

**Reporting Under the Advanced Internal Ratings-Based and  
Advanced Measurement Approaches**

**Schedules A through V**

## Schedule A - ADVANCED RISK-BASED CAPITAL (Calculation of Numerator and Ratios for banks and bank holding companies)

### Tier 1 capital

1. Total equity capital .....	<input type="text"/>
2. LESS: Net unrealized gains (losses) on available-for-sale securities <sup>1</sup> (if a gain, report as a positive value; if a loss, report as a negative value) .....	<input type="text"/>
3. LESS: Net unrealized loss on available-for-sale <b>EQUITY</b> securities <sup>1</sup> (report loss as a <b>positive</b> value) .....	<input type="text"/>
4. LESS: Accumulated net gains (losses) on cash flow hedges <sup>1</sup> (if a gain, report as a positive value; if a loss, report as a negative value) .....	<input type="text"/>
5. LESS: Nonqualifying perpetual preferred stock .....	<input type="text"/>
6. Qualifying minority interests in consolidated subsidiaries .....	<input type="text"/>
7. LESS: Disallowed goodwill and other disallowed intangible assets .....	<input type="text"/>
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7) .....	<input type="text"/>
9.     a. LESS: Disallowed servicing assets and purchased credit card relationships .....	<input type="text"/>
b. LESS: Disallowed deferred tax assets .....	<input type="text"/>
c. LESS: Shortfall of eligible credit reserves below total expected credit losses (50% of shortfall plus tier 2 carryover)* .....	<input type="text"/>
d. LESS: Gain-on-sale associated with securitization exposures.....	<input type="text"/>
e. LESS: Certain failed capital markets transactions (50% of deductions plus tier 2 carryover)* .....	<input type="text"/>
f. LESS: Other securitization deductions (50% of deductions plus tier 2 carryover)* .....	<input type="text"/>
10. Other additions to (deductions from) Tier 1 capital .....	<input type="text"/>
11. Tier 1 capital (sum of items 8 and 10, less items 9.a through 9.f) .....	<input type="text"/>

### Tier 2 capital

12. Qualifying subordinated debt and redeemable preferred stock .....	<input type="text"/>
13. Qualifying cumulative perpetual preferred stock includible in Tier 2 capital .....	<input type="text"/>
14. Excess of eligible credit reserves over total expected credit losses (up to .60% of credit risk-weighted assets)** .....	<input type="text"/>
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital .....	<input type="text"/>
16. Other additions to (deductions from) Tier 2 capital .....	<input type="text"/>
17. Adjustments to Tier 2 capital	
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).....	<input type="text"/>
b. LESS: Certain failed capital markets transactions (up to the lower of 50% of shortfall or amount of tier 2 capital).....	<input type="text"/>
c. LESS: Other securitization deductions (up to lower of 50% of shortfall or amount of tier 2 capital) .....	<input type="text"/>
18. Tier 2 capital (sum of items 12 through 16, less item 17.a through 17.c).....	<input type="text"/>
19. Allowable Tier 2 capital (lesser of item 11 or 18) .....	<input type="text"/>
20. Tier 3 capital allocated for market risk.....	<input type="text"/>
21. LESS: Deductions from total risk-based capital.....	<input type="text"/>
22. Total risk-based capital (sum of items 11, 19, 20, less item 21) .....	<input type="text"/>

### Total assets for leverage ratio

23. Average total assets .....	<input type="text"/>
24. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above) .....	<input type="text"/>
25. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above) .....	<input type="text"/>
26. LESS: Disallowed deferred tax assets (from item 9.b above) .....	<input type="text"/>
27. LESS: Other deductions from assets for leverage capital purposes .....	<input type="text"/>
28. Average total assets for leverage capital purposes (item 23 less items 24 through 27) .....	<input type="text"/>

### Adjustments for financial subsidiaries

29.     a. Adjustment to Tier 1 capital reported in item 11 .....	<input type="text"/>
b. Adjustment to total risk-based capital reported in item 22.....	<input type="text"/>
30. Adjustment to risk-weighted assets .....	<input type="text"/>
31. Adjustment to average total assets reported in item 28 .....	<input type="text"/>

**Capital ratios**

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

	(Column A)	(Column B)
	Percentage	Percentage
32. Tier 1 leverage ratio <sup>2</sup> .....		
33. Tier 1 risk-based capital ratio <sup>3</sup> .....		
34. Total risk-based capital ratio <sup>4</sup> .....		
35. Eligible credit reserves .....		
36. Total expected credit losses .....		

\*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 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.

1 Report amount included in Schedule RC of the Call Report, item 26.b, "Accumulated other comprehensive income."  
 2 The ratio for column B is item 11 divided by item 28. The ratio for column A is item 11 minus item 29.a divided by (item 28 minus item 31).  
 3 The ratio for column B is item 11 divided by total risk-weighted assets (Schedule B, item 31). The ratio for column A is item 11 minus item 29.a divided by (Schedule B, item 31, minus item 30).  
 4 The ratio for column B is item 22 divided by total risk-weighted assets (Schedule B, item 31). The ratio for column A is item 22 minus item 29.b divided by (Schedule B, item 31, minus item 30).

**Schedule B**

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

Exposure Category	Non-Defaulted and Defaulted Exposures							
	A Weighted Average Probability of Default* (%)	B Balance Sheet Amount ** (\$)	C Total Undrawn Amount (\$)	D Exposure at Default (\$)	E Weighted Average Maturity (Years)	F Wtd Avg LDG after consideration of eligible guarantees and credit derivatives (%)	G Risk Weighted Assets*** (\$)	H Expected Credit Loss (\$)
<b>Wholesale Exposures</b>								
1 Corporate								
2 Bank								
3 Sovereign								
4 Construction IPRE								
5 HVCRE								
6 IPRE								
7 Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting - EAD Adjusted								
8 Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting - LGD Adjusted								
9 Eligible margin loans, repo-style transactions - No Cross Product Netting - EAD Adjusted								
10 Eligible margin loans, repo-style transactions - No Cross Product Netting - LGD Adjusted								
11 OTC Derivatives - No Cross Product Netting - EAD Adjusted								
12 OTC Derivatives - No Cross Product Netting - LGD Adjusted								
<b>Retail Exposures</b>								
<b>Residential Mortgage Exposures</b>								
13 Closed-end First Lien Exposures								
14 Closed-end Junior Lien Exposures								
15 Revolving Exposures								
<b>Qualifying Revolving Exposures</b>								
16 Credit Cards								
17 All Other								
<b>Other Retail Exposures</b>								
18 Small Business								
19 All Other								
<b>Securitization Exposures</b>								
20 Subject to Ratings-based Approach								
21 Subject to Internal Assessment Approach								
22 Subject to the Supervisory Formula								
23 Investors' Interest Subject to Early Amortization Charge								
<b>Equity Exposures</b>								
24 Excluded from Simple Risk Weight Method or Internal Models Approach								
25 Simple Risk Weight Method								
26 Internal Models Approach								
<b>Market Risk Equivalent Assets</b>								
27 <b>Operational Risk</b>								
<b>Other Assets</b>								
29 Assets Not Subject to the Internal Ratings-Based Approach								
30 Immaterial Exposures								
31 <b>TOTAL</b>								

\* In estimating weighted average PD for wholesale exposures, do not include effects of credit risk mitigation (guarantees, credit derivatives and collateral).  
 \*\* For securitization exposures, report the total dollar amount of exposures outstanding.  
 \*\*\* Reported Risk Weighted Assets cannot be calculated for some exposure types from the data provided.

**Wholesale Exposure - Schedule C - Corporate**

	A	B	C	D	E	F	G1	G2	H1	H2	I	J
PD Range (%)	Weighted Average Obligor PD* (%)	Number of Obligors	Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	Weighted Average Maturity (Years)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	Effect of PD substitution and LGD adjustment approaches on RWA (\$)	Effect of Double Default Treatment on RWA (\$)	Risk Weighted Assets Post-CRM*** (\$)	Expected Credit Loss (\$)
1 <0.15												
2 0.15 to < 0.25												
3 0.25 to < 0.35												
4 0.35 to < 0.50												
5 0.50 to < 0.75												
6 0.75 to < 1.35												
7 1.35 to < 2.5												
8 2.5 to < 5.5												
9 5.5 to < 10												
10 10 to < 20												
11 20 to < 100												
12 100 (default)	100											
13 TOTAL **	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum

14 Risk Weighted Assets associated with immaterial exposures not included above	
15 Subcategory weighted average Expected LGD****	

\* In estimating obligor PD, do not include effects of credit risk mitigation (guarantees, credit derivatives and collateral).  
 \*\* Cells in line 13 are calculated.  
 \*\*\* Not calculated from previous column entries.  
 \*\*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

### Wholesale Exposure - Schedule D - Bank

	A	B	C	D	E	F	G1	G2	H	I	J	
PD Range (%)	Weighted Average Obligor PD* (%)	Number of Obligors	Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	Weighted Average Maturity (Years)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	Effect of PD substitution and LGD adjustment approaches on RWA (\$)	Risk Weighted Assets Post-CRM*** (\$)	Expected Credit Loss (\$)	
1	<0.15											
2	0.15 to < 0.25											
3	0.25 to < 0.35											
4	0.35 to < 0.50											
5	0.50 to < 0.75											
6	0.75 to < 1.35											
7	1.35 to < 2.5											
8	2.5 to < 5.5											
9	5.5 to < 10											
10	10 to < 20											
11	20 to < 100											
12	100 (default)	100										
13	TOTAL**	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum

14	Risk Weighted Assets associated with immaterial exposures not included above	
15	Subcategory weighted average Expected LGD****	

\* In estimating obligor PD, do not include effects of credit risk mitigation (guarantees, credit derivatives and collateral).  
 \*\* Cells in line 13 are calculated.  
 \*\*\* Not calculated from previous column entries.  
 \*\*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

### Wholesale Exposure - Schedule E - Sovereign

	A	B	C	D	E	F	G1	G2	H	I	J	
PD Range (%)	Weighted Average Obligor PD* (%)	Number of Obligors	Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	Weighted Average Maturity (Years)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	Effect of PD substitution and LGD adjustment approaches on RWA (\$)	Risk Weighted Assets Post-CRM*** (\$)	Expected Credit Loss (\$)	
1	<0.15											
2	0.15 to < 0.25											
3	0.25 to < 0.35											
4	0.35 to < 0.50											
5	0.50 to < 0.75											
6	0.75 to < 1.35											
7	1.35 to < 2.5											
8	2.5 to < 5.5											
9	5.5 to < 10											
10	10 to < 20											
11	20 to < 100											
12	100 (default)	100										
13	TOTAL**	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum

14	Risk Weighted Assets associated with immaterial exposures not included above	
15	Subcategory weighted average Expected LGD****	

\* In estimating obligor PD, do not include effects of credit risk mitigation (guarantees, credit derivatives and collateral).  
 \*\* Cells in line 13 are calculated.  
 \*\*\* Not calculated from previous column entries.  
 \*\*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

### Wholesale Exposure - Schedule F - Construction IPRE

	A	B	C	D	E	F	G1	G2	H1	H2	I	J
PD Range (%)	Weighted Average Obligor PD* (%)	Number of Obligors	Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	Weighted Average Maturity (Years)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	Effect of PD substitution and LGD adjustment approaches on RWA (\$)	Effect of Double Default Treatment on RWA (\$)	Risk Weighted Assets Post-CRM*** (\$)	Expected Credit Loss (\$)
1 <0.15												
2 0.15 to < 0.25												
3 0.25 to < 0.35												
4 0.35 to < 0.50												
5 0.50 to < 0.75												
6 0.75 to < 1.35												
7 1.35 to < 2.5												
8 2.5 to < 5.5												
9 5.5 to < 10												
10 10 to < 20												
11 20 to < 100												
12 100 (default)	100											
13 TOTAL**	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum

14 Risk Weighted Assets associated with immaterial exposures not included above	
15 Subcategory weighted average Expected LGD****	

\* In estimating obligor PD, do not include effects of credit risk mitigation (guarantees, credit derivatives and collateral).  
 \*\* Cells in line 13 are calculated.  
 \*\*\* Not calculated from previous column entries.  
 \*\*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

**Wholesale Exposure - Schedule G - HVCRE**

	A	B	C	D	E	F	G1	G2	H1	H2	I	J
PD Range (%)	Weighted Average Obligor PD* (%)	Number of Obligors	Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	Weighted Average Maturity (Years)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	Effect of PD substitution and LGD adjustment approaches on RWA (\$)	Effect of Double Default Treatment on RWA (\$)	Risk Weighted Assets Post-CRM*** (\$)	Expected Credit Loss (\$)
1 <0.15												
2 0.15 to < 0.25												
3 0.25 to < 0.35												
4 0.35 to < 0.50												
5 0.50 to < 0.75												
6 0.75 to < 1.35												
7 1.35 to < 2.5												
8 2.5 to < 5.5												
9 5.5 to < 10												
10 10 to < 20												
11 20 to < 100												
12 100 (default)	100											
13 TOTAL**	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum

14 Risk Weighted Assets associated with immaterial exposures not included above	
15 Subcategory weighted average Expected LGD****	

\* In estimating obligor PD, do not include effects of credit risk mitigation (guarantees, credit derivatives and collateral).  
 \*\* Cells in line 13 are calculated.  
 \*\*\* Not calculated from previous column entries.  
 \*\*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

### Wholesale Exposure - Schedule H - IPRE

PD Range (%)	A Weighted Average Obligor PD* (%)	B Number of Obligors	C Balance Sheet Amount (\$)	D Total Undrawn Amount (\$)	E EAD (\$)	F Weighted Average Maturity (Years)	G1 Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	G2 Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	H1 Effect of PD substitution and LGD adjustment approaches on RWA (\$)	H2 Effect of Double Default Treatment on RWA (\$)	I Risk Weighted Assets Post-CRM*** (\$)	J Expected Credit Loss (\$)
1 <0.15												
2 0.15 to < 0.25												
3 0.25 to < 0.35												
4 0.35 to < 0.50												
5 0.50 to < 0.75												
6 0.75 to < 1.35												
7 1.35 to < 2.5												
8 2.5 to < 5.5												
9 5.5 to < 10												
10 10 to < 20												
11 20 to < 100												
12 100 (default)	100											
13 TOTAL**	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum
14 Risk Weighted Assets associated with immaterial exposures not included above												
15 Subcategory weighted average Expected LGD****												

\* In estimating obligor PD, do not include effects of credit risk mitigation (guarantees, credit derivatives and collateral).  
 \*\* Cells in line 13 are calculated.  
 \*\*\* Not calculated from previous column entries.  
 \*\*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

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

	Exposures with EAD Adjustment							Exposures with LGD Adjustment						
	A	B	C	D	E	F	G	H	I	J	K	L	M	N
PD Range (%)	Weighted Average PD (%)	Number of Counterparties	Weighted Average Maturity (Years)	EAD (\$)	Weighted Average LGD (%)	Risk Weighted Assets Post-CRM* (\$)	Expected Credit Losses (\$)	Weighted Average PD (%)	Number of Counterparties	Weighted Average Maturity (Years)	EAD (\$)	Weighted Average LGD (%)	Risk Weighted Assets Post-CRM* (\$)	Expected Credit Losses (\$)
1 0.00 to < 0.03														
2 0.03 to < 0.05														
3 0.05 to < 0.10														
4 0.10 to < 0.25														
5 0.25 to < 0.50														
6 0.50 to < .75														
7 0.75 to < 1.35														
8 1.35 to < 2.50														
9 2.50 to < 5.50														
10 5.50 to < 10.00														
11 10.00 to < 100.00														
12 100 (default)	100													
13 TOTAL	wtd ave	sum	wtd ave	sum	sum	sum	sum	wtd ave	sum	wtd ave	sum	sum	sum	sum

Report all Eligible Margin Loans and OTC derivatives wherever booked provided that a cross product netting agreement is in place. Do not include credit default swaps or total rate of return swaps used to hedge assets.  
 \* Not calculated from previous column entries.

**Wholesale Exposure Schedule J - Eligible Margin Loans and Repo-Style Transactions**

PD Range (%)	Exposures with EAD Adjustment							Exposures with LGD Adjustment						
	A Weighted Average PD (%)	B Number of Counterparties	C Weighted Average Maturity (Years)	D EAD (\$)	E Weighted Average LGD (%)	F Risk Weighted Assets Post-CRM* (\$)	G Expected Credit Losses (\$)	H Weighted Average PD (%)	I Number of Counterparties	J Weighted Average Maturity (Years)	K EAD (\$)	L Weighted Average LGD (%)	M Risk Weighted Assets Post-CRM* (\$)	N Expected Credit Losses (\$)
1	0.00 to < 0.03													
2	0.03 to < 0.05													
3	0.05 to < 0.10													
4	0.10 to < 0.25													
5	0.25 to < 0.50													
6	0.50 to < .75													
7	0.75 to < 1.35													
8	1.35 to < 2.50													
9	2.50 to < 5.50													
10	5.50 to < 10.00													
11	10.00 to < 100.00													
12	100 (default)	100												
13	TOTAL	wtd ave	sum	wtd ave	sum	sum	sum	sum	wtd ave	sum	wtd ave	sum	sum	sum

O	EAD	M1	M2	M3
Adjustment Method (%):		Collateral Haircut	Simple VaR	Internal Models

14

Report all Eligible Margin Loan transactions wherever booked.  
 \* Not calculated from previous column entries.

**Wholesale Exposure Schedule K - OTC Derivatives**

	Exposures with EAD Adjustment							Exposures with LGD Adjustment						
	A	B	C	D	E	F	G	H	I	J	K	L	M	N
PD Range (%)	Weighted Average PD (%)	Number of Counterparties	Weighted Average Maturity (Years)	EAD (\$)	Weighted Average LGD (%)	Risk Weighted Assets Post-CRM* (\$)	Expected Credit Losses (\$)	Weighted Average PD (%)	Number of Counterparties	Weighted Average Maturity (Years)	EAD (\$)	Weighted Average LGD (%)	Risk Weighted Assets Post-CRM* (\$)	Expected Credit Losses (\$)
1	0.00 to < 0.03													
2	0.03 to < 0.05													
3	0.05 to < 0.10													
4	0.10 to < 0.25													
5	0.25 to < 0.50													
6	0.50 to < .75													
7	0.75 to < 1.35													
8	1.35 to < 2.50													
9	2.50 to < 5.50													
10	5.50 to < 10.00													
11	10.00 to < 100.00													
12	100 (default)	100												
13	TOTAL	wtd ave	sum	wtd ave	sum	sum	sum	wtd ave	sum	wtd ave	sum	sum	sum	sum

O	EAD	M1	M2
Adjustment Method (%):	Collateral	Haircut	Internal Models

14

Report all OTC derivatives wherever booked. Do not include credit default swaps or total rate of return swaps used to hedge assets.  
 \* Not calculated from previous column entries.

**Retail Exposure - Schedule L - Residential Mortgage - Closed-end First Lien Exposures**

PD Range (%)	A Weighted Average PD (%)	B Number of Accounts	C Total Balance Sheet Amount (\$)	D Total Undrawn Amount (\$)	E EAD (\$)	F Weighted Average Age (Months)	G1 Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	G2 Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	H Risk Weighted Assets*** (\$)	I Expected Credit Loss (\$)	LTV*					O Weighted Average Bureau Score	P EAD of Accounts with Updated LTV****
											J Less Than 70% (\$)	K At Least 70% but less than 80% (\$)	L At Least 80% but less than 90% (\$)	M At Least 90% but not more than 100% (\$)	N 100%+ (\$)		
1 0.00 to < 0.05																	
2 0.05 to < 0.10																	
3 0.10 to < 0.15																	
4 0.15 to < 0.20																	
5 0.20 to < 0.25																	
6 0.25 to < 0.35																	
7 0.35 to < 0.50																	
8 0.50 to < 0.75																	
9 0.75 to < 1.35																	
10 1.35 to < 2.50																	
11 2.50 to < 5.50																	
12 5.50 to < 10.00																	
13 10.00 to < 20.00																	
14 20.00 to < 100																	
15 100 Default	100																
16 TOTAL **	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	wtd avg	sum	

17 Risk Weighted Assets associated with immaterial exposures not included above	
18 Subcategory weighted average Expected LGD*****	
19 Credit scores shown in Column O are from which credit scoring system(s)?	

