

Federal Financial Institutions Examination Council

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

Report at the close of business [insert date] (AAXX 9999)

This report is required by law: [insert citations]

The FFIEC 101 is to be prepared in accordance with Federal regulatory authority instructions. The report must be signed by a senior official 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, and equivalent senior officer, or a combination thereof.

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 have 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)

Signature of Senior Officer

Title of Officer (AAXX C491)

Date of Signature (AAXX J196)

To fulfill the signature and attestation requirement for the FFIEC 101 for this report date, attach your 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 that your bank must place in its files.

The appearance of your bank’s hard-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 reported amounts.

Legal Title of Bank (AAXX J197)

(Mailing Address of the Bank Street/ P.O. Box (AAXX 9110)

City (AAXX 9130)

State Abbreviation (AAXX 9200) Zip Code (AAXX 9220)

Person to whom questions about this report should be directed:

For Banking Agency Use Only	
BHC RSSD ID	_____
RSSD ID	_____
C. I	S.F

Name / Title (AAXX 8901)

Area Code / Phone Number (AAXX 8902)

Fax Number (AAXX 9116)

E-mail address of Contact (AAXX 4086)

Schedule A - ADVANCED RISK-BASED CAPITAL

Part 1: Risk-Based Capital Numerator and Ratios for Banks and Bank Holding Companies

	AAAB
Tier 1 capital	
1. Total equity capital	3210
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	8434
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (report loss as a positive value)	A221
4. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	4336
5. LESS: Nonqualifying perpetual preferred stock	B588
6a. Qualifying minority interests in consolidated subsidiaries	B589
6b. Qualifying trust preferred securities	C502
7a. LESS: Disallowed goodwill and other disallowed intangible asset.....	B590
7b. 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 net gain, report as a positive value; if a net loss, report as a negative value).....	F264
8. Subtotal (sum of items 1 and 6a and 6b, less items 2, 3, 4, 5, and 7a and 7b)	C227
9a. LESS: Disallowed servicing assets and purchased credit card relationships	B591
9b. LESS: Disallowed deferred tax assets	5610
9c. LESS: Shortfall of eligible credit reserves below total expected credit losses (50% of shortfall plus any tier 2 carryover)	J160
9d. LESS: Gain-on-sale associated with securitization exposures.....	J161
9e. LESS: Certain failed capital markets transactions (50% of deductions plus any tier 2 carryover)	J162
9f. LESS: Other securitization deductions (50% of deductions plus any tier 2 carryover).....	J163
10a. LESS: Insurance underwriting subsidiaries' minimum regulatory capital (for BHCs only)	J188
10b. Other additions to (deductions from) Tier 1 capital	J189
11. Tier 1 capital (sum of items 8 and 10b, less item 10a and 9a through 9f).....	J169
Tier 2 capital	
12. Qualifying subordinated debt and redeemable preferred stock	5306
13. Qualifying cumulative perpetual preferred stock includible in Tier 2 capital	B593
14. Excess of eligible credit reserves over total expected credit losses (up to 0.60% of credit risk-weighted assets)	J173
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221
16a. LESS: Insurance underwriting subsidiaries' minimum regulatory capital (for BHCs only)	J190
16b. Other additions to (deductions from) Tier 2 capital	J191
Adjustments to Tier 2 capital	
17a. 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
17b. LESS: Certain failed capital markets transactions (up to the lower of 50% of deductions from such failed transactions or amount of tier 2 capital).....	J176
17c. LESS: Other securitization deductions (up to lower of 50% of deductions or amount of tier 2 capital)	J177
18. Tier 2 capital (sum of items 12 through 15 and 16b, less item 16a and 17a through 17c)	J178
19. Allowable Tier 2 capital (lesser of item 11 or 18)	J179
20. Tier 3 capital allocated for market risk.....	1395
21. LESS: Deductions from total risk-based capital.....	B595
22. Total risk-based capital (sum of items 11, 19, 20, less item 21)	J182
Adjustments for financial subsidiaries (for banks only)	
23a. Adjustment to Tier 1 capital reported in item 11	C228
23b. Adjustment to total risk-based capital reported in item 22.....	B503
24. Adjustment to risk-weighted assets	B504

Capital ratios

(Column B is to be completed by all banks and bank holding companies. Column A is to be completed by banks with financial subsidiaries.)

	(Column A) Percentage	(Column B) Percentage
25. Tier 1 risk-based capital ratio ¹	J192	J194
26. Total risk-based capital ratio ²	J193	J195
27. Eligible credit reserves.....	J183	
28. Total expected credit losses.....	J184	

¹ The ratio for column B is item 11 divided by Schedule B, item 32, Column G. The ratio for column A is item 11 minus item 23.a divided by (Schedule B, item 32, Column G, minus item 24).

