J053			AARE J053				AARF J053		
2. 0% risk weight .....	AARA J054			0%	AARB J054			AARC J054			0%	AARD J054			AARE J054			0%	AARF J054		
3. 20% risk weight .....	AARA J055			20%	AARB J055			AARC J055			20%	AARD J055			AARE J055			20%	AARF J055		
4. Community development equity exposures .....	AARA J056			100%	AARB J056			AARC J056			100%	AARD J056			AARE J056			100%	AARF J056		
<b>Simple Risk Weight Approach (SRWA)</b>																					
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																
<b>Equity Exposures to Investment Funds</b>																					
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			7%	AARD J066			AARE J066			7%	AARF J066		

7. Significant investments in unconsolidated financial institutions...

AARA Jxxx

250%

AARB Jxxx



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.		
<b>Full Internal Models Approach (Full IMA)</b>																					
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.		
<b>Publicly Traded Internal Models Approach (Partial IMA)</b>																					
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

### PUBLIC ITEMS

#### Operational Risk Capital

- |   | AASA | Bil | Mil | Thou |    |
|---|------|-----|-----|------|----|
| 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.)..... |      |     |     |      | 2. |

0=No	AASA	
1=Yes	J080	

### CONFIDENTIAL ITEMS

#### Expected Operational Loss (EOL) and Eligible Operational Risk Offsets

- |   | AASA | Bil | Mil | Thou |      |
|---|------|-----|-----|------|------|
| 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. |
| <b>Total Risk-Based Capital Requirement for Operational Risk without:</b>         |      |     |     |      |      |
| 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

- |   | AASA | MM | YYYY |      |
|---|------|----|------|------|
| 8. Date ranges of internal operational loss event data used in modeling operational risk capital: |      |    |      |      |
| 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. |

- |  | AASA | Bil | Mil | Thou |    |
|--|------|-----|-----|------|----|
| 9. Highest dollar threshold applied in modeling internal operational loss event data ..... | J091 |     |     |      | 9. |

- |  |  |  |  |  |     |
|--|--|--|--|--|-----|
| 10. Does the dollar threshold change across units of measure? (Enter "1" for yes; enter "0" for no.) ..... |  |  |  |  |     |
|  |  |  |  |  | 10. |

0=No	AASA	
1=Yes	J092	

- |                                       | AASA | Number |     |
|---------------------------------------|------|--------|-----|
| 11. Total number of loss events ..... | J093 |        | 11. |

- |  | AASA | Bil | Mil | Thou |     |
|--|------|-----|-----|------|-----|
| 12. Total dollar amount of loss events ..... | J094 |     |     |      | 12. |

- |   | AASA | Bil | Mil | Thou |     |
|---|------|-----|-----|------|-----|
| 13. Dollar amount of largest loss event ..... | J095 |     |     |      | 13. |

- |   | AASA | Number |       |
|---|------|--------|-------|
| 14. Number of loss events in the following ranges (e.g., ≥ 10,000 and < \$100,000): |      |        |       |
| 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.