\* LTV cell values are cumulative EAD totals. LTV values are calculated by combining any junior lien amounts with the exposure amounts applicable to this report.  
 \*\* Cells in line 16 are calculated.  
 \*\*\* Not calculated from previous column entries.  
 \*\*\*\* Report the EAD of accounts that are included in the segments reported in this row where the LTV has been updated since the last report date for portfolio management purposes, that is, the updated LTV is based upon a refreshed assessment of the collateral value. If LTVs were not updated for any accounts in the segments reported in the row since the last report date, report 0.  
 \*\*\*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

**Retail Exposure - Schedule M - Residential Mortgage - Closed-end Junior Lien Exposures**

PD Range (%)	A Weighted Average PD (%)	B Number of Accounts	C Total Balance Sheet Amount (\$)	D Total Undrawn Amount (\$)	E EAD (\$)	F Weighted Average Age (Months)	G1 Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	G2 Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	H Risk Weighted Assets*** (\$)	I Expected Credit Loss (\$)	LTV*						O Weighted Average Bureau Score	P EAD of Accounts with Updated LTV****
											J Less Than 70% (\$)	K At Least 70% but less than 80% (\$)	L At Least 80% but less than 90% (\$)	M At Least 90% but not more than 100% (\$)	N 100%+ (\$)			
1 0.00 to < 0.05																		
2 0.05 to < 0.10																		
3 0.10 to < 0.15																		
4 0.15 to < 0.20																		
5 0.20 to < 0.25																		
6 0.25 to < 0.35																		
7 0.35 to < 0.50																		
8 0.50 to < 0.75																		
9 0.75 to < 1.35																		
10 1.35 to < 2.50																		
11 2.50 to < 5.50																		
12 5.50 to < 10.00																		
13 10.00 to < 20.00																		
14 20.00 to < 100																		
15 100 Default	100																	
16 TOTAL **	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	wtd avg	sum	

17 Risk Weighted Assets associated with immaterial exposures not included above  
 18 Subcategory weighted average Expected LGD\*\*\*\*\*  
 19 Credit scores shown in Column O are from which credit scoring system(s)?

\* LTV cell values are cumulative EAD totals. LTV values are calculated by combining any junior lien amounts with the exposure amounts applicable to this report.  
 \*\* Cells in line 16 are calculated.  
 \*\*\* Not calculated from previous column entries.  
 \*\*\*\* Report the EAD of accounts that are included in the segments reported in this row where the LTV has been updated since the last report date for portfolio management purposes, that is, the updated LTV is based upon a refreshed assessment of the collateral value. If LTVs were not updated for any accounts in the segments reported in the row since the last report date, report 0.  
 \*\*\*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

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

PD Range (%)	A Weighted Average PD (%)	B Number of Accounts	C Total Balance Sheet Amount (\$)	D Total Undrawn Amount (\$)	E EAD (\$)	F Weighted Average Age (Months)	G1 Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	G2 Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	H Risk Weighted Assets*** (\$)	I Expected Credit Loss (\$)	LTV*					O Weighted Average Bureau Score	P EAD of Accounts with Updated LTV****	
											J Less Than 70% (\$)	K At Least 70% but less than 80% (\$)	L At Least 80% but less than 90% (\$)	M At Least 90% but not more than 100% (\$)	N 100%+ (\$)			
1 0.00 to < 0.05																		
2 0.05 to < 0.10																		
3 0.10 to < 0.15																		
4 0.15 to < 0.20																		
5 0.20 to < 0.25																		
6 0.25 to < 0.35																		
7 0.35 to < 0.50																		
8 0.50 to < 0.75																		
9 0.75 to < 1.35																		
10 1.35 to < 2.50																		
11 2.50 to < 5.50																		
12 5.50 to < 10.00																		
13 10.00 to < 20.00																		
14 20.00 to < 100																		
15 100 Default	100																	
16 TOTAL **	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	wtd avg	sum	sum	sum	sum	sum	sum	sum	wtd avg	sum	

17 Risk Weighted Assets associated with immaterial exposures not included above  
 18 Subcategory weighted average Expected LGD\*\*\*\*\*  
 19 Credit scores shown in Column O are from which credit scoring system(s)?

\* LTV cell values are cumulative EAD totals. LTV values are calculated by combining any junior lien amounts with the exposure amounts applicable to this report.  
 \*\* Cells in line 16 are calculated.  
 \*\*\* Not calculated from previous column entries.  
 \*\*\*\* Report the EAD of accounts that are included in the segments reported in this row where the LTV has been updated since the last report date for portfolio management purposes, that is, the updated LTV is based upon a refreshed assessment of the collateral value. If LTVs were not updated for any accounts in the segments reported in the row since the last report date, report 0.  
 \*\*\*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

**Retail Exposure - Schedule O - Qualifying Revolving Exposures - Credit Cards**

	A	B	C	D	E	F	G1	G2	H	I	J
PD Range (%)	Weighted Average PD (%)	Number of Accounts	Total Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	EAD of Accounts < Two Years Old (\$)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	Risk Weighted Assets** (\$)	Expected Credit Loss (\$)	Weighted Average Bureau Score
1	0.00 to < 0.50										
2	0.50 to < 1.00										
3	1.00 to < 1.50										
4	1.50 to < 2.00										
5	2.00 to < 2.50										
6	2.50 to < 3.00										
7	3.00 to < 3.50										
8	3.50 to < 4.00										
9	4.00 to < 5.00										
10	5.00 to < 6.00										
11	6.00 to < 7.00										
12	7.00 to < 8.00										
13	8.00 to < 10.00										
14	10.00 to < 100										
15	100 Default	100									
16	TOTAL *	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	wtd avg

17	Risk Weighted Assets associated with immaterial exposures not included above	
18	Subcategory weighted average Expected LGD***	
19	Credit scores shown in Column J are from which credit scoring system(s)?	

- \* Cells in line 16 are calculated.
- \*\* Not calculated from previous column entries.
- \*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

**Retail Exposure - Schedule P - Qualifying Revolving Exposures - All Other**

	A	B	C	D	E	F	G1	G2	H	I	J
	Weighted Average PD (%)	Number of Accounts	Total Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	EAD of Accounts < Two Years Old (\$)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	Risk Weighted Assets** (\$)	Expected Credit Loss (\$)	Weighted Average Bureau Score
1	0.00 to < 0.50										
2	0.50 to < 1.00										
3	1.00 to < 1.50										
4	1.50 to < 2.00										
5	2.00 to < 2.50										
6	2.50 to < 3.00										
7	3.00 to < 3.50										
8	3.50 to < 4.00										
9	4.00 to < 5.00										
10	5.00 to < 6.00										
11	6.00 to < 7.00										
12	7.00 to < 8.00										
13	8.00 to < 10.00										
14	10.00 to < 100										
15	100 Default	100									
16	TOTAL *	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	wtd avg
17	Risk Weighted Assets associated with immaterial exposures not included above										
18	Subcategory weighted average Expected LGD***										
19	Credit scores shown in Column J are from which credit scoring system(s)?										

\* Cells in line 16 are calculated.

\*\* Not calculated from previous column entries.

\*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

**Retail Exposure - Schedule Q - Other Retail Exposures - Small Business**

	A	B	C	D	E	F	G1	G2	H	I	J
	Weighted Average PD (%)	Number of Accounts	Total Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	EAD of Accounts < Two Years Old (\$)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	Risk Weighted Assets** (\$)	Expected Credit Loss (\$)	Weighted Average Bureau Score
1	0.00 to < 0.50										
2	0.50 to < 1.00										
3	1.00 to < 1.50										
4	1.50 to < 2.00										
5	2.00 to < 2.50										
6	2.50 to < 3.00										
7	3.00 to < 3.50										
8	3.50 to < 4.00										
9	4.00 to < 5.00										
10	5.00 to < 6.00										
11	6.00 to < 7.00										
12	7.00 to < 8.00										
13	8.00 to < 10.00										
14	10.00 to < 100										
15	100 Default	100									
16	TOTAL *	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	wtd avg

17	Risk Weighted Assets associated with immaterial exposures not included above	
18	Subcategory weighted average Expected LGD***	
19	Credit scores shown in Column J are from which credit scoring system(s)?	

\* Cells in line 16 are calculated.  
 \*\* Not calculated from previous column entries.  
 \*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

### Retail Exposure - Schedule R - Other Retail Exposures - All Other

	A	B	C	D	E	F	G1	G2	H	I	J
PD Range (%)	Weighted Average PD (%)	Number of Accounts	Total Balance Sheet Amount (\$)	Total Undrawn Amount (\$)	EAD (\$)	EAD of Accounts < Two Years Old (\$)	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%)	Weighted Average LGD after consideration of eligible guarantees and credit derivatives (%)	Risk Weighted Assets** (\$)	Expected Credit Loss (\$)	Weighted Average Bureau Score
1	0.00 to < 0.50										
2	0.50 to < 1.00										
3	1.00 to < 1.50										
4	1.50 to < 2.00										
5	2.00 to < 2.50										
6	2.50 to < 3.00										
7	3.00 to < 3.50										
8	3.50 to < 4.00										
9	4.00 to < 5.00										
10	5.00 to < 6.00										
11	6.00 to < 7.00										
12	7.00 to < 8.00										
13	8.00 to < 10.00										
14	10.00 to < 100										
15	100 Default	100									
16	TOTAL *	wtd avg	sum	sum	sum	sum	wtd avg	wtd avg	sum	sum	wtd avg

17	Risk Weighted Assets associated with immaterial exposures not included above	
18	Subcategory weighted average Expected LGD***	
19	Credit scores shown in Column J are from which credit scoring system(s)?	

- \* Cells in line 16 are calculated.
- \*\* Not calculated from previous column entries.
- \*\*\* Report weighted average ELGD only if using own internal estimates of LGD. Otherwise, do not report.

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

Rating Category	A Exposures Subject to the RBA	B Exposures Subject to the Internal Assessment Approach	C RWA
1 Exposures with Highest or Second-Highest Investment Grade Long-Term Credit Rating or Highest Investment Grade Short-Term Credit Rating			
2 Exposures with Third-Highest Investment Grade Long Term Credit Rating or Second-Highest Investment Grade Short-Term Credit Rating			
3 Exposures with Lowest Investment Grade Long-Term Credit Rating or Third-Highest Investment Grade Short-Term Credit Rating			
4 Exposures with Long-Term Credit Rating One Category Below Investment Grade			
5 Total RBA and IAA Securitization Exposures and RWA			

### Securitization - Schedule T - Detail Schedule

Memorandum Items	A	B	C
	Exposure Amount	RWA	Deduction
1 Unrated exposures requiring deduction because no IRB treatment for the underlying exposures			
2 Exposures requiring deduction under the SFA			
3 Exposures not requiring deduction under the SFA			
4 Total exposures to synthetic securitizations			
5 eligible credit derivatives from eligible securitization guarantors			
6 Total RWA for securitization exposures if not capped under section 42(d) of NPR			
7 RWA for Early Amortization Provisions, Retail Credit Lines			
8 RWA for Early Amortization Provisions, Non-Retail Credit Lines			

## Equity Exposures - Schedule U

	A	Risk Weight or Multiplier	B
	Exposure (\$)		RWA (\$)
1 Total Equity Exposures	<input type="text"/>		
<i>Excluded Exposures:</i>			
2 0% Risk Weight Equity Exposures	<input type="text"/>	0%	
3 FHLB/Farmer Mac Exposures - 20%	<input type="text"/>	20%	
4 FHLB/Farmer Mac Exposures - 100%	<input type="text"/>	100%	
5 Community Development Equity Exposures	<input type="text"/>	100%	
6 Equity Exposures to Investment Funds	<input type="text"/>		
6a Full look-through approach	<input type="text"/>		
6b Simple modified look-through approach	<input type="text"/>		
6c Alternative modified look-through approach	<input type="text"/>		
<b>Simple Risk Weight Approach (SRWA)</b>			
7 Excluded Equity Exposures to Investment Funds	<input type="text"/>		
8 Aggregate equity exposures in hedge pairs with smaller adjusted carrying value	<input type="text"/>		
9 Effective Portion of Hedge Pairs	<input type="text"/>	100%	
10 Non-significant equity exposures	<input type="text"/>	100%	
11 Publicly traded equity exposures	<input type="text"/>	300%	
12 Non-publicly traded equity exposures	<input type="text"/>	400%	
13 Total RWA - SWRA			
<b>Full Internal Models Approach (Full IMA)</b>			
14 Estimate of Potential Losses on Equity Exposures	<input type="text"/>	12.5	
<i>Floors (Full IMA):</i>			
15 Publicly Traded	<input type="text"/>	200%	
16 Non-Publicly Traded	<input type="text"/>	300%	
17 RWA - Floors			
18 Total RWA - Full IMA			
<b>Publicly-Traded Internal Models Approach (Partial IMA)</b>			
19 Estimate of Potential Losses on Publicly-Traded Equity Exposures	<input type="text"/>	12.5	
<i>Floors (Partial IMA):</i>			
20 Publicly Traded	<input type="text"/>	200%	
21 Non-Publicly Traded Equity Exposures	<input type="text"/>	400%	
22 Total RWA -- Partial IMA			

### Operational Risk - Schedule V

		A	Format	
<b>PUBLIC</b>				
<b>Operational Risk Capital</b>				
1	Risk-based Capital Requirement for Operational Risk	[ ]	Num	
2	Is item 1 generated from an "alternative operational risk quantification system?"	y/n [ ]	Text	
<b>Expected Operational Loss (EOL) and Eligible Operational Risk Offsets</b>				
3	Expected Operational Loss (EOL)	[ ]	Num	
4	Total Eligible Operational Risk Offsets	[ ]	Num	
4a	Eligible GAAP reserves	[ ]	Num	
4b	Other eligible offsets	[ ]	Num	
<b>Total Risk-based Capital Requirement for Operational Risk without:</b>				
5	Dependence assumptions	[ ]	Num	
6	Adjustments reflecting business environment and internal control factors	[ ]	Num	
7	Risk mitigants (e.g., insurance)	[ ]	Num	
<b>CONFIDENTIAL</b>				
<b>Internal Operational Loss Data Characteristics</b>				
8	Reporting dates	[ ]	Num	
8a	Starting date	[ ]	Num	
8b	Ending date	[ ]	Num	
9	Highest dollar threshold on loss data	[ ]	Num	
10	Does the dollar threshold change across units of measure?	y/n [ ]	Text	
		A	B	Format
		Used in Modeling Op Risk Capital	Total for Current Reporting Period	
11	Total number of losses	[ ]	[ ]	Num
12	Total dollar amount of losses	[ ]	[ ]	Num
13	Dollar amount of largest loss	[ ]	[ ]	Num
14	Number of losses in the following ranges (e.g., ≥ \$10,000 and < \$100,000):			
14a	\$10,000 - \$100,000	[ ]	[ ]	Num
14b	\$100,000 - \$1 Million	[ ]	[ ]	Num
14c	\$1 Million - \$10 Million	[ ]	[ ]	Num
14d	\$10 Million - \$100 Million	[ ]	[ ]	Num
14e	\$100 Million - \$1 Billion	[ ]	[ ]	Num
14f	\$1 Billion+	[ ]	[ ]	Num
15	Total dollar amount of losses in the following ranges (e.g., ≥ \$10,000 and < \$100,000):			
15a	\$10,000 - \$100,000	[ ]	[ ]	Num
15b	\$100,000 - \$1 Million	[ ]	[ ]	Num
15c	\$1 Million - \$10 Million	[ ]	[ ]	Num
15d	\$10 Million - \$100 Million	[ ]	[ ]	Num
15e	\$100 Million - \$1 Billion	[ ]	[ ]	Num
15f	\$1 Billion+	[ ]	[ ]	Num
<b>Scenario Analysis</b>				
16	How many individual scenarios were used in calculating the risk-based capital requirement for operational risk?	[ ]		Num
17	What is the dollar value of the largest individual scenario?	[ ]		Num
18	Number of scenarios in the following ranges (e.g., ≥ \$1 Million and < \$10 Million):			
18a	\$1 Million - \$10 Million	[ ]		Num
18b	\$10 Million - \$100 Million	[ ]		Num
18c	\$100 Million - \$500 Million	[ ]		Num
18d	\$500 Million - \$1 Billion	[ ]		Num
18e	\$1 Billion+	[ ]		Num
<b>Distributional Assumptions</b>				
19	How many units of measure were used in calculating the risk-based capital requirement for operational risk?	[ ]		Num
20	<b>Frequency Distribution:</b> Across how many individual units of measure did the choice of frequency distribution change since the last reporting period?	[ ]		Num
21	<b>Severity Distribution:</b> Across how many individual units of measure did the choice of severity distribution change since the last reporting period?	[ ]		Num
<b>Loss Caps</b>				
22	How many loss caps are used in calculating the risk-based capital requirement for operational risk?	[ ]		Num
23	What is the dollar amount of the smallest cap used?	[ ]		Num
24	What is the dollar amount of the largest cap used?	[ ]		Num

## **Reporting Instructions for Schedules A through V**

## **Schedule A - ADVANCED RISK-BASED CAPITAL (Calculation of Numerator and Ratios for banks and bank holding companies)**

### **Item Instructions**

#### **Item No. Caption and Instructions**

#### **Tier 1 Capital**

- 1. Total equity capital.** Report the amount of the bank's total equity capital as reported in Schedule RC, item 28, of the Call Report.
- 2. LESS: Net unrealized gains (losses) on available-for-sale securities.** Report the amount of net unrealized holding gains (losses) on available-for-sale securities that is included in Schedule RC of the Call Report, item 26.b, "Accumulated other comprehensive income." If the amount is a net unrealized holding gain, report it as a positive value in this item. If the amount is a net unrealized holding loss, report it as a negative value in this item.
- 3. LESS: Net unrealized loss on available-for-sale equity securities.** Report as a positive value the amount of any net unrealized holding loss on available-for-sale equity securities that is included in Schedule RC of the Call Report, item 26.b, "Accumulated other comprehensive income."
- 4. LESS: Accumulated net gains (losses) on cash flow hedges.** Report the amount of accumulated net gains (losses) on cash flow hedges that is included in Schedule RC of the Call Report, item 26.b, "Accumulated other comprehensive income." If the amount is an accumulated net gain, report it as a positive value in this item. If the amount is an accumulated net loss, report it as a negative value in this item.
- 5. LESS: Nonqualifying perpetual preferred stock.** Report the portion of perpetual preferred stock (and any related surplus) included in the Call Report, item 23, that **does not** qualify for inclusion in Tier 1 capital based on the capital guidelines of the bank's primary Federal supervisor. Generally, banks should include in this item the book value of all perpetual preferred stock except for noncumulative perpetual preferred stock. However, noncumulative perpetual preferred stock in which the dividend rate is periodically reset based on the bank's credit standing or financial condition e.g., Dutch auction, money market, and remarketable preferred stock, is not eligible for Tier 1 capital and should be included in this item. Although the amount reported in this item is not eligible for Tier 1 capital, it may be eligible for inclusion in Tier 2 capital in item 13.
- 6. Qualifying minority interests in consolidated subsidiaries.** Report the portion of minority interests in consolidated subsidiaries included in Schedule RC of the Call Report, item 22, that is eligible for inclusion in Tier 1 capital based on the capital guidelines of the bank's primary Federal supervisor. Generally, banks may include minority interests in equity capital accounts (both common and noncumulative perpetual preferred stocks) of consolidated subsidiaries unless such accounts would not otherwise qualify for inclusion in Tier 1 capital. For example, a bank may not include minority interests representing cumulative preferred stock in consolidated subsidiaries since such preferred stock if issued directly by the bank would not be eligible for inclusion in Tier 1 capital.