²The ratio for column B is item 22 divided by Schedule B, item 32, Column G. The ratio for column A is item 22 minus item 23.b divided by (Schedule B, item 32, Column G, minus item 24).

Schedule A – ADVANCED RISK-BASED CAPITAL

Part 2: Risk-Based Capital Numerator and Ratios for Savings Associations

Tier 1 Capital

- 1. Total Equity Capital.....
- Deduct:
- 2. Investments in and Advances to “Nonincludable” Subsidiaries.....
- 3. Goodwill and Certain Other Intangible Assets.....
- 4. Disallowed Servicing Assets, Disallowed Deferred Tax Assets,
and Other Disallowed Assets.....
- 5. Shortfall of eligible credit reserves below total expected credit losses (50% of
of shortfall plus tier 2 carryover*).....
- 6. Gain-on-sale associated with securitization.....
- 7. Certain failed capital markets transactions (50% of deductions plus tier 2
Carryover).....
- 8. Other securitization deductions (50% of deductions plus tier 2 carryover*).....
- 9. Other.....
- Add:
- 10. Accumulated Losses (Gains) on Certain Available-for-Sale Securities
and Cash Flow Hedges, Net of Taxes.....
- 11. Intangible Assets.....
- 12. Minority Interest in Includable Consolidated Subsidiaries Including REIT
Preferred Stock Reported as a Borrowing.....
- 13. Other.....
- 14. **Tier 1 Capital**.....

Comparable To:	\$000s AAAT
CCR100	J156
CCR105	J157
CCR115	J158
	J159
n.a.	J160
	J161
n.a.	J162
n.a.	J163
CCR134	J164
CCR180	J165
CCR185	J166
CCR190	J167
CCR195	J168
n.a.	J169

Tier 2 Capital

- 15. Unrealized Gains on Available-for-Sale Equity Securities
- 16. Qualifying Subordinated Debt and Redeemable Preferred Stock
- 17. Other Equity Instruments
- 18. Excess of eligible credit reserves over total expected credit losses (up to 0.60% of credit risk-weighted assets)**
- 19. Other

Adjustments to Tier 2 Capital:

Deduct:

- 20. Shortfall of eligible credit reserves below total expected credit losses (up to lower of 50% of the shortfall or amount of tier 2 capital).....
- 21. Certain failed capital markets transactions (up to the lower of 50% of deductions for such failed transactions or amount of tier 2 capital)
- 22. Other securitization deductions (up to lower of 50% of deductions or amount of tier 2 capital).....
- 23. **Tier 2 Capital**

24. Allowable Tier 2 Capital

- 25. Add: Tier 3 Capital Allocated for Market Risk
- 26. Subtract: Equity Investments and Other Assets Required to be Deducted

27. Total Risk-Based Capital

- 28. Note: Eligible credit reserves
- 29. Note: Total expected credit losses

30. Total Risk-Weighted Assets (from Schedule B, Line 32, column G)

Comparable to:	\$000's AAAT
CCR302	J170
CCR310	J171
CCR340	J172
n.a.	J173
n.a.	J174
n.a.	J175
n.a.	J176
n.a.	J177
n.a.	J178
n.a.	J179
n.a.	J180
CCR370	J181
n.a.	J182
n.a.	J183
n.a.	J184
n.a.	J185

CAPITAL RATIOS:

Total Risk-Based Capital Ratio..... (Total Risk-Based Capital (Line 27) ÷ Total Risk-Weighted Assets (Line 30))	n.a.	____ . ____ % J186
Tier 1 Risk-Based Capital Ratio..... (Tier 1 Capital (Line 14) ÷ Total Risk-Weighted Assets (Line 30))	n.a.	____ . ____ % J187

*Tier 2 carryover is the amount by which 50% of the deductions (i) for the shortfall of eligible credit reserves below total expected credit losses or (ii) certain failed capital markets transactions, or (iii) other securitization deductions exceed actual tier 2 capital.

**The term credit risk-weighted assets for purposes of computing the amount of excess eligible credit reserves includable in Tier 2 capital refers to the product of 1.06 times the sum of: (i) total wholesale and retail risk-weighted assets; (ii) risk-weighted assets for securitization exposures; and (iii) risk-weighted assets for equity exposures.