[Note: Placeholder for BHC instructions: Qualifying trust preferred securities.]

**7. LESS: Disallowed goodwill and other disallowed intangible assets.** Report the portion of goodwill included in Schedule RC of the Call Report, item 10.a, and the portion of other identifiable intangible assets included in Schedule RC-M of the Call Report, item 2.c, that does not qualify for inclusion in Tier 1 capital based on the capital guidelines of the bank's primary Federal supervisor. Generally, all goodwill reported in item 10.a, and all other identifiable intangible assets reported in Schedule RC-M of the Call Report, item 2.c, do not qualify for Tier 1 capital and should be included in this item.

However, if the bank has a deferred tax liability that is specifically related to an intangible asset (other than servicing assets and purchased credit card relationships) acquired in a nontaxable purchase business combination that it chooses to net against the intangible asset for regulatory capital purposes, the amount of disallowed intangibles to be reported in this item should be reduced by the amount of this deferred tax liability. However, a deferred tax liability that the bank chooses to net against the related intangible asset for purposes of this item may not also be netted against deferred tax assets when the bank determines the amount of deferred tax assets that are dependent upon future taxable income and calculates the maximum allowable amount of such deferred tax assets for regulatory capital purposes.

For state member banks, if the amount reported for other identifiable intangible assets in Schedule RC-M of the Call Report, item 2.c, includes intangible assets that were recorded on the reporting bank's balance sheet on or before February 19, 1992, the remaining book value as of the report date of these intangible assets may be excluded from this item.

**8. Subtotal.** Report the sum of items 1 and 6, less items 2, 3, 4, 5, and 7. The amount reported in this item should be used to determine the limitations on servicing assets and purchased credit card relationships for item 9.a; deferred tax assets, item 9.b, below.

**9a. LESS: Disallowed servicing assets and purchased credit card relationships.** Report the portion of servicing assets and purchased credit card relationships included in Schedule RC-M of the Call Report, items 2.a and 2.b, that **does not** qualify for inclusion in Tier 1 capital based on the capital guidelines of the bank's primary Federal supervisor. Generally, servicing assets and purchased credit card relationships (PCCRs) are limited to 100 percent of Tier 1 capital. In addition, nonmortgage servicing assets and PCCRs are subject to a separate sublimit of 25 percent of Tier 1 capital. Banks may use the following approach to determine the amount of disallowed servicing assets and PCCRs.

***Disallowed Mortgage Servicing Assets, Nonmortgage Servicing Assets, and PCCRs Calculation***

- (a) Enter the amount from item 8 \_\_\_\_\_
- (b) Enter 25% of the amount in (a) above \_\_\_\_\_
- (c) Enter the amount of nonmortgage servicing assets and PCCRs reported in Schedule RC-M of the Call Report, item 2.b \_\_\_\_\_
- (d) Enter 90% of the fair value of the nonmortgage servicing assets and PCCRs reported in (c) above \_\_\_\_\_
- (e) Enter the lesser of (b), (c), or (d) \_\_\_\_\_
- (f) Minimum amount of nonmortgage servicing assets and PCCRs to be deducted from Tier 1 capital: subtract
- (e) from (c); enter 0 if the result is a negative amount \_\_\_\_\_

(g) Enter the amount of mortgage servicing assets reported in Schedule RC-M of the Call Report, item 2.a \_\_\_\_\_

(h) Enter 90% of the estimated fair value of mortgage servicing assets reported in Schedule RC-M of the Call Report, item 2.a.(1) \_\_\_\_\_

(i) Enter the lesser of (a), (g), or (h) \_\_\_\_\_

(j) Minimum amount of mortgage servicing assets to be deducted from Tier 1 capital: subtract (i) from (g); enter 0 if the result is a negative amount \_\_\_\_\_

(k) Excess nonmortgage servicing assets, PCCRs, and mortgage servicing assets (i.e., the combined amount exceeding 100% of Tier 1 capital): sum of (e) and (i) minus (a); enter 0 if the result is a negative amount \_\_\_\_\_

(l) Disallowed nonmortgage servicing assets, PCCRs, and mortgage servicing assets: enter the sum of (f), (j), and (k) \_\_\_\_\_

**9b. LESS: Disallowed deferred tax assets.** Report the portion of net deferred tax assets included in Schedule RC-F of the Call Report, item 2, that **does not** qualify for inclusion in Tier 1 capital based on the capital guidelines of the reporting bank's primary Federal supervisor. Generally, deferred tax assets that are dependent upon future taxable income are limited to the lesser of: (i) the amount of such deferred tax assets that the bank expects to realize within one year of the calendar quarter-end date, based on its projected future taxable income for that year or (ii) 10% of the amount of the bank's Tier 1 capital. A bank may calculate one overall limit on deferred tax assets that covers all tax jurisdictions in which the bank operates.

Deferred tax assets that are dependent upon future taxable income are (a) deferred tax assets arising from deductible temporary differences that exceed the amount of taxes previously paid that a bank could recover through loss carrybacks if the bank's temporary differences (both deductible and taxable) fully reverse at the report date and (b) deferred tax assets arising from operating loss and tax credit carryforwards. Therefore, for purposes of this item, all temporary differences should be assumed to fully reverse at the report date.

A bank may use its future taxable income projection for its current fiscal year (adjusted for any significant changes that have occurred or are expected to occur) when determining the regulatory capital limit for its deferred tax assets at an interim calendar quarter-end date rather than preparing a new projection each quarter. Projected future taxable income should not include net operating loss carryforwards expected to be used within one year of the quarter-end report date or the amount of existing temporary differences expected to reverse within that year, but should include the estimated effect of tax planning strategies that are expected to be implemented to realize carryforwards that will otherwise expire during that year.

When determining the amount to be reported in this item, each reporting bank's calculations should be made on a separate entity basis. Under the separate entity method, a bank (together with its consolidated subsidiaries) that is a subsidiary of a holding company is treated as a separate taxpayer rather than as part of the consolidated group of which it is a member.

Deferred tax assets which can be realized from taxes paid in prior carryback years and from future reversals of existing taxable temporary differences should generally not be reported in

this item. However, for a bank that is a subsidiary of a holding company, the parent holding company may not have the financial capability to reimburse the reporting bank for tax benefits derived from the bank's carryback of net operating losses or tax credits. In such a situation, when determining the amount of deferred tax assets that are dependent upon future taxable income, the amount of carryback potential the bank may consider as being available for the realization of its deferred tax assets shall be limited to the amount which the bank could reasonably expect to have refunded by its parent.

Treatment of deferred tax assets relating to available-for-sale securities -- In accordance with FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*, available-for-sale securities are reported in the Reports of Condition and Income at fair value, with unrealized holding gains and losses on such securities, net of tax effects, included in a separate component of equity capital. These tax effects may increase or decrease the reported amount of a bank's deferred tax assets. The federal banking agencies exclude from regulatory capital the amount of net unrealized holding gains and losses on available-for-sale securities (except net unrealized holding losses on available-for-sale equity securities with readily determinable fair values). When determining the regulatory capital limit for deferred tax assets, a bank may, but is not required to, adjust the amount of its deferred tax assets for any deferred tax assets and liabilities arising from marking-to-market available-for-sale debt securities for purposes of these reports. A bank must follow a consistent approach with respect to such adjustments.

Banks may use the following approach to determine the amount of disallowed deferred tax assets.

***Disallowed Deferred Tax Assets Calculation***

- (a) Enter the amount from item 8 \_\_\_\_\_
- (b) Enter 10% of the amount in (a) above \_\_\_\_\_
- (c) Enter the amount of deferred tax assets reported in Schedule RC-F of the Call Report, item 2 \_\_\_\_\_
- (d) Enter the amount of taxes previously paid that the bank could recover through loss carrybacks if the bank's temporary differences (both deductible and taxable) fully reverse at the report date \_\_\_\_\_
- (e) Amount of deferred tax assets that is dependent upon future taxable income: subtract (d) from (c); enter 0 if the result is a negative amount \_\_\_\_\_
- (f) Enter the portion of (e) that the bank could realize within the next 12 months based on its projected future taxable income. Future taxable income should not include net operating loss carryforwards to be used during the next 12 months or existing temporary differences that are expected to reverse over the next 12 months. \_\_\_\_\_
- (g) Enter the lesser of (b) and (f) \_\_\_\_\_
- (h) Disallowed net deferred tax assets - subtract (g) from (e); enter 0 if the result is a negative amount \_\_\_\_\_

**9.c LESS: Shortfall of eligible credit reserves below total expected credit losses (50% of the shortfall plus tier 2 carryover)**

Eligible credit reserves are defined as all general allowances, including the ALLL, that have been established through a charge against earnings to absorb credit losses associated with on- or off-balance sheet wholesale and retail exposures. Eligible credit reserves would not include allocated transfer risk reserves established pursuant to 12 U.S.C. 3904 and other specific reserves created against recognized losses.

A bank's total expected credit losses (ECL) is defined as the sum of the ECL for all wholesale and retail exposures other than exposures to which the bank has applied double default treatment. The bank's ECL for a wholesale exposure to a non-defaulted obligor or a non-defaulted retail segment is the product of PD, ELGD, and EAD for the exposure or segment. The bank's ECL for a wholesale exposure to a defaulted obligor or a defaulted retail segment is equal to the bank's impairment estimate for ALLL purposes for the exposure or segment.

A shortfall is created when the total dollar amount of ECL exceeds the bank's eligible credit reserves. If there is a shortfall of eligible credit reserves compared to ECL, the bank must deduct 50 percent of the shortfall from tier 1 capital and 50 percent from tier 2 capital. If the amount deductible from tier 2 capital exceeds the bank's actual tier 2 capital, the bank would deduct the excess from tier 1 capital (this is known as the "tier 2 carryover").

**9d. LESS: Gain-on-sale associated with securitization exposures.**

A bank must deduct from tier 1 capital any increase in the bank's equity capital at the inception of a securitization transaction (gain-on-sale), other than an increase in equity capital that results from the bank's receipt of cash in connection with the securitization. Under SFAS No. 140, an institution initially measures and records assets retained in connection with a sale or securitization, based on relative fair values. That is, the institution allocates the previous carrying amount between the sold assets and the retained interests based on their relative fair values. The reported gain is the difference between the net proceeds from the sale and the allocated carrying value of the assets sold. This methodology is often called "gain-on-sale" accounting. For example, a bank would deduct a gain attributable to a credit-enhancing interest-only strip (CEIO) that results from FAS 140 accounting treatment for the sale of underlying exposures to a securitization special purpose entity (SPE). Under the proposed rule, a bank must deduct such interests from tier 1 to the extent they represent gain-on-sale. For CEIOs, a bank must deduct CEIOs, from tier 1 capital to the extent they represent gain-on-sale, and must deduct any remaining CEIOs 50 percent from tier 1 capital and 50 percent from tier 2 capital. Any remaining Tier 1 deductions for CEIOs (that does not represent gain-on-sale) should be reported in item 9(f) below, and any remaining Tier 2 deductions should be reported in item 17(c) below.

**9e. LESS Certain failed capital markets transactions (50% of deductions plus tier 2 carryover).**

Deduct in this item 50% of its exposure on certain unsettled and failed transactions (50 percent from tier 1 and 50 percent from tier 2). These transactions include non-delivery-versus-payment (non-DvP) and non-payment-versus-payment (non-PvP) transactions (with a normal settlement period) where the bank has not received the deliverables by the fifth business day after counterparty delivery was due. In these instances, the bank must deduct the current market value of the deliverables owed to the bank 50 percent from tier 1 and 50 percent from tier 2.

If the amount deductible from tier 2 capital exceeds the bank's actual tier 2 capital, the bank would deduct the excess from tier 1 capital.

**9f. LESS: Other securitization deductions (50% of deductions plus tier 2 carryover)**

Certain other securitization exposures also would be deducted from tier 1 and tier 2 capital. These exposures include, for example, securitization exposures that have an applicable external rating that is more than one category below investment grade (for example, below BB) and most subordinated unrated

securitization exposures. When a bank must deduct a securitization exposure (other than gain-on-sale) from regulatory capital, the bank must take the deduction 50 percent from tier 1 capital and 50 percent from tier 2 capital. Report in this item any remaining Tier 1 deductions for CEIOs (that do not represent gain-on-sale).

If the amount deductible from tier 2 capital exceeds the bank's actual tier 2 capital, the bank would deduct the excess from tier 1 capital.

A bank may calculate any deductions from regulatory capital with respect to a securitization exposure (including after-tax gain-on-sale) net of any deferred tax liabilities associated with the exposure.

**10. Other additions to (deductions from) Tier 1 capital.** Report the amount of any additions to or deductions from Tier 1 capital based on the capital guidelines of the reporting bank's primary Federal supervisor that are not included in items 1 through 9.f, above. If the amount to be reported in this item is a net deduction, enclose the amount in parentheses.

**[NOTE: Placeholder for BHC instructions:** The BHC must deduct from tier 1 capital an amount equal to the insurance underwriting subsidiary's minimum regulatory capital requirement as determined by its functional (or equivalent) regulator. For U.S. regulated insurance subsidiaries, this amount would be 200 percent of the subsidiary's Authorized Control Level as established by the appropriate state insurance regulator.]

Banks with financial subsidiaries should exclude from this item adjustments to Tier 1 capital for the deconsolidation of such subsidiaries. Adjustments to Tier 1 capital for financial subsidiaries should be reported in item 29.a, below.

**11. Tier 1 capital.** Report the sum of items 8 and 10, less items 9.a through 9.f. If the bank has no financial subsidiaries, the amount reported in this item is the numerator of the bank's Tier 1 risk-based capital ratio and its Tier 1 leverage ratio.

### **Tier 2 Capital**

**12. Qualifying subordinated debt and redeemable preferred stock.** Report the portion of the bank's qualifying limited-life capital instruments that is includible in Tier 2 capital based on the capital guidelines of the reporting bank's primary Federal supervisor. This amount is the sum of:

(1) the portion of qualifying subordinated debt and intermediate-term preferred stock includible in Tier 2 capital, and

(2) the portion of qualifying other limited-life capital instruments includible in Tier 2 capital.

The portion of limited-life capital instruments that is includible in Tier 2 capital is the amount that remains after discounting those instruments, if any, with five years or less until maturity and then applying any applicable percentage of Tier 1 capital limit. For limited-life capital instruments with serial maturities or with sinking fund provisions, the amount associated with each maturity date is to be treated as a separate issue and discounted on an individual basis.

If the holder of the reporting bank's subordinated debt or intermediate-term or long-term preferred stock has the right to require the bank to redeem, repay, or repurchase the instrument prior to the original stated maturity, then maturity would be defined as the earliest possible date on which the holder can put the instrument back to the issuing bank.

Qualifying term subordinated debt and intermediate-term preferred stock (including any related surplus) must have an original weighted average maturity of at least five years.

Intermediate-term preferred stock includes those issues of preferred stock with an original maturity of less than 20 years. Mandatory convertible debt, i.e., equity contract notes, is not considered a limited-life capital instrument for risk-based capital purposes and should be excluded from this item.

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The portion of qualifying term subordinated debt and intermediate-term preferred stock that remains after discounting and is includible in Tier 2 capital is limited to 50 percent of Tier 1 capital. This portion is calculated as follows:

(A1) Amount of subordinated debt and intermediate-term preferred stock with a remaining maturity of more than five years \_\_\_\_\_ x 100% = \_\_\_\_\_

(A2) Amount of subordinated debt and intermediate-term preferred stock with a remaining maturity of more than four years, but less than five years \_\_\_\_\_ x 80% = \_\_\_\_\_

(A3) Amount of subordinated debt and intermediate-term preferred stock with a remaining maturity of more than three years, but less than four years \_\_\_\_\_ x 60% = \_\_\_\_\_

(A4) Amount of subordinated debt and intermediate-term preferred stock with a remaining maturity of more than two years, but less than three years \_\_\_\_\_ x 40% = \_\_\_\_\_

(A5) Amount of subordinated debt and intermediate-term preferred stock with a remaining maturity of more than one year, but less than two years \_\_\_\_\_ x 20% = \_\_\_\_\_

(A6) Amount of subordinated debt and intermediate-term (cont.) preferred stock with a remaining maturity of one year or less \_\_\_\_\_ x 0% = \_\_\_\_\_

(A7) Qualifying subordinated debt and intermediate-term preferred stock (sum of discounted amounts of lines (A1) through (A6)) \_\_\_\_\_

(A8) Tier 1 capital (from item 11) \_\_\_\_\_

(A9) Multiplied by 50 percent x 50%

(A10) Limit for qualifying subordinated debt and intermediate-term preferred stock (line (A8) multiplied by 50 percent) \_\_\_\_\_

(A11) Portion of qualifying subordinated debt and intermediate-term preferred stock includible in Tier 2 capital (lesser of lines (A7) and (A10)) \_\_\_\_\_

The entire amount of qualifying other limited-life capital instruments, such as long-term preferred stock with an original maturity of 20 years or more, that remains after discounting is includible in Tier 2 capital. This portion is calculated as follows:

(B1) Amount of other limited-life capital instruments with a remaining maturity of more than five years \_\_\_\_\_ x 100% = \_\_\_\_\_

(B2) Amount of other limited-life capital instruments with a remaining maturity of more than four years, but less than five years \_\_\_\_\_ x 80% = \_\_\_\_\_

(B3) Amount of other limited-life capital instruments with a remaining maturity of more than three years, but less than four years \_\_\_\_\_ x 60% = \_\_\_\_\_

(B4) Amount of other limited-life capital instruments with a remaining maturity of more than two year, but less than three years \_\_\_\_\_ x 40% = \_\_\_\_\_

(B5) Amount of other limited-life capital instruments with a remaining maturity of more than one year, but less than two years \_\_\_\_\_ x 20% = \_\_\_\_\_

(B6) Amount of other limited-life capital instruments with a remaining maturity of one year or less \_\_\_\_\_ x 0% = \_\_\_\_\_

(B7) Portion of qualifying other limited-life capital instruments (sum of discounted amounts of lines (B1) through (B6)) \_\_\_\_\_

Report the sum of the amounts from lines (A11) and (B7) above in item 12.

**13. Qualifying cumulative perpetual preferred stock includible in Tier 2 capital.** Report the amount of qualifying outstanding cumulative perpetual preferred stock, including any amounts received in excess of its par or stated value, that is included in Schedule RC of the Call Report, item 23. Also include perpetual preferred stock issues that were excluded from Tier 1 capital such as noncumulative perpetual preferred where the dividend is reset periodically based, in whole or in part, upon the bank's current credit standing (including, but not limited to, auction rate, money market, and remarketable preferred stock).

**14. Excess of eligible credit reserves over total expected credit losses (up to .60% of credit risk-weighted assets).** If eligible credit reserves exceed total ECL, the excess portion of eligible credit reserves may be included in tier 2 capital up to 0.6 percent of credit-risk-weighted assets. Credit-risk-weighted assets is defined as 1.06 multiplied by the sum of total wholesale and retail risk-weighted assets, risk-weighted assets for securitization exposures, and risk-weighted assets for equity exposures.

**15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.** Report the pretax net unrealized holding gain (i.e., the excess of fair value as reported in Schedule RC-B of the Call Report, item 7, column D, over historical cost as reported in Schedule RC-B of the Call Report, item 7, column C), if any, on available-for-sale equity securities that is includible in Tier 2 capital subject to the limits specified by the capital guidelines of the reporting bank's primary Federal supervisor. The amount reported in this item cannot exceed 45 percent of the bank's pretax net unrealized holding gain on available-for-sale equity securities with readily determinable fair values.

**16. Other additions to (deductions from) Tier 2 capital.** Report the amount of any items that qualify for inclusion in Tier 2 capital based on the capital guidelines of the reporting bank's primary Federal supervisor that are not included in items 12 through 15, above. Include mandatory convertible debt, i.e., equity contract notes, which is a form of subordinated debt that obligates the holder to take the common or perpetual preferred stock of the issuer in lieu of cash for repayment of principal.

The bank should also report as a deduction in this item 50% of its exposure to certain unsettled and failed transactions (50% from tier 1 and 50% from tier 2). These transactions include non-delivery-versus-payment (non-DvP) and non-payment-versus-payment (non-PvP) transactions (with a normal settlement period) where the bank has not received the deliverables by the fifth business day after counterparty delivery was due. In these instances, the bank must deduct the current market value of the deliverables owed to the bank 50 percent from tier 1 and 50 percent from tier 2.

**17. Adjustments to Tier 2 capital.**

**17a. LESS: Shortfall of eligible credit reserves below total expected credit losses (up to the lower of 50% of the shortfall or amount of tier 2 capital).**

A bank's total ECL is defined as the sum of the ECL for all wholesale and retail exposures other than exposures to which the bank has applied double default treatment. The bank's ECL for a wholesale exposure to a non-defaulted obligor or a non-defaulted retail segment is the product of PD, ELGD, and EAD for the exposure or segment. The bank's ECL for a wholesale exposure to a defaulted obligor or a defaulted retail segment is equal to the bank's impairment estimate for ALLL purposes for the exposure or segment.

A shortfall is created when the total dollar amount of ECL exceeds the bank's eligible credit reserves. If there is a shortfall of eligible credit reserves compared to ECL, the bank must deduct 50 percent of the

shortfall from tier 1 capital and 50 percent from tier 2 capital. If the amount deductible from tier 2 capital exceeds the bank's actual tier 2 capital, the bank would deduct the excess from tier 1 capital.

**17b. LESS: Certain failed capital markets transactions** (up to the lower of 50% of the shortfall or amount of tier 2 capital).

Deduct in this item 50% of its exposure on certain unsettled and failed transactions (50 percent from tier 1 and 50 percent from tier 2). These transactions include non-delivery-versus-payment (non-DvP) and non-payment-versus-payment (non-PvP) transactions (with a normal settlement period) where the bank has not received the deliverables by the fifth business day after counterparty delivery was due. In these instances, the bank must deduct the current market value of the deliverables owed to the bank 50 percent from tier 1 and 50 percent from tier 2.

If the amount deductible from tier 2 capital exceeds the bank's actual tier 2 capital, the bank would deduct the excess from tier 1 capital.

**17c. LESS: Other securitization deductions (up to the lower of 50% of shortfall or amount of tier 2 capital).**

Certain other securitization exposures also would be deducted from tier 1 and tier 2 capital. These exposures include, for example, securitization exposures that have an applicable external rating that is more than one category below investment grade (for example, below BB) and most subordinated unrated securitization exposures. When a bank must deduct a securitization exposure (other than gain-on-sale) from regulatory capital, the bank must take the deduction 50 percent from tier 1 capital and 50 percent from tier 2 capital. Report in this item any remaining Tier 2 deductions for CEIOs (that do not represent gain-on-sale) If the amount deductible from tier 2 capital exceeds the bank's actual tier 2 capital, the bank would deduct the excess from tier 1 capital.

**18. Tier 2 capital.** Report the sum of items 12 through 16, less items 17.a through 17.c.

**19. Allowable Tier 2 capital.** Report the amount of the bank's allowable Tier 2 capital. The maximum amount of Tier 2 capital that is allowable in a bank's qualifying total capital is 100 percent of Tier 1 capital. The amount reported in this item must be the lesser of item 11, "Tier 1 capital," and item 18, "Tier 2 capital," if item 11 is a positive number. If item 11, is a negative number, report a zero in this item.

**20. Tier 3 capital allocated for market risk.** Report the amount of the bank's Tier 3 capital allocated for market risk. This item is only applicable to banks that are subject to the market risk capital guidelines. The amount reported in this item may only be used to satisfy the bank's market risk capital requirement and may not be used to support credit risk. The sum of the amount reported in this item and the amount reported in item 19, "Allowable Tier 2 capital," must be less than or equal to the amount reported in item 11, "Tier 1 capital." In addition, Tier 3 capital allocated for market risk plus Tier 2 capital allocated for market risk are limited to 71.4 percent of a bank's measure for market risk.

**21. LESS: Deductions for total risk-based capital.** Report the amount of the bank's investments in banking and finance subsidiaries that are not consolidated for regulatory capital purposes, intentional reciprocal cross-holdings of banking organizations' capital instruments, and any other deductions for total risk-based capital as determined by the reporting bank's primary Federal supervisor. Banks with financial subsidiaries should exclude adjustments to total risk-based capital for the deconsolidation of such subsidiaries. Adjustments to total risk-based capital for financial subsidiaries should be reported in item 29.b, below.

**22. Total risk-based capital.** Report the sum of items 11, 19, and 20, less item 21. The amount reported in this item is the numerator of the bank's total risk-based capital ratio.

**Total assets for leverage ratio**

**23. Average total assets.** Report the bank's average total assets as reported in Schedule RC-K of the Call Report, item 9.

**24. LESS: Disallowed goodwill and other disallowed intangible assets.** Report the amount of any disallowed goodwill and other disallowed intangible assets from item 7, above.

**25. LESS: Disallowed servicing assets and purchased credit card relationships.** Report the amount of any disallowed servicing assets and purchased credit card relationships from item 9.a, above.

**26. LESS: Disallowed deferred tax assets.** Report the amount of any disallowed deferred tax assets from item 9.b, above.

**27. LESS: Other deductions from assets for leverage capital purposes.** Report the amount of any other assets that are deducted in determining Tier 1 capital in accordance with the capital standards issued by the reporting bank's primary federal supervisory authority. Also include the adjusted carrying value of any nonfinancial equity investments for which a Tier 1 capital deduction is included on item 10, above.

Banks with financial subsidiaries should exclude from this item adjustments to average total assets for the deconsolidation of such subsidiaries. Adjustments to average total assets for financial subsidiaries should be reported in item 31, below.

**28. Average total assets for leverage capital purposes.** Report item 23, less items 24 through 27.

**Adjustments for financial subsidiaries**

NOTE: Items 29.a through 31, and column A of items 32 through 34 are only to be completed by banks with "financial subsidiaries" as defined by the Gramm-Leach-Bliley Act of 1999 (the Act). The Act effectively amends the federal banking agencies' capital guidelines to require all banks with financial subsidiaries to deconsolidate the assets and liabilities of all financial subsidiaries and to deduct the aggregate outstanding equity investment in the financial subsidiaries from capital and assets for purposes of calculating the bank's regulatory capital ratios.

**29a. Adjustment to Tier 1 capital reported in item 11.** Report one half of the bank's aggregate outstanding equity investment in financial subsidiaries as of the report date, which should be determined in the following manner.

If a financial subsidiary is not consolidated into the bank for purposes of these reports, one half of the bank's aggregate outstanding equity investment in the subsidiary is one half of the amount of the bank's ownership interest accounted for under the equity method of accounting. The bank's ownership interest will have been included in Schedule RC of the Call Report, item 8, "Investments in unconsolidated subsidiaries and associated companies." However, the bank's ownership interest in a financial subsidiary should exclude any loans and advances to the subsidiary and any holdings of the subsidiary's bonds, notes, and debentures, which are included in Schedule RC of the Call Report, item 8.

If one or more financial subsidiaries are consolidated into the bank for purposes of these reports, the bank may use the following approach to determine one half of the bank's aggregate outstanding equity investment in these consolidated financial subsidiaries.

***One Half of the Aggregate Outstanding Equity Investments in Consolidated Financial Subsidiaries***

(a) Enter the total assets of consolidated financial subsidiaries included in Schedule RC of the Call Report, item 12 \_\_\_\_\_

(b) Enter the total liabilities of consolidated financial subsidiaries included in Schedule RC of the Call Report item 21 \_\_\_\_\_

(c) Enter the sum of the amounts included in items 2, 3, 4, 5, 7, 9.a, and 9.b, above that are attributable to the bank's consolidated financial subsidiaries (e.g., goodwill on a financial subsidiary's balance sheet that was included in the disallowed goodwill reported on item 7 above) \_\_\_\_\_

(d) Enter the amount of "Other additions to (deductions from) Tier 1 capital" included in Schedule item 10 above, that is attributable to the bank's consolidated financial subsidiaries \_\_\_\_\_

(e) Enter the amount of any minority interests in consolidated financial subsidiaries included in Schedule RC of the Call Report, item 22 \_\_\_\_\_

(f) Enter the sum of (a) and (d) less (b), (c), and (e); enter 0 if the amount is a negative number  
\_\_\_\_\_

(g) Adjustment to Tier 1 capital reported in item 11 above (one half of the bank's aggregate outstanding equity investment for the bank's consolidated financial subsidiaries): enter 50% of the amount in (f) above  
\_\_\_\_\_

**29b. Adjustment to total risk-based capital reported in item 22.** Report the bank's aggregate outstanding equity investment in financial subsidiaries as of the report date, which should be determined in the following manner.

If a financial subsidiary is not consolidated into the bank for purposes of these reports, the bank's aggregate outstanding equity investment in the subsidiary is the amount of the bank's ownership interest accounted for under the equity method of accounting. The bank's ownership interest will have been included in Schedule RC of the Call Report, item 8, "Investments in unconsolidated subsidiaries and associated companies." However, the bank's ownership interest in a financial subsidiary should exclude any loans and advances to the subsidiary and any holdings of the subsidiary's bonds, notes, and debentures, which are included in Schedule RC of the Call Report, item 8.

If one or more financial subsidiaries are consolidated into the bank for purposes of these reports, the bank may use the following approach to determine the aggregate outstanding equity investments in these consolidated financial subsidiaries.

***Aggregate Outstanding Equity Investments in Consolidated Financial Subsidiaries***

(a) Enter the amount from line (f) in the calculation of the adjustment to Tier 1 capital for consolidated financial subsidiaries in the instructions for item 28.a, above \_\_\_\_\_

(b) Enter the sum of the amounts included in items 12, 13, 14, 15, 16, and 20 above that are attributable to the bank's consolidated financial subsidiaries \_\_\_\_\_

(c) Enter the amount of "Deductions for total risk-based capital" included in item 21 above, that is attributable to the bank's consolidated financial subsidiaries \_\_\_\_\_

(d) Adjustment to total risk-based capital reported in item 22 above, for the bank's consolidated financial subsidiaries: enter the sum of (a) and (b) less (c) \_\_\_\_\_

**30. Adjustment to risk-weighted assets.** Report the amount of the adjustment to risk-weighted assets for financial subsidiaries, which should be determined in the following manner.

If a financial subsidiary is not consolidated into the bank, the adjustment to risk-weighted assets for the subsidiary will equal the bank's ownership interest accounted for under the equity method of accounting that is included in total risk-weighted assets.

If a financial subsidiary is consolidated into the bank, the adjustment to risk-weighted assets for the subsidiary will be the total amount of the subsidiary's individual assets, derivatives, and off-balance sheet items as they have been allocated by risk weight across the risk weight categories, less the risk-weighted amount of bank assets representing claims on the financial subsidiary, other than the bank's ownership interest in the subsidiary, that were eliminated in consolidation. These eliminated assets will not have been included in the amounts reported.

**31. Adjustment to average total assets reported in item 28 above.** Report the amount of the adjustment to average total assets for financial subsidiaries, which should be determined in the following manner.

If a financial subsidiary is not consolidated into the bank, the adjustment to average total assets for the subsidiary will be the quarterly average of the bank's ownership interest accounted for under the equity method of accounting that is included in item 28 above.

If a financial subsidiary is consolidated into the bank, the adjustment to average total assets for the subsidiary will be the quarterly average of the assets of the subsidiary that have been included in the consolidated assets of the bank, as reported in Schedule item 23 above; less any disallowed intangible assets and deferred tax assets of the subsidiary that have been included in items 24, 25, and 26 above; less any other assets of the subsidiary that have been included as other deductions in item 27 above; and less the quarterly average of bank assets representing claims on the financial subsidiary, other than the bank's ownership interest in the subsidiary, that were eliminated in consolidation. These eliminated assets will not have been included in the amount reported in item 23 above.

### **Capital Ratios**

**32. Tier 1 leverage ratio.** Report the bank's Tier 1 leverage ratio as a percentage, rounded to two decimal places. Column B is to be completed by all banks. The ratio for column B is determined by dividing item 11, by item 28. Banks with financial subsidiaries must also complete column A. The ratio for column A is determined as follows:

Item 11, minus item 29.a  
Item 28, minus item 31

**33. Tier 1 risk-based capital ratio.** Report the bank's Tier 1 risk-based capital ratio as a percentage, rounded to two decimal places. Column B is to be completed by all banks. The ratio for column B is determined by dividing item 11, by total risk-weighted assets. Banks with financial subsidiaries must also complete column A. The ratio for column A is determined as follows:

Item 11, minus item 29.a  
Schedule B, item 31, minus item 30 of Schedule A

**34. Total risk-based capital ratio.** Report the bank's total risk-based capital ratio as a percentage, rounded to two decimal places. Column B is to be completed by all banks. The ratio for column B is determined by dividing item 22, by total risk-weighted assets. For banks with financial subsidiaries must also complete column A. The ratio for column A is determined as follows:

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Item 22, minus item 29.b

Schedule B, item 31, minus item 30 of Schedule A

**35. Eligible credit reserves.**

Report the amount of the bank's eligible credit reserves. Eligible credit reserves are defined as all general allowances, including the ALLL, that have been established through a charge against earnings to absorb credit losses associated with on- or off-balance sheet wholesale and retail exposures. Eligible credit reserves would not include allocated transfer risk reserves established pursuant to 12 U.S.C. 3904 and other specific reserves created against recognized losses.

**36. Total expected credit losses.**

Report the amount of the bank's total ECL. A bank's ECL are defined as the sum of the ECL for all wholesale and retail exposures other than exposures to which the bank has applied double default treatment. The bank's ECL for a wholesale exposure to a non-defaulted obligor or a non-defaulted retail segment is the product of PD, ELGD, and EAD for the exposure or segment. The bank's ECL for a wholesale exposure to a defaulted obligor or a defaulted retail segment is equal to the bank's impairment estimate for ALLL purposes for the exposure or segment.

<b>Schedule B PREPARATION INSTRUCTIONS</b>		
Report the information required for Table B using the definitions provided in the NPR. Round all numbers to the nearest thousand and percentages to two decimal places.		
Column	Row(s)	Instructions
A	1	Report the weighted average probability of default before consideration of credit risk mitigation from cell A-13 of the Wholesale Exposure – Corporate schedule.
B	1	Report the total balance sheet amount from cell C-13 of the Wholesale Exposure – Corporate schedule.
C	1	Report the total dollar volume of undrawn exposures from cell D-13 of the Wholesale Exposure – Corporate schedule.
D	1	Report the total dollar volume of exposure at default from cell E-13 of the Wholesale Exposure – Corporate schedule.
E	1	Report the weighted average maturity from cell F-13 of the Wholesale Exposure – Corporate schedule.
F	1	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-13 of the Wholesale Exposures – Corporate schedule.
G	1	Report the total amount of risk weighted assets from cell I-13 of the Wholesale Exposure – Corporate schedule.
H	1	Report the total dollar volume of expected credit loss from cell J-13 of the Wholesale Exposure – Corporate schedule.
A	2	Report the weighted average probability of default before consideration of credit risk mitigation from cell A-13 of the Wholesale Exposure – Bank schedule.
B	2	Report the total balance sheet amount from cell C-13 of the Wholesale Exposure – Bank schedule.
C	2	Report the total dollar volume of undrawn exposures from cell D-13 of the Wholesale Exposure – Bank schedule.
D	2	Report the total dollar volume of exposure at default from cell E-13 of the Wholesale Exposure – Bank schedule.
E	2	Report the weighted average maturity from cell F-13 of the Wholesale Exposure – Bank schedule.
F	2	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-13 of the Wholesale Exposures – Bank schedule.
G	2	Report the total amount of risk weighted assets from cell I-13 of the Wholesale Exposure – Bank schedule.
H	2	Report the total dollar volume of expected credit loss from cell J-13 of the Wholesale Exposure – Bank schedule.
A	3	Report the weighted average probability of default before consideration of credit risk mitigation from cell A-13 of the Wholesale Exposure – Sovereign schedule.
B	3	Report the total balance sheet amount from cell C-13 of the Wholesale Exposure – Sovereign schedule.
C	3	Report the total dollar volume of undrawn exposures from cell D-13 of the Wholesale Exposure – Sovereign schedule.