Schedule C - Wholesale Exposure - Corporate

	A	B	C	D	E	F	G	H	I	J	K	L	
PD Range (%)	Weighted Average Obligor PD (%) AACA	Number of Obligors AACB	Balance Sheet Amount (\$) AACC	Total Undrawn Amount (\$) AACD	EAD (\$) AACE	Weighted Average Effective Maturity (Years) AACF	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%) AACG	Wtd Avg LGD after consideration of credit risk mitigants (%) AACH	Effect of PD substitution and LGD adjustment approaches on RWA (\$) AACI	Effect of Double Default Treatment on RWA (\$) AACJ	Risk Weighted Assets (\$)** AACK	Expected Credit Loss (\$) AACL	
1 0.00 to <0.15													J005
2 0.15 to < 0.25													J008
3 0.25 to < 0.35													J010
4 0.35 to < 0.50													J013
5 0.50 to < 0.75													J014
6 0.75 to < 1.35													J016
7 1.35 to < 2.50													J019
8 2.50 to < 5.50													J025
9 5.50 to < 10.00													J029
10 10.00 to < 20.00													J031
11 20.00 to < 100													J033
12 100 (default)	100												J034
13 TOTAL *	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum	J035

14 Risk Weighted Assets associated with non-material portfolios not included above AACX J036

* Cells in line 13 are calculated.
 ** Not calculated from previous column entries.

Schedule D - Wholesale Exposure - Bank

	A	B	C	D	E	F	G	H	I	J	K	
PD Range (%)	Weighted Average Obligor PD (%) AADA	Number of Obligors AADB	Balance Sheet Amount (\$) AADC	Total Undrawn Amount (\$) AADD	EAD (\$) AAE	Weighted Average Effective Maturity (Years) AADF	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%) AADG	Wtd Avg LGD after consideration of credit risk mitigants (%) AADH	Effect of PD substitution and LGD adjustment approaches on RWA (\$) AADI	Effect of Double Default Treatment on RWA (\$) AADJ	Risk Weighted Assets (\$) AADK	
1 0.00 to <0.15												J005
2 0.15 to < 0.25												J008
3 0.25 to < 0.35												J010
4 0.35 to < 0.50												J013
5 0.50 to < 0.75												J014
6 0.75 to < 1.35												J016
7 1.35 to < 2.50												J019
8 2.50 to < 5.50												J025
9 5.50 to < 10.00												J029
10 10.00 to < 20.00												J031
11 20.00 to < 100												J033
12 100 (default)	100											J034
13 TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	J035

14 Risk Weighted Assets associated with non-material portfolios not included above AADX J036

* Cells in line 13 are calculated.
 ** Not calculated from previous column entries.

Schedule E - Wholesale Exposure - Sovereign

	A	B	C	D	E	F	G	H	I	J	K	
PD Range (%)	Weighted Average Obligor PD (%) AAEA	Number of Obligors AAEB	Balance Sheet Amount (\$) AAEC	Total Undrawn Amount (\$) AAED	EAD (\$) AAEE	Weighted Average Effective Maturity (Years) AAEF	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%) AAEG	Wtd Avg LGD after consideration of credit risk mitigants (%) AAEH	Effect of PD substitution and LGD adjustment approaches on RWA (\$) AA EI	Effect of Double Default Treatment on RWA (\$) AA EJ	Risk Weighted Assets (\$) ** AA EK	
1 0.00 to <0.15												J005
2 0.15 to < 0.25												J008
3 0.25 to < 0.35												J010
4 0.35 to < 0.50												J013
5 0.50 to < 0.75												J014
6 0.75 to < 1.35												J016
7 1.35 to < 2.50												J019
8 2.50 to < 5.50												J025
9 5.50 to < 10.00												J029
10 10.00 to < 20.00												J031
11 20.00 to < 100												J033
12 100 (default)	100											J034
13 TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	J035

14 Risk Weighted Assets associated with non-material portfolios not included above AAEX J036

* Cells in line 13 are calculated.
 ** Not calculated from previous column entries.

Schedule F - Wholesale Exposure - IPRE

	A	B	C	D	E	F	G	H	I	J	K	L	
PD Range (%)	Weighted Average Obligor PD (%) AAFA	Number of Obligors AAFB	Balance Sheet Amount (\$) AAFC	Total Undrawn Amount (\$) AAFD	EAD (\$) AAFE	Weighted Average Effective Maturity (Years) AAFF	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%) AAFG	Wtd Avg LGD after consideration of credit risk mitigants (%) AAHH	Effect of PD substitution and LGD adjustment approaches on RWA (\$) AAFI	Effect of Double Default Treatment on RWA (\$) AAJJ	Risk Weighted Assets (\$) AAFK	Expected Credit Loss (\$) AAFL	
1 0.00 to <0.15													J005
2 0.15 to < 0.25													J008
3 0.25 to < 0.35													J010
4 0.35 to < 0.50													J013
5 0.50 to< 0.75													J014
6 0.75 to < 1.35													J016
7 1.35 to < 2.50													J019
8 2.50 to < 5.50													J025
9 5.50 to < 10.00													J029
10 10.00 to < 20.00													J031
11 20.00 to < 100													J033
12 100 (default)	100												J034
13 TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum	J035

14 Risk Weighted Assets associated with non-material portfolios not included above AAFX J036

* Cells in line 13 are calculated.
 ** Not calculated from previous column entries.