<b>Schedule B PREPARATION INSTRUCTIONS</b>		
D	3	Report the total dollar volume of exposure at default from cell E-13 of the Wholesale Exposure – Sovereign schedule.
E	3	Report the weighted average maturity from cell F-13 of the Wholesale Exposure – Sovereign schedule.
F	3	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-13 of the Wholesale Exposures – Sovereign schedule.
G	3	Report the total amount of risk weighted assets from cell I-13 of the Wholesale Exposure – Sovereign schedule.
H	3	Report the total dollar volume of expected credit loss from cell J-13 of the Wholesale Exposure – Sovereign schedule.
A	4	Report the weighted average probability of default before consideration of credit risk mitigation from cell A-13 of the Wholesale Exposure – Construction IPRE schedule.
B	4	Report the total balance sheet amount from cell C-13 of the Wholesale Exposure – Construction IPRE schedule.
C	4	Report the total dollar volume of undrawn exposures from cell D-13 of the Wholesale Exposure – Construction IPRE schedule.
D	4	Report the total dollar volume of exposure at default from cell E-13 of the Wholesale Exposure – Construction IPRE schedule.
E	4	Report the weighted average maturity from cell F-13 of the Wholesale Exposure – Construction IPRE schedule.
F	4	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-13 of the Wholesale Exposures – Construction IPRE schedule.
G	4	Report the total amount of risk weighted assets from cell I-13 of the Wholesale Exposure – Construction IPRE schedule.
H	4	Report the total dollar volume of expected credit loss from cell J-13 of the Wholesale Exposure – Construction IPRE schedule.
A	5	Report the weighted average probability of default before consideration of credit risk mitigation from cell A-13 of the Wholesale Exposure – HVCRE schedule.
B	5	Report the total balance sheet amount from cell C-13 of the Wholesale Exposure – HVCRE schedule.
C	5	Report the total dollar volume of undrawn exposures from cell D-13 of the Wholesale Exposure – HVCRE schedule.
D	5	Report the total dollar volume of exposure at default from cell E-13 of the Wholesale Exposure – HVCRE schedule.
E	5	Report the weighted average maturity from cell F-13 of the Wholesale Exposure – HVCRE schedule.
F	5	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-13 of the Wholesale Exposures – HVCRE schedule.
G	5	Report the total amount of risk weighted assets from cell I-13 of the Wholesale Exposure – HVCRE schedule.
H	5	Report the total dollar volume of expected credit loss from cell J-

<b>Schedule B PREPARATION INSTRUCTIONS</b>		
		13 of the Wholesale Exposure – HVCRE schedule.
A	6	Report the weighted average probability of default before consideration of credit risk mitigation from cell A-13 of the Wholesale Exposure – IPRE schedule.
B	6	Report the total balance sheet amount from cell C-13 of the Wholesale Exposure – IPRE schedule.
C	6	Report the total dollar volume of undrawn exposures from cell D-13 of the Wholesale Exposure – IPRE schedule.
D	6	Report the total dollar volume of exposure at default from cell E-13 of the Wholesale Exposure – IPRE schedule.
E	6	Report the weighted average maturity from cell F-13 of the Wholesale Exposure – IPRE schedule.
F	6	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-13 of the Wholesale Exposures – IPRE schedule.
G	6	Report the total amount of risk weighted assets from cell I-13 of the Wholesale Exposure – IPRE schedule.
H	6	Report the total dollar volume of expected credit loss from cell J-13 of the Wholesale Exposure – IPRE schedule.
A	7	Report the weighted average probability of default before consideration of credit risk mitigation from cell A-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting schedule.
D	7	Report the total dollar volume of exposure at default from cell D-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting schedule.
E	7	Report the weighted average maturity from cell C-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting schedule.
F	7	Report the weighted average loss given default from cell E-13 of the Wholesale Exposures – Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting schedule.
G	7	Report the total amount of risk weighted assets from cell F-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting schedule.
H	7	Report the total dollar volume of expected credit loss from cell G-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting schedule.
A	8	Report the weighted average probability of default before consideration of credit risk mitigation from cell H-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting

<b>Schedule B PREPARATION INSTRUCTIONS</b>		
		schedule.
D	8	Report the total dollar volume of exposure at default from cell K-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting schedule.
E	8	Report the weighted average maturity from cell J-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting schedule.
F	8	Report the weighted average loss given default from cell L-13 of the Wholesale Exposures – Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting schedule.
G	8	Report the total amount of risk weighted assets from cell M-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting schedule.
H	8	Report the total dollar volume of expected credit loss from cell N-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting schedule.
A	9	Report the weighted average probability of default before consideration of credit risk mitigation from cell A-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions - No Cross Product Netting schedule.
D	9	Report the total dollar volume of exposure at default from cell D-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions - No Cross Product Netting schedule.
E	9	Report the weighted average maturity from cell C-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions - No Cross Product Netting schedule.
F	9	Report the weighted average loss given default from cell E-13 of the Wholesale Exposures – Eligible margin loans, repo-style transactions - No Cross Product Netting schedule.
G	9	Report the total amount of risk weighted assets from cell F-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions - No Cross Product Netting schedule.
H	9	Report the total dollar volume of expected credit loss from cell G-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions - No Cross Product Netting schedule.
A	10	Report the weighted average probability of default before consideration of credit risk mitigation from cell H-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions - No Cross Product Netting schedule.
D	10	Report the total dollar volume of exposure at default from cell K-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions - No Cross Product Netting schedule.
E	10	Report the weighted average maturity from cell J-13 of the Wholesale Exposure – Eligible margin loans, repo-style

<b>Schedule B PREPARATION INSTRUCTIONS</b>		
		transactions - No Cross Product Netting schedule.
F	10	Report the weighted average loss given default from cell L-13 of the Wholesale Exposures – Eligible margin loans, repo-style transactions - No Cross Product Netting schedule.
G	10	Report the total amount of risk weighted assets from cell M-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions - No Cross Product Netting schedule.
H	10	Report the total dollar volume of expected credit loss from cell N-13 of the Wholesale Exposure – Eligible margin loans, repo-style transactions - No Cross Product Netting schedule.
A	11	Report the weighted average probability of default before consideration of credit risk mitigation from cell A-13 of the Wholesale Exposure – OTC Derivatives - No Cross Product Netting schedule.
D	11	Report the total dollar volume of exposure at default from cell D-13 of the Wholesale Exposure – OTC Derivatives - No Cross Product Netting schedule.
E	11	Report the weighted average maturity from cell C-13 of the Wholesale Exposure – OTC Derivatives - No Cross Product Netting schedule.
F	11	Report the weighted average loss given default from cell E-13 of the Wholesale Exposures – OTC Derivatives - No Cross Product Netting schedule.
G	11	Report the total amount of risk weighted assets from cell F-13 of the Wholesale Exposure – OTC Derivatives - No Cross Product Netting schedule.
H	11	Report the total dollar volume of expected credit loss from cell G-13 of the Wholesale Exposure – OTC Derivatives - No Cross Product Netting schedule.
A	12	Report the weighted average probability of default before consideration of credit risk mitigation from cell H-13 of the Wholesale Exposure – OTC Derivatives - No Cross Product Netting schedule.
D	12	Report the total dollar volume of exposure at default from cell K-13 of the Wholesale Exposure – OTC Derivatives - No Cross Product Netting schedule.
E	12	Report the weighted average maturity from cell J-13 of the Wholesale Exposure – OTC Derivatives - No Cross Product Netting schedule.
F	12	Report the weighted average loss given default from cell L-13 of the Wholesale Exposures – OTC Derivatives - No Cross Product Netting schedule.
G	12	Report the total amount of risk weighted assets from cell M-13 of the Wholesale Exposure – OTC Derivatives - No Cross Product Netting schedule.
H	12	Report the total dollar volume of expected credit loss from cell N-13 of the Wholesale Exposure – OTC Derivatives - No Cross Product Netting schedule.
A	13	Report the weighted average probability of default from cell A-16

<b>Schedule B PREPARATION INSTRUCTIONS</b>		
		of the Retail Exposure – Residential Mortgage – Closed-end First Lien Exposures schedule.
B	13	Report the total balance sheet amount from cell C-16 of the Retail Exposure – Residential Mortgage – Closed-end First Lien Exposures schedule.
C	13	Report the total dollar volume of undrawn exposures from cell D-16 of the Retail Exposure – Residential Mortgage – Closed-end First Lien Exposures schedule.
D	13	Report the total dollar volume of exposure at default from cell E-16 of the Retail Exposure – Residential Mortgage – Closed-end First Lien Exposures schedule.
F	13	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-16 of the Retail Exposure – Residential Mortgage – Closed-end First Lien Exposures schedule.
G	13	Report the total amount of risk weighted assets from cell H-16 of the Retail Exposure – Residential Mortgage – Closed-end First Lien Exposures schedule.
H	13	Report the total dollar volume of expected credit loss from cell I-16 of the Retail Exposure – Residential Mortgage – Closed-end First Lien Exposures schedule.
A	14	Report the weighted average probability of default from cell A-16 of the Retail Exposure – Residential Mortgage – Closed-end Junior Lien Exposures schedule.
B	14	Report the total balance sheet amount from cell C-16 of the Retail Exposure – Residential Mortgage – Closed-end Junior Lien Exposures schedule.
C	14	Report the total dollar volume of undrawn exposures from cell D-16 of the Retail Exposure – Residential Mortgage – Closed-end Junior Lien Exposures schedule.
D	14	Report the total dollar volume of exposure at default from cell E-16 of the Retail Exposure – Residential Mortgage – Closed-end Junior Lien Exposures schedule.
F	14	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-16 of the Retail Exposure – Residential Mortgage – Closed-end Junior Lien Exposures schedule.
G	14	Report the total amount of risk weighted assets from cell H-16 of the Retail Exposure – Residential Mortgage – Closed-end Junior Lien Exposures schedule.
H	14	Report the total dollar volume of expected credit loss from cell I-16 of the Retail Exposure – Residential Mortgage – Closed-end Junior Lien Exposures schedule.
A	15	Report the weighted average probability of default from cell A-16 of the Retail Exposure – Residential Mortgage – Revolving Exposures schedule.
B	15	Report the total balance sheet amount from cell C-16 of the Retail Exposure – Residential Mortgage – Revolving Exposures schedule.

<b>Schedule B PREPARATION INSTRUCTIONS</b>		
C	15	Report the total dollar volume of undrawn exposures from cell D-16 of the Retail Exposure – Residential Mortgage – Revolving Exposures schedule.
D	15	Report the total dollar volume of exposure at default from cell E-16 of the Retail Exposure – Residential Mortgage – Revolving Exposures schedule.
F	15	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-16 of the Retail Exposure – Residential Mortgage – Revolving Exposures schedule.
G	15	Report the total amount of risk weighted assets from cell H-16 of the Retail Exposure – Residential Mortgage – Revolving Exposures schedule.
H	15	Report the total dollar volume of expected credit loss from cell I-16 of the Retail Exposure – Residential Mortgage – Revolving Exposures schedule.
A	16	Report the weighted average probability of default from cell A-16 of the Retail Exposure – Qualifying Revolving Exposures – Credit Cards schedule.
B	16	Report the total balance sheet amount from cell C-16 of the Retail Exposure – Qualifying Revolving Exposures – Credit Cards schedule.
C	16	Report the total dollar volume of undrawn exposures from cell D-16 of the Retail Exposure – Qualifying Revolving Exposures – Credit Cards schedule.
D	16	Report the total dollar volume of exposure at default from cell E-16 of the Retail Exposure – Qualifying Revolving Exposures – Credit Cards schedule.
F	16	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-16 of the Retail Exposure – Qualifying Revolving Exposures – Credit Cards schedule.
G	16	Report the total amount of risk weighted assets from cell H-16 of the Retail Exposure – Qualifying Revolving Exposures – Credit Cards schedule.
H	16	Report the total dollar volume of expected credit loss from cell I-16 of the Retail Exposure – Qualifying Revolving Exposures – Credit Cards schedule.
A	17	Report the weighted average probability of default from cell A-16 of the Retail Exposure – Qualifying Revolving Exposures – All Other schedule.
B	17	Report the total balance sheet amount from cell C-16 of the Retail Exposure – Qualifying Revolving Exposures – All Other schedule.
C	17	Report the total dollar volume of undrawn exposures from cell D-16 of the Retail Exposure – Qualifying Revolving Exposures – All Other schedule.
D	17	Report the total dollar volume of exposure at default from cell E-16 of the Retail Exposure – Qualifying Revolving Exposures – All Other schedule.

<b>Schedule B PREPARATION INSTRUCTIONS</b>		
F	17	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-16 of the Retail Exposure – Qualifying Revolving Exposures – All Other schedule.
G	17	Report the total amount of risk weighted assets from cell H-16 of the Retail Exposure – Qualifying Revolving Exposures – All Other schedule.
H	17	Report the total dollar volume of expected credit loss from cell I-16 of the Retail Exposure – Qualifying Revolving Exposures – All Other schedule.
A	18	Report the weighted average probability of default from cell A-16 of the Retail Exposure – Other Retail Exposures – Small Business schedule.
B	18	Report the total balance sheet amount from cell C-16 of the Retail Exposure – Other Retail Exposures – Small Business schedule.
C	18	Report the total dollar volume of undrawn exposures from cell D-16 of the Retail Exposure – Other Retail Exposures – Small Business schedule.
D	18	Report the total dollar volume of exposure at default from cell E-16 of the Retail Exposure – Other Retail Exposures – Small Business schedule.
F	18	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-16 of the Retail Exposure – Other Retail Exposures – Small Business schedule.
G	18	Report the total amount of risk weighted assets from cell H-16 of the Retail Exposure – Other Retail Exposures – Small Business schedule.
H	18	Report the total dollar volume of expected credit loss from cell I-16 of the Retail Exposure – Other Retail Exposures – Small Business schedule.
A	19	Report the weighted average probability of default from cell A-16 of the Retail Exposure – Other Retail Exposures – All Other schedule.
B	19	Report the total balance sheet amount from cell C-16 of the Retail Exposure – Other Retail Exposures – All Other schedule.
C	19	Report the total dollar volume of undrawn exposures from cell D-16 of the Retail Exposure – Other Retail Exposures – All Other schedule.
D	19	Report the total dollar volume of exposure at default from cell E-16 of the Retail Exposure – Other Retail Exposures – All Other schedule.
F	19	Report the weighted average loss given default after consideration of credit risk mitigants (collateral, guarantees and credit derivatives) from cell G2-16 of the Retail Exposure – Other Retail Exposures – All Other schedule.
G	19	Report the total amount of risk weighted assets from cell H-16 of the Retail Exposure – Other Retail Exposures – All Other schedule.

<b>Schedule B PREPARATION INSTRUCTIONS</b>		
H	19	Report the total dollar volume of expected credit loss from cell I-16 of the Retail Exposure – Other Retail Exposures – All Other schedule.
B	20	Report the total amount of exposures outstanding subject to the Ratings-based Approach.
G	20	Report the total amount of risk weighted assets of exposures outstanding subject to the Ratings-based Approach.
B	21	Report the total amount of exposures outstanding subject to the Internal Assessment Approach.
G	21	Report the total amount of risk weighted assets of exposures outstanding subject to the Internal Assessment Approach.
B	22	Report the total amount of exposures outstanding subject to the Supervisory Formula.
G	22	Report the total amount of risk weighted assets of exposures outstanding subject to the Supervisory Formula.
G	23	Report the total amount of risk weighted assets of investors' interest subject to an early amortization charge.
B	24	Report the sum of cells A-2 through A-6 of the Equities schedule
G	24	Report the sum of cells B-3 through B-6 of the Equities schedule.
B	25	Report the sum of cells A-7 through A-12 of the Equities schedule
G	25	Report the amount from cell B-13 of the Equities schedule.
B	26	Report the sum of cells A-14 through A-16, and A-19 through A-21 from the equities schedule.
G	26	Report the sum of the amounts from cells B-18 and B-22 of the Equities schedule.
G	27	Report total Market Risk Equivalent Assets.
G	28	Report the amount in cell A-1 of the Operational Risk schedule, multiplied by 12.5.
B	29	Report the balance sheet amount of assets not subject to the Internal Ratings-Based Approach.
G	29	Report the total amount of risk weighted assets of assets not subject to the Internal Ratings-Based Approach
B	30	Report the balance sheet amount of assets determined to be immaterial exposures
G	30	Report the total amount of risk weighted assets determined to be immaterial exposures
G	31	Report the sum of cells G-1 through G-30 above.

## Preparation Instructions for Wholesale Exposures (Schedules C through H)

<b>GENERAL INSTRUCTIONS</b>	
Definitions	<p>Apply the definitions provided in the NPR for the following terms: (1) probability of default (PD); (2) loss given default (LGD); (3) expected loss given default; (4) exposure at default (EAD); (5) effective maturity (M); (6) expected credit loss (ECL); (7) guarantees; (8) credit derivatives; and (9) double default treatment.</p>
Weighted Averages	<p>Weighted average obligor PD as used in this section is calculated by: (1) Determining the obligors and their exposures that fall within each of the PD ranges indicated, (2) multiplying each obligor's PD by its total EAD, (3) summing the products from step (2) for all exposures within each PD range, and (4) dividing the summed products from step (3) by the sum of the EADs of all exposures in the same PD range.</p> <p>Weighted Average LGD before effects of guarantees and credit derivatives, but after counting collateral as used in this section is calculated by: (1) Determining the obligors and their exposures that fall within each of the PD ranges indicated, (2) multiplying each exposure's LGD before considering effects of guarantees and credit derivatives, but after counting collateral by its EAD, (3) summing the products from step (2) for all exposures within each PD range, and (4) dividing the summed products from step (3) by the sum of the EADs of all exposures in the same PD range.</p> <p>Weighted average LGD with effects of guarantees, credit derivatives and collateral as used in this section is calculated by: (1) Determining the obligors and their exposures that fall within each of the PD ranges indicated, (2) multiplying each exposure's LGD with effects of credit risk mitigants (guarantees, credit derivatives and collateral) by its EAD, (3) summing the products from step (2) for all exposures within each PD range, and (4) dividing the summed products from step (3) by the sum of the EADs of all exposures in the same PD range.</p> <p>Weighted average M as used in this section is calculated by: (1) Determining the obligors and their exposures that fall within each of the PD ranges indicated, (2) multiplying each exposure's estimated M by its EAD, (3) summing the products from step (2) for all exposures within each PD range, and (4) dividing the summed products from step (3) by the sum of the EADs of all exposures in the same PD range.</p>

<b>WHOLESALE EXPOSURES – SCHEDULE C CORPORATE INSTRUCTIONS</b>		
<b>Schedule C</b>	Wholesale - Corporate	Report all Wholesale Exposures – Corporate, which include all wholesale exposures as defined in the NPR, except those which are to be specifically included in the Wholesale Exposures - Bank, Wholesale Exposures - Sovereign, Wholesale Exposures - High Volatility Commercial Real Estate, Wholesale Exposures - Income Producing Real Estate, Wholesale Exposures - Construction Income Producing Real Estate, Eligible margin loans, Repo-style transactions, or OTC Derivatives schedules of this report.
<b>Column</b>	<b>Row(s)</b>	<b>Instructions</b>
A	1 – 11	Report the weighted average obligor PD of all Wholesale Exposures – Corporate where the obligor PD falls within each PD range indicated.
B	1 – 12	Report the total number of obligors included in this row for column A.
C	1 – 12	Report the total balance sheet amount of exposures included in this row for column A.
D	1 – 12	Report the total dollar value of available but undrawn balance of exposures included in this row for column A.
E	1 – 12	Report the total exposure at default (as defined in the NPR) of exposures included in this row for column A.
F	1 – 12	Report the weighted average maturity of exposures included in this row for column A.
G1	1 – 12	Report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1-12	Report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the effects of credit risk mitigants (guarantees, credit derivatives and collateral).
H1	1 – 12	Report the estimated benefit of credit risk mitigation of exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars, arising from the application of the PD Substitution approach or the LGD Adjustment approach. The estimate can be derived by deducting the amount in column I of this row from the aggregated risk-weighted assets that would have resulted from the application of the IRB Wholesale risk-weight formula to all underlying obligations contained in this row as if they had not been hedged or guaranteed. The estimate should reflect only credit risk mitigation benefits derived from the application of the PD Substitution approach or the LGD Adjustment approach as defined in the NPR.
H2	1-12	Report the estimated benefit of credit risk mitigation of exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars, arising from the application of the Double Default treatment. The estimate can be derived by deducting the amount in column I of this row from the aggregated risk-weighted assets that would have resulted from the application of the IRB Wholesale risk-weight formula to all underlying

<b>WHOLESALE EXPOSURES – SCHEDULE C CORPORATE INSTRUCTIONS</b>		
		obligations contained in this row as if they had not been hedged or guaranteed. The estimate should reflect only credit risk mitigation benefits derived from the application of the Double Default treatment as defined in the NPR.
I	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column A - after any credit risk mitigation adjustments including application of double default treatment.
J	1 – 12	Report the dollar amount of ECL for exposure included in this row for column A.
A-J	13	Calculated cells.
--	14	Report the Risk Weighted Assets of immaterial exposures reportable in this schedule but not included in the cells above.
--	15	Report the weighted average Expected Loss Given Default (ELGD) for the exposures in this category, weighting each ELGD by the exposure's associated EAD. Only report in this item if using own internal estimates of LGD.