Schedule G - Wholesale Exposure - HVCRE

	A	B	C	D	E	F	G	H	I	J	K	L	
PD Range (%)	Weighted Average Obligor PD (%) AAGA	Number of Obligors AAGB	Balance Sheet Amount (\$) AAGC	Total Undrawn Amount (\$) AAGD	EAD (\$) AAGE	Weighted Average Effective Maturity (Years) AAGF	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%) AAGG	Wtd Avg LGD after consideration of credit risk mitigants (%) AAGH	Effect of PD substitution and LGD adjustment approaches on RWA (\$) AAGI	Effect of Double Default Treatment on RWA (\$) AAGJ	Risk Weighted Assets (\$) AAGK	Expected Credit Loss (\$) AAGL	
1 0.00 to <0.15													J005
2 0.15 to < 0.25													J008
3 0.25 to < 0.35													J010
4 0.35 to < 0.50													J013
5 0.50 to< 0.75													J014
6 0.75 to < 1.35													J016
7 1.35 to < 2.50													J019
8 2.50 to < 5.50													J025
9 5.50 to < 10.00													J029
10 10.00 to < 20.00													J031
11 20.00 to < 100													J033
12 100 (default)	100												J034
13 TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum	J035
14 Risk Weighted Assets associated with non-material portfolios not included above			AAGX										J036

* Cells in line 13 are calculated.
 ** Not calculated from previous column entries.

**Schedule H - Wholesale Exposure - Eligible Margin Loans, Repo-Style Transactions and OTC Derivatives
 WITH CROSS-PRODUCT NETTING**

PD Range (%)	Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD						
	A Weighted Average PD (%) AAHA	B Weighted Average Effective Maturity (Years) AAHB	C EAD (\$) AAHC	D Weighted Average LGD (%) AAHD	E Risk Weighted Assets** (\$) AAHE	F Expected Credit Losses (\$) AAHF	G Weighted Average PD (%) AAHG	H Weighted Average Maturity (Years) AAHH	I EAD (\$) AAHI	J Weighted Average LGD (%) AAHJ	K Risk Weighted Assets** (\$) AAHK	L Expected Credit Losses (\$) AAHL	
1 0.00 to < 0.03													J001
2 0.03 to < 0.10													J003
3 0.10 to < 0.15													J006
4 0.15 to < 0.25													J008
5 0.25 to < 0.50													J012
6 0.50 to < .75													J014
7 0.75 to < 1.35													J016
8 1.35 to < 2.50													J019
9 2.50 to < 5.50													J025
10 5.50 to < 10.00													J029
11 10.00 to < 100.00													J032
12 100 (default)	100						100						J034
13 Eligible margin loans where a 300% risk-weight has been applied													J037
14 TOTAL*	wtd avg	wtd avg	sum	wtd avg	sum	sum	wtd avg	wtd avg	sum	wtd avg	sum	sum	J035

* Cells in line 14 are calculated.

** Not calculated from previous column entries.

Schedule I - Wholesale Exposure - Eligible Margin Loans and Repo-Style Transactions
No Cross-Product Netting

PD Range (%)	Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD						
	A Weighted Average PD (%) AAIA	B Weighted Average Effective Maturity (Years) AAIB	C EAD (\$) AAIC	D Weighted Average LGD (%) AAID	E Risk Weighted Assets** (\$) AAIE	F Expected Credit Losses (\$) AAIF	G Weighted Average PD (%) AAIG	H Weighted Average Maturity (Years) AAIH	I EAD (\$) AAII	J Weighted Average LGD (%) AAIJ	K Risk Weighted Assets** (\$) AAIK	L Expected Credit Losses (\$) AAIL	
1 0.00 to < 0.03													J001
2 0.03 to < 0.10													J003
3 0.10 to < 0.15													J006
4 0.15 to < 0.25													J008
5 0.25 to < 0.50													J012
6 0.50 to < .75													J014
7 0.75 to < 1.35													J016
8 1.35 to < 2.50													J019
9 2.50 to < 5.50													J025
10 5.50 to < 10.00													J029
11 10.00 to < 100.00													J032
12 100 (default)	100						100						J034
13 Eligible margin loans where a 300% risk-weight has been applied													J037
14 TOTAL*	wtd avg	wtd avg	sum	wtd avg	sum	sum	wtd avg	wtd avg	sum	wtd avg	sum	sum	J035

EAD Adjustment Method (%):	AAIX	M1 Collateral Haircut	M2 Simple VaR	M3 Internal Models
% of line 14, column C calculated using:		J038	J039	J040

15

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

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

PD Range (%)	Exposures with EAD Adjustment						Exposures Where Collateral Reflected in LGD***						
	A Weighted Average PD (%) AAJA	B Weighted Average Effective Maturity (Years) AAJB	C EAD (\$) AAJC	D Weighted Average LGD (%) AAJD	E Risk Weighted Assets** (\$) AAJE	F Expected Credit Losses (\$) AAJF	G Weighted Average PD (%) AAJG	H Weighted Average Maturity (Years) AAJH	I EAD (\$) AAJI	J Weighted Average LGD (%) AAJJ	K Risk Weighted Assets** (\$) AAJK	L Expected Credit Losses (\$) AAJL	
1 0.00 to < 0.03													J001
2 0.03 to < 0.10													J003
3 0.10 to < 0.15													J006
4 0.15 to < 0.25													J008
5 0.25 to < 0.50													J012
6 0.50 to < .75													J014
7 0.75 to < 1.35													J016
8 1.35 to < 2.50													J019
9 2.50 to < 5.50													J025
10 5.50 to < 10.00													J029
11 10.00 to < 100.00													J032
12 100 (default)	100						100						J034
13 TOTAL*	wtd avg	wtd avg	sum	wtd avg	sum	sum	wtd avg	wtd avg	sum	wtd avg	sum	sum	J035

	M1	M2
EAD Adjustment Method (%):	Collateral	Internal
AAJX	Haircut	Models
% of line 13, column C calculated using:	J038	J040

* 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.

Schedule K - Retail Exposure - Residential Mortgage - Closed-end First Lien Exposures

	A	B	C	D	E	F	G	H	I	LTV***						O	P
										J	K	L	M	N			
PD Range (%)	Weighted Average PD (%) AAKA	Number of Exposures AAKB	Total Balance Sheet Amount (\$) AAKC	Total Undrawn Amount (\$) AAKD	EAD (\$) AAKE	Weighted Average Age (Months) AAKF	Weighted Average LGD (%) AAKG	Risk Weighted Assets** (\$) AAKH	Expected Credit Loss (\$) AAKI	Less Than 70% (\$) AAKJ	At Least 70% but less than 80% (\$) AAKK	At Least 80% but less than 90% (\$) AAKL	At Least 90% but less than 100% (\$) AAKM	Greater than or equal to 100%+ (\$) AAKN	Weighted Average Bureau Score AAKO	EAD of Accounts with Updated LTV AAKP	
1 0.00 to < 0.05																J002	
2 0.05 to < 0.10																J004	
3 0.10 to < 0.15																J006	
4 0.15 to < 0.20																J007	
5 0.20 to < 0.25																J009	
6 0.25 to < 0.35																J010	
7 0.35 to < 0.50																J013	
8 0.50 to < 0.75																J014	
9 0.75 to < 1.35																J016	
10 1.35 to < 2.50																J019	
11 2.50 to < 5.50																J025	
12 5.50 to < 10.00																J029	
13 10.00 to < 20.00																J031	
14 20.00 to < 100																J033	
15 100 Default	100															J034	
16 TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	wtd avg	sum	J035
17 Risk Weighted Assets associated with non-material portfolios not included above								AAKX									J036
18 Credit scores shown in Column O are from which credit scoring system(s)?								AAKX									J041

* Cells in line 16 are calculated.

** Not calculated from previous column entries.

*** 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.

Schedule L - Retail Exposure - Residential Mortgage - Closed-end Junior Lien Exposures