<b>WHOLESALE EXPOSURES – SCHEDULE D BANKS INSTRUCTIONS</b>		
Schedule <b>D</b>	Wholesale – Bank	Report all Wholesale Exposures - Banks. For this schedule, Banks include the following entities: (1) banks and depository institutions as defined in the Glossary of the Reports of Condition and Income under the following headings: Banks, U.S. and Foreign; and Depository Institutions in the U.S.; (2) securities firms; and (3) government-related entities whose exposures do not have full faith & credit support of a sovereign such as Federal Home Loan Bank, Federal Agricultural Mortgage Corporation, and (4) multi-lateral development banks such as the World Bank and the Asian Development Bank that do not have full faith and credit backing of sovereign entities..
Column	Row(s)	Instructions
A	1 – 11	Report the weighted average obligor PD of all Wholesale Exposures - Banks, where the obligor falls within each PD range indicated.
B	1 – 12	Report the total number of obligors included in this row for column A.
C	1 – 12	Report the total balance sheet amount of exposures included in this row for column A.
D	1 – 12	Report the total dollar value of available but undrawn balance of exposures included in this row for column A.
E	1 – 12	Report the total exposure at default (as defined in the NPR) of exposures included in this row for column A.
F	1 – 12	Report the weighted average maturity of exposures included in this row for column A.
G1	1 – 12	Report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1-12	Report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the effects of credit risk mitigants (guarantees, credit derivatives and collateral).
H	1 – 12	Report the estimated benefit of credit risk mitigation of exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars, arising from the application of the PD substitution and the LGD adjustment approaches. The estimate can be derived by deducting the amount in column I of this row from the aggregated risk-weighted assets that would have resulted from the application of the IRB Wholesale risk-weight formula to all underlying obligations contained in this row as if they had not been hedged or guaranteed. The estimate should reflect only credit risk mitigation benefits derived from the application of the PD substitution and the LGD adjustment approaches as defined in the NPR.
I	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column A - after any credit risk mitigation adjustments.
J	1 – 12	Report the dollar amount of ECL for exposure included in this row for column A.
A-J	13	Calculated cells.
--	14	Report the Risk Weighted Assets of immaterial exposures reportable in this schedule but not included in the cells above.
--	15	Report the weighted average Expected Loss Given Default (ELGD) for the exposures in this category, weighting each ELGD by the exposure's associated EAD. Only report in this item if using own internal estimates of LGD.

<b>WHOLESALE EXPOSURES – SCHEDULE E SOVEREIGN INSTRUCTIONS</b>		
<b>Schedule E</b>	Wholesale – Sovereign	Report all Wholesale Exposures – Sovereign (Sovereign exposures), which are defined for this schedule as: (1) direct claims on sovereign entities, (2) exposures unconditionally backed by the full faith and credit of a sovereign entity, U.S. Government-sponsored agencies such as Federal National Mortgage Association and Federal Home Loan Mortgage Corporation. Wholesale Exposures-Corporate. Wholesale exposures and sovereign entities are defined in the NPR.
Column	Row(s)	Instructions
A	1 – 11	Report the weighted average obligor PD of all Wholesale Exposures – Sovereign where the obligor PD falls within each PD range indicated.
B	1 – 12	Report the total number of obligors included in this row for column A.
C	1 – 12	Report the total book value of exposures included in this row for column A.
D	1 – 12	Report the total dollar value of available but undrawn balance of exposures included in this row for column A.
E	1 – 12	Report the total exposure at default (as defined in the NPR) of exposures included in this row for column A.
F	1 – 12	Report the weighted average maturity of exposures included in this row for column A.
G1	1 – 12	Report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1-12	Report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the effects of credit risk mitigants (guarantees, credit derivatives and collateral).
H	1 – 12	Report the estimated benefit of credit risk mitigation of exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars, arising from the application of the PD substitution and LGD adjustment approaches. The estimate can be derived by deducting the amount in column I of this row from the aggregated risk-weighted assets that would have resulted from the application of the IRB Wholesale risk-weight formula to all underlying obligations contained in this row as if they had not been hedged or guaranteed. The estimate should reflect only credit risk mitigation benefits derived from the application of the PD substitution and LGD adjustment approaches as defined in the NPR.
I	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column A - after any credit risk mitigation adjustments.
J	1 – 12	Report the dollar amount of ECL for exposure included in this row for column A.
A-J	13	Calculated cells.
--	14	Report the Risk Weighted Assets of immaterial exposures reportable in this schedule but not included in the cells above.
--	15	Report the weighted average Expected Loss Given Default (ELGD) for the exposures in this category, weighting each ELGD by the exposure's associated EAD. Only report in this item if using own internal estimates of LGD.

<b>WHOLESALE EXPOSURES – SCHEDULE F CONSTRUCTION INCOME PRODUCING REAL ESTATE (Construction IPRE) INSTRUCTIONS</b>		
<b>Schedule F</b>	<b>Wholesale – Construction IPRE</b>	Report all Wholesale Exposures – Construction IPRE. Construction IPRE contains all of the following characteristics: (1) exposure must be a wholesale exposure collateralized by real estate; (2) repayment of the obligation is primarily reliant on the cash flows of the real estate serving as collateral for the exposure; (3) the exposure is (a) a construction loan or a land development loan, as defined in the Interagency Guidelines for Real Estate Lending Policies, or (b) a loan to acquire property in conjunction with a land development or construction project; (4) exposure is not to be reported in Wholesale Exposures – High Volatility Commercial Real Estate; and (5) obligor revenues are not diversified into property management, i.e. property management companies, hotel operators, real estate investment trusts, etc.  Wholesale exposures are defined in the NPR.
Column	Row(s)	Instructions
A	1 – 11	Report the weighted average obligor PD of all Wholesale Exposures – Construction IPRE where the obligor PD falls within each PD range indicated.
B	1 – 12	Report the total number of obligors included in this row for column A.
C	1 – 12	Report the total balance sheet value of exposures included in this row for column A.
D	1 – 12	Report the total dollar value of available but undrawn balance of exposures included in this row for column A.
E	1 – 12	Report the total exposure at default (as defined in the NPR) of exposures included in this row for column A.
F	1 – 12	Report the weighted average maturity of exposures included in this row for column A.
G1	1 – 12	Report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1-12	Report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the effects of credit risk mitigants (guarantees, credit derivatives and collateral).
H1	1 – 12	Report the estimated benefit of credit risk mitigation of exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars, arising from the application of the PD substitution and LGD adjustment approaches. The estimate can be derived by deducting the amount in column I of this row from the aggregated risk-weighted assets that would have resulted from the application of the IRB Wholesale risk-weight formula to all underlying obligations contained in this row as if they had not been hedged or guaranteed. The estimate should reflect only credit risk mitigation benefits derived from the application of the PD substitution and LGD adjustment approaches as defined in the NPR.
H2	1-12	Report the estimated benefit of credit risk mitigation of exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars, arising from the application of the Double Default treatment. The estimate can be derived by deducting the amount in column I of this row from the aggregated risk-weighted assets that would have resulted from the application of the IRB Wholesale risk-weight formula to all underlying obligations

<b>WHOLESALE EXPOSURES – SCHEDULE F CONSTRUCTION INCOME PRODUCING REAL ESTATE (Construction IPRE) INSTRUCTIONS</b>		
		contained in this row as if they had not been hedged or guaranteed. The estimate should reflect only credit risk mitigation benefits derived from the application of the Double Default treatment as defined in the NPR.
I	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column A - after any credit risk mitigation adjustments including application of double default treatment.
J	1 – 12	Report the dollar amount of ECL for exposures included in this row for column A.
A-J	13	Calculated cells.
--	14	Report the Risk Weighted Assets of immaterial exposures reportable in this schedule but not included in the cells above.
--	15	Report the weighted average Expected Loss Given Default (ELGD) for the exposures in this category, weighting each ELGD by the exposure's associated EAD. Only report in this item if using own internal estimates of LGD.

<b>WHOLESALE EXPOSURES – SCHEDULE G HIGH VOLATILITY COMMERCIAL REAL ESTATE (HVCRE) INSTRUCTIONS</b>		
<b>Schedule G</b>	Wholesale - HVCRE	This section should report all exposures that meet the definition of HVCRE in the NPR.
Column	Row(s)	Instructions
A	1 – 11	Report the weighted average obligor PD of all Wholesale Exposures – HVCRE where the obligor PD falls within each PD range indicated.
B	1 – 12	Report the total number of obligors included in this row for column A.
C	1 – 12	Report the total balance sheet amount of exposures included in this row for column A.
D	1 – 12	Report the total dollar value of available but undrawn balance of exposures included in this row for column A.
E	1 – 12	Report the total exposure at default (as defined in the NPR) of exposures included in this row for column A.
F	1 – 12	Report the weighted average maturity of exposures included in this row for column A.
G1	1 – 12	Report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1-12	Report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the effects of credit risk mitigants (guarantees, credit derivatives and collateral).
H1	1 – 12	Report the estimated benefit of credit risk mitigation of exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars, arising from the application of the PD substitution and the LGD adjustment approaches. The estimate can be derived by deducting the amount in column I of this row from the aggregated risk-weighted assets that would have resulted from the application of the IRB Wholesale risk-weight formula to all underlying obligations contained in this row as if they had not been hedged or guaranteed. The estimate should reflect only credit risk mitigation benefits derived from the application of the PD substitution and the LGD Adjustment approaches as defined in the NPR.
H2	1-12	Report the estimated benefit of credit risk mitigation of exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars, arising from the application of the Double Default treatment. The estimate can be derived by deducting the amount in column I of this row from the aggregated risk-weighted assets that would have resulted from the application of the IRB Wholesale risk-weight formula to all underlying obligations contained in this row as if they had not been hedged or guaranteed. The estimate should reflect only credit risk mitigation benefits derived from the application of the Double Default treatment as defined in the NPR.
I	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column A - after any credit risk mitigation adjustments including the application of double default treatment.

<b>WHOLESALE EXPOSURES – SCHEDULE G HIGH VOLATILITY            COMMERCIAL REAL ESTATE (HVCRE) INSTRUCTIONS</b>		
J	1 – 12	Report the dollar amount of ECL for exposure included in this row for column A.
A-J	13	Calculated cells.
--	14	Report the Risk Weighted Assets of immaterial exposures reportable in this schedule but not included in the cells above.
--	15	Report the weighted average Expected Loss Given Default (ELGD) for the exposures in this category, weighting each ELGD by the exposure's associated EAD. Only report in this item if using own internal estimates of LGD.

<b>WHOLESALE EXPOSURES – SCHEDULE H INCOME PRODUCING REAL ESTATE (IPRE) INSTRUCTIONS</b>		
<b>Schedule H</b>	<b>Wholesale – Other IPRE</b>	
<b>Column</b>	<b>Row(s)</b>	<b>Instructions</b>
		Report all Wholesale Exposures – Income Producing Real Estate (IPRE). Wholesale Exposures - IPRE contains all of the following characteristics: (1) exposure must be a wholesale exposure collateralized by real estate; (2) repayment of the obligation is primarily reliant on the cashflows of the real estate serving as collateral for the exposure; (3) purpose of the exposure is to purchase, refinance, or maintain existing property; (4) exposure is not to be reported in Wholesale Exposures – High Volatility Commercial Real Estate or Wholesale Exposures - Construction Income Producing Real Estate; and (5) obligor revenues are not diversified into property management, i.e. property management companies, hotel operators, real estate investment trusts, etc. (Wholesale exposures are defined in the NPR.)
A	1 – 11	Report the weighted average obligor PD of all Wholesale Exposures – IPRE where the obligor PD falls within each PD range indicated.
B	1 – 12	Report the total number of obligors included in this row for column A.
C	1 – 12	Report the total book value of exposures included in this row for column A.
D	1 – 12	Report the total dollar value of available but undrawn balance of exposures included in this row for column A.
E	1 – 12	Report the total exposure at default (as defined in the NPR) of exposures included in this row for column A.
F	1 – 12	Report the weighted average maturity of exposures included in this row for column A.
G1	1 – 12	Report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1-12	Report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the effects of credit risk mitigants (guarantees, credit derivatives and collateral).
H1	1 – 12	Report the estimated benefit of credit risk mitigation of exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars, arising from the application of the PD substitution and LGD adjustment approaches. The estimate can be derived by deducting the amount in column I of this row from the aggregated risk-weighted assets that would have resulted from the application of the IRB Wholesale risk-weight formula to all underlying obligations contained in this row as if they had not been hedged or guaranteed. The estimate should reflect only credit risk mitigation benefits derived from the application of the PD substitution and LGD adjustment approaches as defined in the NPR.
H2	1-12	Report the estimated benefit of credit risk mitigation of exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars, arising from the application of the Double Default treatment. The estimate can be derived by deducting the amount in column I of this row from the aggregated risk-weighted assets that would have resulted from the application of the IRB Wholesale risk-weight formula to all underlying obligations contained in this row as if they had not been hedged or guaranteed. The estimate should reflect only credit risk mitigation benefits derived from the application of the Double Default treatment as defined in the NPR.

<b>WHOLESALE EXPOSURES – SCHEDULE H INCOME PRODUCING REAL ESTATE (IPRE) INSTRUCTIONS</b>		
I	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column A - after any credit risk mitigation adjustments.
J	1 – 12	Report the dollar amount of ECL for exposures included in this row for column A.
A-J	13	Calculated cells.
--	14	Report the Risk Weighted Assets of immaterial exposures reportable in this schedule but not included in the cells above.
--	15	Report the weighted average Expected Loss Given Default (ELGD) for the exposures in this category, weighting each ELGD by the exposure's associated EAD. Only report in this item if using own internal estimates of LGD.

**Preparation Instructions for Eligible Margin Loans, Repo-Style  
 Transactions, OTC Derivatives, and Combinations of these Instruments  
 Subject to Qualifying Master Netting Agreements  
 (Schedules I through K)**

<b>GENERAL INSTRUCTIONS</b>	
Definitions	<p>Apply the definitions provided in the NPR for the following terms: (1) probability of default (PD); (2) loss given default (LGD); (3) expected loss given default (ELGD); (4) exposure at default (EAD); (5) effective maturity (M); and (6) expected credit loss (ECL).</p>
Weighted Averages	<p>Weighted average PD as used in this section is calculated by: (1) Determining the exposures that have estimated PDs prior to considering the effects of credit risk mitigation (pre-CRM PD) that fall within each of the PD ranges indicated, (2) summing the products from step (1) for all exposures within each PD range, and (3) dividing the summed products from step (2) by the sum of the EADs of all exposures in the same PD range.</p> <p>Weighted average LGD as used in this section is calculated by: (1) Determining the obligors and their exposures that have estimated PDs prior to considering the effects of credit risk mitigation that fall within each of the PD ranges indicated, (2) multiplying each exposure's LGD by its EAD, (3) summing the products from step (2) for all exposures within each PD range, and (4) dividing the summed products from step (3) by the sum of the EADs of all exposures in the same PD range.</p> <p>Weighted average M as used in this section is calculated by: (1) Determining the obligors and their exposures that have estimated PDs prior to considering the effects of credit risk mitigation that fall within each of the PD ranges indicated, (2) multiplying each exposure's estimated M by its EAD, (3) summing the products from step (2) for all exposures within each PD range, and (4) dividing the summed products from step (3) by the sum of the EADs of all exposures in the same PD range.</p>

<b>WHOLESALE EXPOSURES – SCHEDULE I ELIGIBLE MARGIN LOANS/REPO-STYLE / OTC DERIVATIVES WITH CROSS-PRODUCT NETTING INSTRUCTIONS</b>		
<b>Schedule I</b>	Wholesale - Corporate	Report all eligible margin loans, repo-style transactions and OTC Derivatives positions that are subject to a qualified master netting agreement as defined in the NPR. Exposures that are not covered by netting agreements or whose netting agreements do not meet the standard called for in the NPR to qualify for netting under the capital rules will be reported separately as gross exposures in the following two schedules.
<b>Column</b>	<b>Row(s)</b>	<b>Instructions</b>
		<b>COLUMNS A THROUGH G CONTAIN DATA ONLY FOR NET EXPOSURES WHERE THE BANK USED THE EAD ADJUSTMENT METHOD FOR DETERMINING RISK WEIGHTED ASSETS. EXPOSURES CALCULATED USING ADJUSTED LGDS SHOULD BE REPORTED IN COLUMNS H THROUGH N.</b>
A	1 – 11	Report the weighted average PD of all Wholesale Exposures – Corporate where the obligor PD - before any credit risk mitigation adjustments - falls within each PD range indicated.
B	1 – 12	Report the total number of unique counterparties included in this row for column A.
C	1 – 12	Report the weighted average maturity in years of exposures included in this row for column A, calculated to two decimal places.
D	1 – 12	Report the total Exposure at Default (EAD, as defined in the NPR) of exposures included in this row for column A.
E	1 – 12	Report the weighted average LGD of exposures included in this row for column A.
F	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column A after any adjustments for eligible guarantees and eligible credit derivatives.
G	1-12	Report the Expected Credit Loss, as defined in the NPR, associated with the exposures aggregated in this row for column A.
		<b>COLUMNS H THROUGH N CONTAIN DATA ONLY FOR NET EXPOSURES WHERE THE BANK USED ADJUSTED LGDS FOR DETERMINING RISK WEIGHTED ASSETS. EXPOSURES CALCULATED USING THE EAD ADJUSTMENT METHODS SHOULD BE REPORTED IN COLUMNS A THROUGH G.</b>
H	1 – 11	Report the weighted average PD of all Wholesale Exposures – Corporate where the obligor PD - before any credit risk mitigation adjustments - falls within each PD range indicated.
I	1 – 12	Report the total number of unique counterparties included in this row for column H.

<b>WHOLESALE EXPOSURES – SCHEDULE I            ELIGIBLE MARGIN LOANS/REPO-STYLE / OTC DERIVATIVES WITH            CROSS-PRODUCT NETTING INSTRUCTIONS</b>		
J	1 – 12	Report the weighted average maturity in years of exposures included in this row for column G, calculated to two decimal places.
K	1 – 12	Report the total Exposure at Default (EAD, as defined in the NPR) of exposures included in this row for column H.
L	1 – 12	Report the weighted average LGD of exposures included in this row for column H.
M	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column H - after any adjustments eligible guarantees and eligible credit derivatives.
N	1-12	Report the Expected Credit Loss, as defined in the NPR, associated with the exposures aggregated in this row for column H.

<b>WHOLESALE EXPOSURES – SCHEDULE J ELIGIBLE MARGIN LOANS AND REPO-STYLE TRANSACTIONS/ SEC LEND / SECURED OTS DERIVATIVES NOT QUALIFIED FOR NETTING TREATMENT INSTRUCTIONS</b>		
Schedule J	Wholesale - Corporate	Report all eligible margin loans and repo-style transactions that are NOT subject to a qualifying master netting agreement as defined in the NPR. Exposures that are not covered by qualifying master netting agreements should be reported here as gross exposures in the following two schedules.
Column	Row(s)	Instructions
		COLUMNS A THROUGH G CONTAIN DATA ONLY FOR REPO, REPO-LIKE AND SECURITIES LENDING TRANSACTIONS WHERE THE BANK USED THE EAD ADJUSTMENT METHOD FOR DETERMINING RISK WEIGHTED ASSETS. EXPOSURES CALCULATED USING ADJUSTED LGDS SHOULD BE REPORTED IN COLUMNS H THROUGH N.
A	1 – 11	Report the weighted average PD of all Wholesale Exposures – Corporate where the obligor PD- before any credit risk mitigation adjustments - falls within each PD range indicated.
B	1 – 12	Report the total number of unique counterparties included in this row for column A.
C	1 – 12	Report the weighted average maturity in years of exposures included in this row for column A, calculated to two decimal places.
D	1 – 12	Report the total Exposure at Default (EAD, as defined in the NPR) of exposures included in this row for column A.
E	1 – 12	Report the weighted average LGD of exposures included in this row for column A.
F	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column A after any adjustments for eligible guarantees and eligible credit derivatives.
G	1-12	Report the Expected Credit Loss, as defined in the NPR, associated with the exposures aggregated in this row for column A.
		COLUMNS H THROUGH N CONTAIN DATA ONLY FOR ELIGIBLE MARGIN LOANS AND REPO – STYLE TRANSACTIONS WHERE THE BANK USED ADJUSTED LGDS FOR DETERMINING RISK WEIGHTED ASSETS. EXPOSURES CALCULATED USING THE EAD ADJUSTMENT METHODS SHOULD BE REPORTED IN COLUMNS A A THROUGH G.
H	1 – 11	Report the weighted average PD of all Wholesale Exposures – Corporate where the obligor PD - before any credit risk mitigation adjustments - falls within each PD range indicated.