	A	B	C	D	E	F	G	H	I	LTV***						O	P
										J	K	L	M	N			
PD Range (%)	Weighted Average PD (%) AALA	Number of Exposures AALB	Total Balance Sheet Amount (\$) AALC	Total Undrawn Amount (\$) AALD	EAD (\$) AALE	Weighted Average Age (Months) AALF	Weighted Average LGD (%) AALG	Risk Weighted Assets** (\$) AALH	Expected Credit Loss (\$) AALI	Less Than 70% (\$) AALJ	At Least 70% but less than 80% (\$) AALK	At Least 80% but less than 90% (\$) AALL	At Least 90% but less than 100% (\$) AALM	Greater than or equal to 100%+ (\$) AALN	Weighted Average Bureau Score AALO	EAD of Accounts with Updated LTV AALP	
1	0.00 to < 0.05																J002
2	0.05 to < 0.10																J004
3	0.10 to < 0.15																J006
4	0.15 to < 0.20																J007
5	0.20 to < 0.25																J009
6	0.25 to < 0.35																J010
7	0.35 to < 0.50																J013
8	0.50 to < 0.75																J014
9	0.75 to < 1.35																J016
10	1.35 to < 2.50																J019
11	2.50 to < 5.50																J025
12	5.50 to < 10.00																J029
13	10.00 to < 20.00																J031
14	20.00 to < 100																J033
15	100 Default	100															J034
16	TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	wtd avg	sum	J035

17 Risk Weighted Assets associated with non-material portfolios not included above AALX J036
 18 Credit scores shown in Column O are from which credit scoring system(s)? AALX J041

* Cells in line 16 are calculated.

** Not calculated from previous column entries.

*** 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 - Retail Exposure - Residential Mortgage - Revolving Exposures

	A	B	C	D	E	F	G	H	I	LTV***						O	P
										J	K	L	M	N			
PD Range (%)	Weighted Average PD (%) AAMA	Number of Exposures AAMB	Total Balance Sheet Amount (\$) AAMC	Total Undrawn Amount (\$) AAMD	EAD (\$) AAME	Weighted Average Age (Months) AAMF	Weighted Average LGD (%) AAMG	Risk Weighted Assets** (\$) AAMH	Expected Credit Loss (\$) AAMI	Less Than 70% (\$) AAMJ	At Least 70% but less than 80% (\$) AAMK	At Least 80% but less than 90% (\$) AAML	At Least 90% but less than 100% (\$) AAMM	Greater than or equal to 100%+ (\$) AAMN	Weighted Average Bureau Score AAMO	EAD of Accounts with Updated LTV AAMP	
1 0.00 to < 0.05																J002	
2 0.05 to < 0.10																J004	
3 0.10 to < 0.15																J006	
4 0.15 to < 0.20																J007	
5 0.20 to < 0.25																J009	
6 0.25 to < 0.35																J010	
7 0.35 to < 0.50																J013	
8 0.50 to < 0.75																J014	
9 0.75 to < 1.35																J016	
10 1.35 to < 2.50																J019	
11 2.50 to < 5.50																J025	
12 5.50 to < 10.00																J029	
13 10.00 to < 20.00																J031	
14 20.00 to < 100																J033	
15 100 Default	100															J034	
16 TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	wtd avg	sum	J035
17 Risk Weighted Assets associated with non-material portfolios not included above							AAMX										J036
18 Credit scores shown in Column O are from which credit scoring system(s)?							AAMX										J041

* Cells in line 16 are calculated.

** Not calculated from previous column entries.

*** LTV values should be calculated by combining any 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 N - Retail Exposure - Qualifying Revolving Exposures

	A	B	C	D	E	F	G	H	I	J	
PD Range (%)	Weighted Average PD (%) AANA	Number of Exposures AANB	Total Balance Sheet Amount (\$) AANC	Total Undrawn Amount (\$) AAND	EAD (\$) AANE	EAD of Accounts < Two Years Old (\$) AANF	Weighted Average LGD (%) AANG	Risk Weighted Assets** (\$) AANH	Expected Credit Loss (\$) AAHI	Weighted Average Bureau Score AANJ	
1	0.00 to < 0.50									J011	
2	0.50 to < 1.00									J015	
3	1.00 to < 1.50									J017	
4	1.50 to < 2.00									J018	
5	2.00 to < 2.50									J020	
6	2.50 to < 3.00									J021	
7	3.00 to < 3.50									J022	
8	3.50 to < 4.00									J023	
9	4.00 to < 5.00									J024	
10	5.00 to < 6.00									J026	
11	6.00 to < 7.00									J027	
12	7.00 to < 8.00									J028	
13	8.00 to < 10.00									J030	
14	10.00 to < 100									J032	
15	100 Default	100								J034	
16	TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	sum	sum	wtd avg	J035
17	Risk Weighted Assets associated with non-material portfolios not included above							AANX			J036
18	Credit scores shown in Column J are from which credit scoring system(s)?							AANX			J041

* Cells in line 16 are calculated.

** Not calculated from previous column entries.

Schedule O - Retail Exposure - Other Retail Exposures

	A	B	C	D	E	F	G	H	I	J	
	Weighted Average PD (%) AAOA	Number of Exposures AAOB	Total Balance Sheet Amount (\$) AAOC	Total Undrawn Amount (\$) AAOD	EAD (\$) AAOE	EAD of Accounts < Two Years Old (\$) AAOF	Weighted Average LGD (%) AAOG	Risk Weighted Assets** (\$) AAOH	Expected Credit Loss (\$) AAOI	Weighted Average Bureau Score AAOJ	
1	0.00 to < 0.50									J011	
2	0.50 to < 1.00									J015	
3	1.00 to < 1.50									J017	
4	1.50 to < 2.00									J018	
5	2.00 to < 2.50									J020	
6	2.50 to < 3.00									J021	
7	3.00 to < 3.50									J022	
8	3.50 to < 4.00									J023	
9	4.00 to < 5.00									J024	
10	5.00 to < 6.00									J026	
11	6.00 to < 7.00									J027	
12	7.00 to < 8.00									J028	
13	8.00 to < 10.00									J030	
14	10.00 to < 100									J032	
15	100 Default	100								J034	
16	TOTAL*	wtd avg	sum	sum	sum	sum	wtd avg	sum	sum	wtd avg	J035
17	Risk Weighted Assets associated with non-material portfolios not included above						AAOX				J036
18	Credit scores shown in Column J are from which credit scoring system(s)?						AAOX				J041

* Cells in line 16 are calculated.

** Not calculated from previous column entries.

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

Rating Category	A Exposures Subject to the Ratings-based Approach (RBA) AAPA	B Exposures Subject to the Internal Assessment Approach (IAA) AAPB	C Risk Weighted Assets AAPC	
1 Exposures with Highest or Second-Highest Investment Grade Long-Term Credit Rating or Highest Investment Grade Short-Term Credit Rating				J042
2 Exposures with Third-Highest Investment Grade Long Term Credit Rating or Second-Highest Investment Grade Short-Term Credit Rating				J043
3 Exposures with Lowest Investment Grade Long-Term Credit Rating or Third-Highest Investment Grade Short-Term Credit Rating				J044
4 Exposures with Long-Term Credit Rating One Category Below Investment Grade				J045
5 Total RBA and IAA Securitization Exposures and Risk Weighted Assets*	sum	sum	sum	J046

* Cells in line 5 are calculated.

Schedule Q - Securitization Detail Schedule

Memorandum Items	A Exposure Amount AAQA	B Risk Weighted Assets AAQB	C Deduction AAQC	
1 Deduction for Exposures Subject to the Ratings-Based or Internal Assessment Approach				J047
2 All Other Deductions for Securitization Exposures				J048
3 Exposures Subject to the Supervisory Formula Approach				J049
4 Total exposures to synthetic securitizations				J050
5 Risk Weighted Assets for Investors' Interest in Securitizations, Retail Credit Lines				J051
6 Risk Weighted Assets for Investors' Interest in Securitizations, Non-Retail Credit Lines				J052

Schedule R - Equity Exposures

		A		B	
		Exposure (\$ AARA	Risk Weight or Multiplier	Risk Weighted Assets (\$) AARB	
1	Total Equity Exposures	<input type="text"/>		<input type="text"/>	J053
2	0% Risk Weight	<input type="text"/>	0%	<input type="text"/>	J054
3	20% Risk Weight	<input type="text"/>	20%	<input type="text"/>	J055
4	Community Development Equity Exposures	<input type="text"/>	100%	<input type="text"/>	J056
Simple Risk Weight Approach (SRWA)					
5	Effective Portion of Hedge Pairs	<input type="text"/>	100%	<input type="text"/>	J057
6	Non-Significant Equity Exposures	<input type="text"/>	100%	<input type="text"/>	J058
7	Publicly Traded Equity Exposures Under the SRWA	<input type="text"/>	300%	<input type="text"/>	J059
8	Non-Publicly Traded Equity Exposures Under the SRWA	<input type="text"/>	400%	<input type="text"/>	J060
9	600% Risk Weight Equity Exposures Under the SRWA	<input type="text"/>	600%	<input type="text"/>	J061
10	Total RWA Under the SRWA (sum column B, lines 2 - 9)			<input type="text"/>	J062
Equity Exposures to Investment Funds					
11	Full Look-through Approach	<input type="text"/>		<input type="text"/>	J063
12	Simple Modified Look-through Approach	<input type="text"/>		<input type="text"/>	J064
13	Alternative Modified Look-through Approach	<input type="text"/>		<input type="text"/>	J065
14	Money Market Fund Approach	<input type="text"/>	7%	<input type="text"/>	J066
15	Total RWA for Investment Funds (sum column B, lines 11 through 14)			<input type="text"/>	J067
16	Total: SRWA (column B, lines 10 and 15)			<input type="text"/>	J068
Full Internal Models Approach (Full IMA)					
17	Estimate of Potential Losses on Equity Exposures	<input type="text"/>	12.5	<input type="text"/>	J069
<i>Floors (Full IMA):</i>					
18	Publicly Traded	<input type="text"/>	200%	<input type="text"/>	J070
19	Non-Publicly Traded	<input type="text"/>	300%	<input type="text"/>	J071
20	RWA Floors (add from column B, lines 18 and 19)			<input type="text"/>	J072
21	Total RWA - Full IMA (larger of column B, lines 17 and 20)			<input type="text"/>	J073
22	Total: Full IMA (add from column B lines 3, 4, 15, and 21)			<input type="text"/>	J074
Publicly-Traded Internal Models Approach (Partial IMA)					
23	Estimate of Potential Losses on Publicly-Traded Equity	<input type="text"/>	12.5	<input type="text"/>	J075
<i>Floors (Partial IMA):</i>					
24	Publicly Traded	<input type="text"/>	200%	<input type="text"/>	J076
25	Total RWA -- Partial IMA (larger of column B, lines 23 and 24)			<input type="text"/>	J077
26	Total: Partial IMA, Partial SRWA (add from column B lines 3, 4, 8, 9, 15, and 25)			<input type="text"/>	J078