<b>WHOLESALE EXPOSURES – SCHEDULE J            ELIGIBLE MARGIN LOANS AND REPO-STYLE TRANSACTIONS/ SEC            LEND / SECURED OTS DERIVATIVES NOT QUALIFIED FOR NETTING            TREATMENT INSTRUCTIONS</b>		
I	1 – 12	Report the total number of unique counterparties included in this row for column H.
J	1 – 12	Report the weighted average maturity in years of exposures included in this row for column H, calculated to two decimal places.
K	1 – 12	Report the total Exposure at Default (EAD, as defined in the NPR) of exposures included in this row for column H.
L	1 – 12	Report the weighted average LGD of exposures included in this row for column H.
M	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column H after adjustments for eligible guarantees and eligible credit derivatives.
N	1-12	Report the total Expected Credit Loss (ECL) for the exposures reported in this row for column H.
O	Row 15, cells: L-1 L-2 L-3	Report the percentage, to one decimal place, of total EAD for this schedule calculated by the methods listed. L-1 is for the percentage EAD calculated by collateral haircuts, L-2 is for the percentage EAD calculated by Simple VaR, and L-3 is for the percentage EAD calculated using Internal Models. Report the method that is used for each exposure type (for example, simple VaR for repo-style transactions, haircuts for collateralized derivatives).

<b>WHOLESALE EXPOSURES – SCHEDULE K OTC DERIVATIVES NOT QUALIFIED FOR NETTING TREATMENT INSTRUCTIONS</b>		
<b>Schedule K</b>	Wholesale - Corporate	Report all OTC Derivative positions which are NOT subject to a qualifying master netting agreement as defined in the NPR. Exposures that are not covered by qualifying master netting agreements should be reported here as gross exposures in the following two schedules.
Column	Row(s)	Instructions
		COLUMNS A THROUGH G CONTAIN DATA ONLY FOR OTC DERIVATIVES WHERE THE BANK USED THE EAD ADJUSTMENT METHOD FOR DETERMINING RISK WEIGHTED ASSETS. EXPOSURES CALCULATED USING ADJUSTED LGDS SHOULD BE REPORTED IN COLUMNS H THROUGH N.
A	1 – 11	Report the weighted average PD of all Wholesale Exposures – Corporate where the obligor PD falls within each PD range indicated.
B	1 – 12	Report the total number of unique counterparties included in this row for column A.
C	1 – 12	Report the weighted average maturity in years of exposures included in this row for column A, calculated to two decimal places.
D	1 – 12	Report the total Exposure at Default (EAD, as defined in the NPR) of exposures included in this row for column A.
E	1 – 12	Report the weighted average LGD of exposures included in this row for column A.
F	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column A after any adjustments for eligible guarantees and eligible credit derivatives.
G	1-12	Report the total Expected Credit Loss (ECL) for the exposures reported in this row for column A.
		COLUMNS H THROUGH N CONTAIN DATA ONLY FOR OTC DERIVATIVES WHERE THE BANK USED ADJUSTED LGDS FOR DETERMINING RISK WEIGHTED ASSETS. EXPOSURES CALCULATED USING THE EAD ADJUSTMENT METHODS SHOULD BE REPORTED IN COLUMNS A THROUGH G.
H	1 – 11	Report the weighted average PD of all Wholesale Exposures – Corporate where the obligor PD falls within each PD range indicated.
I	1 – 12	Report the total number of unique counterparties included in this row for column G.
J	1 – 12	Report the weighted average maturity in years of exposures included in this row for column G, calculated to two decimal places.
K	1 – 12	Report the total Exposure at Default (EAD, as defined in the NPR) of exposures included in this row for column A.

**WHOLESALE EXPOSURES – SCHEDULE K  
 OTC DERIVATIVES NOT QUALIFIED FOR NETTING TREATMENT  
 INSTRUCTIONS**

L	1 – 12	Report the weighted average LGD of exposures included in this row for column G.
M	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column G after any adjustments for eligible guarantees and eligible credit derivatives.
N	1 - 12	Report the total Expected Credit Loss (ECL) for the exposures reported in this row for Column H.
O	Row 15, cells: L-1 L-2	Report the percentage, to one decimal place, of total EAD for this schedule calculated by the methods listed. L-1 is for the percentage EAD calculated by collateral haircuts and L-2 is for the percentage EAD calculated using Internal Models.

## Preparation Instructions for Retail Exposures (Schedules L through R)

<b>GENERAL INSTRUCTIONS</b>	
<p><b>These templates should reflect summary or aggregate information based on the bank's own segmentation system for risk-based capital purposes. For each retail category, banks should use the PDs calculated in its segmentation process and report each PD (and related segment information) in the corresponding estimated PD range.</b></p>	
Definitions	<p>Apply the definitions provided in the NPR for the following terms: (1) probability of default (PD); (2) loss given default (LGD); (3) expected loss given default; (4) exposure at default (EAD); (5) expected credit loss (ECL); (6) guarantees; and (7) credit derivatives.</p>
Loan-to-Value	<p>Loan to Value: Where LTV information is requested, reporting of these cells is required only if LTVs are available. If LTVs are used in the segmentation process, report the LTV that is used in the segmentation process. If LTVs are not used in the segmentation process, report the most recent well-supported LTV for the exposures (original or well supported updated LTV).</p>
Credit Risk Score	<p>Credit Risk Score: Reporting of these cells is required only if the scores are available. Report scores only from credit scoring systems with a common mapping from scores to default probabilities and/or expected losses. Where two or more credit scoring systems with different mappings are used in the same portfolio, report scores only from the system used for the largest number of exposures in that portfolio.</p>

<b>GENERAL INSTRUCTIONS</b>	
Weighted Averages	<p>Weighted average PD as used in this section is calculated by: (1) Determining the exposures that are in risk segments whose PDs fall within each of the PD ranges indicated, (2) multiplying each segment's PD by its EAD, (3) summing the products from step (2) for all segments within each PD range, and (4) dividing the summed products from step (3) by the sum of the EADs of all segments in the same PD range.</p> <p>Weighted Average LGD before effects of guarantees and credit derivatives, but after counting collateral as used in this section is calculated by: (1) Determining the segments that have PDs that fall within each of the PD ranges indicated, (2) multiplying each segment's LGD before considering effects of guarantees and credit derivatives, but after counting collateral by its EAD, (3) summing the products from step (2) for all segments within each PD range, and (4) dividing the summed products from step (3) by the sum of the EADs of all segments in the same PD range.</p> <p>Weighted average LGD with effects of guarantees, credit derivatives and collateral as used in this section is calculated by: (1) Determining the segments that have PDs that fall within each of the PD ranges indicated, (2) multiplying each segment's LGD with effects of credit risk mitigants (guarantees, credit derivatives and collateral) by its EAD, (3) summing the products from step (2) for all segments within each PD range, and (4) dividing the summed products from step (3) by the sum of the EADs of all segments in the same PD range.</p> <p>Weighted average credit score and Weighted Average Age are calculated in the same manner but weighted by number of accounts.</p>
Average Age	Average Age is defined as number of months since loan origination.

<b>RETAIL EXPOSURES – SCHEDULE L RESIDENTIAL MORTGAGE - NON-REVOLVING FIRST LIENS INSTRUCTIONS</b>		
<b>Schedule L</b>	Residential Mortgage Exposures (First Liens)	Report all Residential Mortgage Exposures as defined in the NPR that (1) are secured by first liens, and (2) are not revolving lines of credit.
Column	Row(s)	Instructions
A	1 – 15	Report the weighted average PD of all segments of exposures applicable to this section as noted above, whose IRB PD falls within each range indicated.
B	1 – 15	Report the total number of exposures in all segments included in this row for column A.
C	1 – 15	Report the total balance sheet amount of exposures within the segments included in this row for column A.
D	1 – 15	Report the dollar volume of available but undrawn balances of exposures within the segments included in this row for column A. Include undrawn commitments to lend, including available negative amortization and unfunded mortgage commitments.
E	1 – 15	Report the total EAD of segments of exposures included in this row for column A.
F	1 – 15	Report the weighted average age of exposures in the segments included in this row for column A.
G1	1 – 15	Report the weighted average LGD of exposures in the segments included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1 – 15	Report the weighted average LGD of exposures in the segments included in this row for column A. In estimating LGD, do include the effects of credit risk mitigants (collateral, guarantees and credit derivatives).
H	1 – 15	Report total risk-weighted assets associated with all segments of exposures included in this row for column A.
I	1 – 15	Report the dollar volume of ECL for segments of exposures included in this row for column A.
J	1 – 15	Report the EAD of exposures included in this row for column A that have less than a 70% LTV.
K	1 – 15	Report the EAD of exposures included in this row for column A that have at least a 70% but less than 80% LTV.
L	1 – 15	Report the EAD of exposures included in this row for column A that have at least an 80% but less than 90% LTV.
M	1 – 15	Report the EAD of exposures included in this row for column A that have at least a 90% but not more than 100% LTV.
N	1 – 15	Report the EAD of exposures included in this row for column A that have a 100+% LTV.
O	1 – 15	Report the weighted average credit risk score of exposures in the segments included in this row for column A.
P	1 - 15	Report the EAD of accounts that are included in the segments reported in this row where the LTV has been updated since the last report date for portfolio management purposes, that is, the updated LTV is based upon a

<b>RETAIL EXPOSURES – SCHEDULE L            RESIDENTIAL MORTGAGE - NON-REVOLVING FIRST LIENS            INSTRUCTIONS</b>		
		refreshed assessment of the collateral value. If LTVs were not updated for any accounts in the segments reported in the row since the last report date, report 0.
A - P	16	Calculated cells.
--	17	Report the risk-weighted assets of immaterial exposures reportable in this schedule but not included in the above cells.
--	18	Report the subcategory weighted average Expected Loss Given Default (ELGD), weighting each ELGD by the exposure's associated EAD calculated using the bank's internal estimates of LGD. Report in this item only if using own internal estimate of LGD.
--	19	Report the name of the credit bureau or credit scoring system used to produce the values in column O.

<b>RETAIL EXPOSURES – SCHEDULE M            RESIDENTIAL MORTGAGE – NON-REVOLVING JUNIOR LIENS            INSTRUCTIONS</b>		
<b>Schedule M</b>	Residential Mortgage Exposures (Non- Revolving Junior Liens)	Report all Residential Mortgage Exposures as defined in the NPR that (1) are secured by liens subordinate to any other lien, and (2) are not revolving.
Column	Row(s)	Instructions
A	1 – 15	Report the weighted average PD of all segments of exposures applicable to this section as noted above, whose IRB PD falls within each range indicated.
B	1 – 15	Report the total number of exposures in all segments included in this row for column A.
C	1 – 15	Report the total balance sheet amount of exposures within the segments included in this row for column A.
D	1 – 15	Report the dollar volume of available but undrawn balances of exposures within the segments included in this row for column A. Include undrawn commitments to lend, including available negative amortization and unfunded mortgage commitments.
E	1 – 15	Report the total EAD of segments of exposures included in this row for column A.
F	1 – 15	Report the weighted average age of exposures in the segments included in this row for column A.
G1	1 – 15	Report the weighted average LGD of exposures in the segments included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1 – 15	Report the weighted average LGD of exposures in the segments included in this row for column A. In estimating LGD, do include the effects of credit risk mitigants (collateral, guarantees and credit derivatives).
H	1 – 15	Report total risk-weighted assets associated with all segments of exposures included in this row for column A.
I	1 – 15	Report the dollar volume of ECL for segments of exposures included in this row for column A.
J	1 – 15	Report the EAD of exposures included in this row for column A that have less than a 70% LTV.
K	1 – 15	Report the EAD of exposures included in this row for column A that have at least a 70% but less than 80% LTV.
L	1 – 15	Report the EAD of exposures included in this row for column A that have at least an 80% but less than 90% LTV.
M	1 – 15	Report the EAD of exposures included in this row for column A that have at least a 90% but not more than 100% LTV.
N	1 – 15	Report the EAD of exposures included in this row for column A that have a 100+% LTV.
O	1 – 15	Report the weighted average credit risk score of exposures in the segments included in this row for column A.

<b>RETAIL EXPOSURES – SCHEDULE M            RESIDENTIAL MORTGAGE – NON-REVOLVING JUNIOR LIENS            INSTRUCTIONS</b>		
P	1 - 15	Report the EAD of accounts that are included in the segments reported in this row where the LTV has been updated since the last report date for portfolio management purposes, that is, the updated LTV is based upon a refreshed assessment of the collateral value. If LTVs were not updated for any accounts in the segments reported in the row since the last report date, report 0.
A - P	16	Calculated cells.
--	17	Report the risk-weighted assets of immaterial exposures reportable in this schedule but not included in the above cells.
--	18	Report the subcategory weighted average Expected Loss Given Default (ELGD), weighting each ELGD by the exposure's associated EAD calculated using the bank's internal estimates of LGD. Report in this item only if using own internal estimate of LGD.
--	19	Report the name of the credit bureau or credit scoring system used to produce the values in column O.

**RETAIL EXPOSURES – SCHEDULE N  
RESIDENTIAL MORTGAGE – REVOLVING EXPOSURES  
INSTRUCTIONS**

Schedule N	Residential Mortgage Exposures (Revolving Exposures)	
		Report all Residential Mortgage Exposures as defined in the NPR that are revolving.
Column	Row(s)	Instructions
A	1 – 15	Report the weighted average PD of the segments whose PDs fall within each of the PD ranges indicated.
B	1 – 15	Report the total number of exposures in all segments included in this row for column A.
C	1 – 15	Report the total balance sheet amount value of exposures within the segments included in this row for column A.
D	1 – 15	Report the dollar volume of available but undrawn balances of exposures within the segments included in this row for column A. Include undrawn commitments to lend, including available negative amortization and unfunded mortgage commitments.
E	1 – 15	Report the total EAD of segments of exposures included in this row for column A.
F	1 – 15	Report the weighted average age of exposures in the segments included in this row for column A.
G1	1 – 15	Report the weighted average LGD of exposures in the segments included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1 – 15	Report the weighted average LGD percentage of exposures in the segments included in this row for column A. In estimating LGD, do include the effects of credit risk mitigants (collateral, guarantees and credit derivatives).
H	1 – 15	Report total risk-weighted assets associated with all segments of exposures included in this row for column A.
I	1 – 15	Report the dollar amount of ECL for segments of exposures included in this row for column A.
J	1 – 15	Report the EAD of exposures included in this row for column A that have less than a 70% LTV.
K	1 – 15	Report the EAD of exposures included in this row for column A that have at least a 70% but less than 80% LTV.
L	1 – 15	Report the EAD of exposures included in this row for column A that have at least an 80% but less than 90% LTV.
M	1 – 15	Report the EAD of exposures included in this row for column A that have at least a 90% but not more than 100% LTV.
N	1 – 15	Report the EAD of exposures included in this row for column A that are have a 100+% LTV.
O	1 – 15	Report the weighted average credit risk score of exposures in the segments included in this row for column A.
P	1 - 15	Report the EAD of accounts that are included in the segments reported in this row where the LTV has been updated since the last report date for

**RETAIL EXPOSURES – SCHEDULE N  
 RESIDENTIAL MORTGAGE – REVOLVING EXPOSURES  
 INSTRUCTIONS**

		portfolio management purposes, that is, the updated LTV is based upon a refreshed assessment of the collateral value. If LTVs were not updated for any accounts in the segments reported in the row since the last report date, report 0.
A - P	16	Calculated cells.
--	17	Report the risk-weighted assets of immaterial exposures reportable in this schedule but not included in the above cells.
--	18	Report the subcategory weighted average Expected Loss Given Default (ELGD), weighting each ELGD by the exposure's associated EAD calculated using the bank's internal estimates of LGD. Report in this item only if using own internal estimate of LGD.
--	19	Report the name of the credit bureau or credit scoring system used to produce the values in column O.

<b>RETAIL EXPOSURES – SCHEDULE O QUALIFYING REVOLVING EXPOSURES – CREDIT CARDS INSTRUCTIONS</b>		
<b>Schedule O</b>	QRE (Credit Cards)	Report all Qualifying Revolving Exposures as defined in the NPR, in which the obligor is issued a credit card to access available funds.
Column	Row(s)	Instructions
A	1 – 15	Report the weighted average PD of the segments whose PDs fall within each of the PD ranges indicated.
B	1 – 15	Report the total number of exposures in all segments included in this row for column A.
C	1 – 15	Report the total balance sheet amount of exposures within the segments included in this row for column A.
D	1 – 15	Report the dollar amount of available but undrawn balances of exposures within the segments included in this row for column A.
E	1 – 15	Report the total EAD of segments of exposures included in this row for column A.
F	1 – 15	Report the total EAD for the exposures in the segments included in this row for column A that are less than 2 years old.
G1	1 – 15	Report the weighted average LGD of exposures in the segments included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1 – 15	Report the weighted average LGD of exposures in the segments included in this row for column A. In estimating LGD, do include the effects of credit risk mitigants (collateral, guarantees and credit derivatives).
H	1 – 15	Report total risk-weighted assets associated with all segments of exposures included in this row for column A.
I	1 – 15	Report the dollar amount of ECL for segments of exposures included in this row for column A.
J	1 – 15	Report the weighted average credit risk score of exposures in the segments included in this row for column A.
A - J	16	Calculated cells.
--	17	Report the risk-weighted assets of immaterial exposures reportable in this schedule but not included in the above cells.
--	18	Report the subcategory weighted average Expected Loss Given Default (ELGD), weighting each ELGD by the exposure's associated EAD calculated using the bank's internal estimates of LGD. Report in this item only if using own internal estimate of LGD.
--	19	Report the name of the credit bureau or credit scoring system used to produce the values in column J.

<b>RETAIL EXPOSURES – SCHEDULE P QUALIFYING REVOLVING EXPOSURES – ALL OTHER INSTRUCTIONS</b>		
<b>Schedule P</b>	QRE (Other)	Report all other Qualifying Revolving Exposures as defined in the NPR, except those reported in Schedule O.
Column	Row(s)	Instructions
A	1 – 15	Report the weighted average PD of the segments whose PDs fall within each of the PD ranges indicated
B	1 – 15	Report the total number of exposures in all segments included in this row for column A.
C	1 – 15	Report the total balance sheet amount of exposures within the segments included in this row for column A.
D	1 – 15	Report the dollar amount of available but undrawn balances of exposures within the segments included in this row for column A.
E	1 – 15	Report the total EAD of segments of exposures included in this row for column A.
F	1 – 15	Report the total EAD for the exposures in the segments included in this row for column A that are less than 2 years old.
G1	1 – 15	Report the weighted average LGD of segments of exposures in the segments included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1 – 15	Report the weighted average LGD percentage of exposures in the segments included in this row for column A. In estimating LGD, include the effects of credit risk mitigants (collateral, guarantees and credit derivatives).
H	1 – 15	Report total risk weighted assets associated with all segments of exposures included in this row for column A.
I	1 – 15	Report the dollar amount of ECL for segments of exposures included in this row for column A.
J	1 – 15	Report the weighted average credit risk score of exposures in the segments included in this row for column A.
A - J	16	Calculated cells.
--	17	Report the risk-weighted assets of immaterial exposures reportable in this schedule but not included in the above cells.
--	18	Report the subcategory weighted average Expected Loss Given Default (ELGD), weighting each ELGD by the exposure's associated EAD calculated using the bank's internal estimates of LGD. Report in this item only if using own internal estimate of LGD.
--	19	Report the name of the credit bureau or credit scoring system used to produce the values in column J.