Schedule S - Operational Risk

PUBLIC ITEMS		AASA	
Operational Risk Capital			
1	Risk-based Capital Requirement for Operational Risk		J079
2	Is item 1 generated from an "alternative operational risk quantification system?"	(Y/N)	J080
CONFIDENTIAL ITEMS			
Expected Operational Loss (EOL) and Eligible Operational Risk Offsets			
3	Expected Operational Loss (EOL)		J081
4	Total Eligible Operational Risk Offsets		
4a	Eligible GAAP reserves		J082
4b	Other eligible offsets		J083
Total Risk-based Capital Requirement for Operational Risk without:			
5	Dependence assumptions		J084
6	Adjustments reflecting business environment and internal control factors		J085
7	Risk mitigants (e.g., insurance)		J086
Internal Operational Loss Event Data Characteristics			
8	Date ranges of internal operational loss event data used in modeling operational risk capital:		
8a	Starting date for frequency distribution (if applicable)	MM/YYYY	J087
8b	Ending date for frequency distribution (if applicable)	MM/YYYY	J088
8c	Starting date for severity distribution (if applicable)	MM/YYYY	J089
8d	Ending date for severity distribution (if applicable)	MM/YYYY	J090
9	Highest dollar threshold applied in modeling internal operational loss event data		J091
10	Does the dollar threshold change across units of measure?	(Y/N)	J092
11	Total number of loss events		J093
12	Total dollar amount of loss events		J094
13	Dollar amount of largest loss event		J095
14	Number of loss events in the following ranges (e.g., ≥ \$10,000 and < \$100,000):		
14a	Less than \$10,000		J096
14b	\$10,000 - \$100,000		J097
14c	\$100,000 - \$1 Million		J098
14d	\$1 Million - \$10 Million		J099
14e	\$10 Million - \$100 Million		J100
14f	\$100 Million - \$1 Billion		J101
14g	\$1 Billion+		J102
15	Total dollar amount of losses in the following ranges (e.g., ≥ \$10,000 and < \$100,000):		
15a	Less than \$10,000		J103
15b	\$10,000 - \$100,000		J104
15c	\$100,000 - \$1 Million		J105
15d	\$1 Million - \$10 Million		J106
15e	\$10 Million - \$100 Million		J107
15f	\$100 Million - \$1 Billion		J108
15g	\$1 Billion+		J109
Scenario Analysis			
16	How many individual scenarios were used in calculating the risk-based capital requirement for operational risk?		J110
17	What is the dollar value of the largest individual scenario?		J111
18	Number of scenarios in the following ranges (e.g., ≥ \$1 Million and < \$10 Million):		
18a	Less than \$1 Million		J112
18b	\$1 Million - \$10 Million		J113
18c	\$10 Million - \$100 Million		J114
18d	\$100 Million - \$500 Million		J115
18e	\$500 Million - \$1 Billion		J116
18f	\$1 Billion+		J117
Distributional Assumptions			
19	How many units of measure were used in calculating the risk-based capital requirement for operational risk?		J118
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
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
Loss Caps			
22	How many loss caps are used in calculating the risk-based capital requirement for operational risk?		J121
23	What is the dollar amount of the smallest cap used (if applicable)?		J122
24	What is the dollar amount of the largest cap used (if applicable)?		J123