<b>RETAIL EXPOSURES – SCHEDULE Q OTHER RETAIL EXPOSURES – SMALL BUSINESS INSTRUCTIONS</b>		
<b>Schedule Q</b>	Other Retail Exposure (Small Business)	
Column	Row(s)	Instructions
		Report Other Retail Exposures as defined in the NPR, to an individual or company for business purposes if the bank's consolidated business credit exposure to the individual or company is \$1 million or less.
A	1 – 15	Report the weighted average PD of the segments whose PDs fall within each of the PD ranges indicated
B	1 – 15	Report the total number of exposures in all segments included in this row for column A.
C	1 – 15	Report the total balance sheet amount of exposures within the segments included in this row for column A.
D	1 – 15	Report the dollar amount of available but undrawn balances of exposures within the segments included in this row for column A.
E	1 – 15	Report the total EAD of segments of exposures included in this row for column A.
F	1 – 15	Report the total EAD for the exposures in the segments included in this row for column A that are less than 2 years old.
G1	1 – 15	Report the weighted average LGD of exposures in the segments included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1 – 15	Report the weighted average LGD of exposures in the segments included in this row for column A. In estimating LGD, include the effects of credit risk mitigants (collateral, guarantees and credit derivatives).
H	1 – 15	Report total risk weighted assets associated with all segments of exposures included in this row for column A.
I	1 – 15	Report the dollar amount of ECL for segments of exposures included in this row for column A.
J	1 – 15	Report the weighted average credit risk score of exposures in the segments included in this row for column A.
A - J	16	Calculated cells.
--	17	Report the risk-weighted assets of immaterial exposures reportable in this schedule but not included in the above cells.
--	18	Report the subcategory weighted average Expected Loss Given Default (ELGD), weighting each ELGD by the exposure's associated EAD calculated using the bank's internal estimates of LGD. Report in this item only if using own internal estimate of LGD.
--	19	Report the name of the credit bureau or credit scoring system used to produce the values in column J.

<b>RETAIL EXPOSURES – SCHEDULE R OTHER RETAIL EXPOSURES – ALL OTHER INSTRUCTIONS</b>		
<b>Schedule R</b>	Other Retail Exposure	Report Other Retail Exposures as defined in the NPR, except those reported in Schedule Q.
Column	Row(s)	Instructions
A	1 – 15	Report the weighted average PD of the segments whose PDs fall within each of the PD ranges indicated
B	1 – 15	Report the total number of exposures in all segments included in this row for column A.
C	1 – 15	Report the total balance sheet amount of exposures within the segments included in this row for column A.
D	1 – 15	Report the dollar amount of available but undrawn balances of exposures within the segments included in this row for column A.
E	1 – 15	Report the total EAD of segments of exposures included in this row for column A.
F	1 – 15	Report the total EAD for the exposures in the segments included in this row for column A that are less than 2 years old.
G1	1 – 15	Report the weighted average LGD of exposures in the segments included in this row for column A. In estimating LGD, include the effects of collateral but not the effects of guarantees or credit derivatives.
G2	1 – 15	Report the weighted average LGD of the exposures in the segments included in this row for column A. In estimating LGD, include the effects of credit risk mitigants (collateral, guarantees and credit derivatives).
H	1 – 15	Report total risk-weighted assets associated with all segments of exposures included in this row for column A.
I	1 – 15	Report the dollar amount of ECL for segments of exposures included in this row for column A.
J	1 – 15	Report the weighted average credit risk score of exposures in the segments included in this row for column A.
A - J	16	Calculated cells.
--	17	Report the risk-weighted assets of immaterial exposures reportable in this schedule but not included in the above cells.
--	18	Report the subcategory weighted average Expected Loss Given Default (ELGD), weighting each ELGD by the exposure's associated EAD calculated using the bank's internal estimates of LGD. Report in this item only if using own internal estimate of LGD.
--	19	Report the name of the credit bureau or credit scoring system used to produce the values in column J.

## Preparation Instructions for Securitization Exposures (Schedules S and T)

<b>INSTRUCTIONS FOR SECURITIZATION EXPOSURES – SCHEDULE S</b>		
Schedule S	RBA and IAA	<p>Report the aggregate amount of securitization exposures in each line item that correspond to a particular rating category, separating those subject to the RBA from those subject to the IAA. Report RWA for each line item in the last column. Do not include exposures that require deduction and should be reported in Schedule A.</p> <p>If a securitization exposure benefits from credit risk mitigation, reflect such credit risk mitigation in risk-weighted assets. However, enter the entire notional amount of the exposure into the appropriate column according to its external or inferred rating.</p>
Schedule S	5A – 5C	Report the sums of each of the columns from items 1 through 4 in Schedule S in columns A through C.

<b>INSTRUCTIONS FOR SECURITIZATION EXPOSURES – SCHEDULE T</b>		
Schedule T	1C – 2C	In column C, report the aggregate amount that must be deducted.. Report the amount that must be deducted for unrated exposures with non-IRB underlying exposures in line 1 and the amount that must be deducted due to a 1250 percent or greater risk weight under the SFA in line 2. Do not use columns A or B. These amounts should also be reported in the Call Report Schedule RC-R, FR Y-9C Report Schedule HC-R, or TFR Schedule CCR.
Schedule T	3A – 3B	In column A, report the total dollar amount of notional exposures to synthetic securitizations. In column B, report the RWA associated with those exposures. Do not use column C.
Schedule T	4A – 4B	In column A, report the total dollar amount of positions in synthetic securitizations hedged by collateral or eligible guarantees or eligible credit derivatives from eligible securitization guarantors. In column B, report the amount of RWA associated with these hedged positions. Do not use column C.
Schedule T	5B	In column B, report the amount of RWA that would have been required for the all securitization exposures if the capital requirement were not capped under section 42(d) of the proposed rule. For purposes of this cell only, convert amounts required to be deducted into risk-weighted assets by multiplying them by 1250 percent.
Schedule T	6A-7B	Report EAD and RWA associated with the investors' interest in revolving securitizations that could be subject to an early amortization capital requirement.  Report amounts associated with retail credit lines (e.g., individual credit card lines) in line 6 and with non-retail credit lines in line 7.

## Preparation Instructions for Equity Exposures (Schedule U)

<b>INSTRUCTIONS FOR EQUITY EXPOSURES – SCHEDULE U</b> (Refer to the NPR for Equity Exposure terms and definitions)		
Data Description	Row(s)	Instructions
Total Equity Exposures	1	In line 1, column A, report the aggregate adjusted carrying value of equity exposures that are subject to Part VI of the NPR. Do not include exposures subject to the market risk capital framework.
Excluded Equity Exposures – 0% Risk Weight Exposures	2	In line 2, column A, report the adjusted carrying value of equity exposures that are sovereign exposures or exposures to the Bank for International Settlements, the International Monetary Fund, the European Commission, the European central bank or a multi-lateral development bank.
Excluded Equity Exposures – FHLB/Farmer Mac Equity Exposures – 20% Risk Weight	3	<p>In line 3, column A, report the aggregate adjusted carrying value of equity exposures to a Federal Home Loan Bank or Farmer Mac that are not publicly traded and are held as a condition of membership in that entity.</p> <p>In line 3, column B, report the product of line 3, column A and 20 percent.</p>
Excluded Equity Exposures – FHLB/Farmer Mac Equity Exposures – 100% Risk Weight	4	<p>In line 4, column A, report the aggregate adjusted carrying value of equity exposures to a Federal Home Loan Bank or Farmer Mac not reported in line 3, column A.</p> <p>In line 4, column B, report the amount contained in line 4, column A.</p>

<b>INSTRUCTIONS FOR EQUITY EXPOSURES – SCHEDULE U</b> (Refer to the NPR for Equity Exposure terms and definitions)		
Excluded Equity Exposures – Community Development Equity Exposures – 100% Risk Weight	5	<p>In line 5, column A, report the aggregate adjusted carrying value of community development equity exposures.</p> <p>In line 5, column B, report the amount contained in line 5, column A.</p>
Equity Exposures to Investment Funds	6	<p>In line 6, column A, report the adjusted carrying value of all equity exposures to investment funds.</p> <p>In line 6, column B, report RWA for all equity exposures to investment funds.</p>
	6a	<p>In line 6a, column A, report the adjusted carrying value of all equity exposures to investment funds to which the bank applies the full look-through approach.</p> <p>In line 6a, column B, report RWA for all equity exposures to investment funds to which the bank applies the full look-through approach.</p>
	6b	<p>In line 6b, column A, report the adjusted carrying value of all equity exposures to investment funds to which the bank applies the simple modified look-through approach.</p> <p>In line 6b, column B, report RWA for all equity exposures to investment funds to which the bank applies the simple modified look-through approach.</p>
	6c	<p>In line 6c, column A, report the adjusted carrying value of all equity exposures to investment funds to which the bank applies the alternative modified look-through approach.</p> <p>In line 6c, column B, report RWA for all equity exposures to investment funds to which the bank applies the alternative modified look-through approach.</p>
Simple Risk-Weight Approach Calculations		Lines 7 through 13 are to be completed by banks that use the simple risk-weight approach.

<b>INSTRUCTIONS FOR EQUITY EXPOSURES – SCHEDULE U</b> (Refer to the NPR for Equity Exposure terms and definitions)		
Excluded Exposures to Investment Funds	7	In line 7, column A, report the aggregate adjusted carrying value of excluded equity exposures to investment funds.
Excluded Equity Exposures – Hedge Pair Equity Exposures	8	In line 8, column A, report the sum of the adjusted carrying values of each equity exposure in a hedge pair with the smaller adjusted carrying value.
Effective Portion of Hedge Pair Equity Exposures – 100% Risk Weight	9	In line 9, column A, report the effective portion of each hedge pair.  In line 9, column B, report the amount contained in line 9, column A.
Non-significant Equity Exposures	10	In line 10, report the adjusted carrying value of non-significant equity exposures (excluding items reported in lines 2 through 5 and 7 through 9) up to 10 percent of tier 1 plus tier 2 capital.
Publicly Traded Equity Exposures – 300% Risk Weight	11	In line 11, column A, report the aggregate adjusted carrying value of the bank’s publicly traded equity exposures not included in lines 2 through 10, including the ineffective portion of each hedge pair.  In line 11, column B, report the product of line 11, column A and 300 percent.
Non-Publicly Traded Equity Exposures – 400% Risk Weight	12	In line 12, column A, report the adjusted carrying value of the bank’s equity exposures not included in line 11 that are not publicly traded.  In line 12, column B, report the product of line 12, column A and 400 percent.
Total SRWA	13	In line 13, column B, report the sum of lines 2 through 6 and 9 through 12 of column B.  This is the bank’s risk-weighted asset amount under the SRWA.

<b>INSTRUCTIONS FOR EQUITY EXPOSURES – SCHEDULE U</b> (Refer to the NPR for Equity Exposure terms and definitions)		
Full Internal Models Approach Calculations		Lines 14 -18 are for banks that use the internal models approach for both publicly traded and non-publicly traded equity exposures (Full IMA).
Estimate of Potential Losses	14	In line 14, column A, report the estimate of potential losses on the bank's equity exposures excluding those reported in lines 2 through 5 and equity exposures to investment funds.  In line 14, column B, report the product of line 16, column A, and 12.5.
Full IMA Floors Publicly Traded	15	In line 15, column A, report the sum of (i) the aggregate adjusted carrying values of the bank's publicly traded equity exposures that do not belong to a hedge pair, are not reported in lines 2-5, and are not equity exposures to an investment fund and (ii) the aggregate ineffective portion of all hedge pairs.  In line 15, column B, report the product of line 15, column A and 200 percent.
Full IMA Floors Non-Publicly Traded	16	In line 16, column A, report the aggregate adjusted carrying values of the bank's equity exposures that are not publicly traded, not reported in lines 2-5, and are not equity exposures to an investment fund.  In line 16, column B, report the product of line 16, column A and 300 percent
Full IMA Floors	17	Report the sum of line 15, column B and line 16, column B.
Actual RWA – Full IMA	18	In line 18, column B, report the sum of line 3, column B, line 4, column B, line 5, column B, line 6 column B, and the greater of line 14, column B and line 17, column B.  This is the bank's risk-weighted asset amount under the full IMA.
Partial Internal Models Approach Calculation		Lines –19-22 are for banks that use the internal models approach only for publicly traded equity exposures (partial IMA).
Estimate of Potential Losses	19	In line 19, column A, report the estimate of potential losses on the bank's publicly traded equity exposures excluding those reported in lines 3 through 5 and equity exposures to investment funds.  In line 19, column B, report the product of line 19, column A, and 12.5.

<b>INSTRUCTIONS FOR EQUITY EXPOSURES – SCHEDULE U</b>		
(Refer to the NPR for Equity Exposure terms and definitions)		
Partial IMA Floor	20	<p>In line 20, column A, report the sum of (i) the aggregate adjusted carrying values of the bank's publicly traded equity exposures that do not belong to a hedge pair, are not reported in lines 2-5, and are not equity exposures to an investment fund and (ii) the aggregate ineffective portion of all hedge pairs.</p> <p>In line 20, column B, report the product of line 20, column A and 200 percent</p>
Non-Publicly Traded Equity Exposures – 400% Risk Weight	21	<p>In line 21, column A, report the adjusted carrying value of non-publicly traded equity exposures (other than those reported on lines 2-6).</p> <p>In line 21, column B, report the product of line 21, column A, and 400 percent.</p>
Actual RWA – Partial IMA	22	<p>In line 22, column B, report the sum of line 3, column B, line 4, column B, line 5, column B, line 6, column B, line 21, column B and the greater of line 19, column B and line 20, column B.</p> <p>This is the bank's risk-weighted asset amount under the partial IMA.</p>

## **Preparation Instructions for Operational Risk (Schedule V)**

### **Item No. Caption and Instructions**

#### **Public**

#### **Operational Risk Capital**

1. Risk-based Capital Requirement for Operational Risk

The NPR describes the risk-based capital requirement for operational risk as follows:

If a bank does not qualify to use or does not have qualifying operational risk mitigants, the bank's dollar risk-based capital requirement for operational risk is its operational risk exposure minus eligible operational risk offsets (if any).

If a bank qualifies to use operational risk mitigants and has qualifying operational risk mitigants, the bank's dollar risk-based capital requirement for operational risk is the greater of:

(1) The bank's operational risk exposure adjusted for qualifying operational risk mitigants minus eligible operational risk offsets (if any); or

(2) 0.8 multiplied by the difference between: (i) The bank's operational risk exposure; and (ii) Eligible operational risk offsets (if any).

2. Is item 1 generated from an "alternative operational risk quantification system?"

Indication (y/n) of whether the risk-based capital figure reported in item 1 results from an "alternative operational risk quantification system" as discussed in section 22(h)(3)(ii) of the NPR.

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

3. Expected Operational Loss (EOL)

As defined in the NPR, EOL is the expected value of the distribution of potential aggregate operational losses, as generated by the bank's operational risk quantification system using a one-year horizon.

#### 4. Total Eligible Operational Risk Offsets

**Summary:** As defined in the NPR, eligible operational risk offsets are amounts, not to exceed expected operational loss, that: (1) are generated by internal business practices to absorb highly predictable and reasonably stable operational losses, including reserves calculated consistent with GAAP; and (2) are available to cover expected operational losses with a high degree of certainty over a one-year horizon.

- a. Eligible GAAP reserves: Reserves calculated in a manner consistent with GAAP as described above.
- b. Other eligible offsets: Offsets approved by the institution's supervisor outside of GAAP reserves reported in item 4.a. above.

#### **Total Risk-based Capital Requirement for Operational Risk without:**

**Summary:** The effects of each of the following three adjustments on risk-based capital for operational risk should be calculated independently (e.g. item 7 should only exclude Risk Mitigants from the calculation, and should continue to include adjustments for dependence assumptions and those related to business environment and internal control factors).

5. Dependence Assumptions: This amount is equal to the risk-based capital for operational risk excluding the effects of dependence assumptions. As defined in the NPR, dependence is a measure of the association among operational losses across and within business lines and operational loss event types.
6. Adjustments Reflecting Business Environment and Internal Control Factors: This amount is equal to the risk-based capital for operational risk excluding the effects of qualitative adjustments that account for key business environment and internal control factors.
7. Risk Mitigants (e.g., insurance): This amount is equal to the risk-based capital requirement for operational risk excluding the effects of risk mitigants, as described in section 61(b) of the NPR.

## **Confidential**

### **Internal Operational Loss Data Characteristics**

8. Reporting dates
  - a. Starting date: The beginning date of the time period of internal loss data used in modeling operational risk capital.

- b. Ending date: The ending date of the time period of internal loss data used in modeling operational risk capital.

9. Highest dollar threshold on loss data

The highest dollar amount that is used to exclude internal operational loss data from operational risk capital modeling.

10. Does the dollar threshold change across units of measure?

Indication (y/n) of whether the thresholds for the internal loss data used in modeling operational risk capital differ across units of measure. As defined in the NPR, unit of measure is the level (for example, organizational unit or operational loss event type) at which the bank's operational risk quantification system generates a separate distribution of potential operational losses.

11. Total number of losses:

Column A: The total number of internal losses used in the model to determine the risk-based capital requirement for operational risk.

Column B: The total number of internal losses in the current reporting period.

12. Total dollar amount of losses:

Column A: The total dollar amount of internal losses used in the model to determine the risk-based capital requirement for operational risk.

Column B: The total dollar amount of internal losses in the current reporting period.

13. Dollar amount of largest loss:

Column A: The dollar value of the largest single loss used in the model to determine the risk-based capital requirement for operational risk.

Column B: The dollar value of the largest single loss in the current reporting period.

14. Number of losses in the following ranges (e.g.,  $\geq$  \$10,000 and  $<$  \$100,000):

For the ranges specified in a. through e. below, report the number of losses greater than or equal to the low-end of the range and less than the high-end of the range. For f., report the number of losses greater than or equal to \$1 Billion.

- a. \$10,000 - \$100,000
- b. \$100,000 - \$1 Million
- c. \$1 Million - \$10 Million
- d. \$10 Million - \$100 Million
- e. \$100 Million - \$1 Billion
- f. \$1 Billion+

Column A: For each range, the total number of internal losses used in the model to determine the risk-based capital requirement for operational risk.

Column B: For each range, the total number of internal losses in the current reporting period.

15. Total dollar amount of losses in the following ranges (e.g.,  $\geq$  \$10,000 and  $<$  \$100,000):

For the ranges specified in a. through e. below, report the dollar amount of losses greater than or equal to the low-end of the range and less than the high-end of the range. For f., report the dollar amount of losses greater than or equal to \$1 Billion.

- a. \$10,000 - \$100,000
- b. \$100,000 - \$1 Million
- c. \$1 Million - \$10 Million
- d. \$10 Million - \$100 Million
- e. \$100 Million - \$1 Billion
- f. \$1 Billion+

Column A: For each range, the total dollar amount of internal losses used in the model to determine the risk-based capital requirement for operational risk.

Column B: For each range, the total dollar amount of internal losses in the current reporting period.

## Scenario Analysis

16. How many individual scenarios were used in calculating the risk-based capital requirement for operational risk?

The total number of scenarios used in the model to determine the risk-based capital requirement for operational risk.

17. What is the dollar value of the largest individual scenario?

The dollar value of the largest scenario used in the model to determine the risk-based capital requirement for operational risk.

18. Number of scenarios in the following ranges (e.g.,  $\geq$  \$1 Million and  $<$  \$10 Million):

For the ranges specified in a. through d. below, report the number of scenarios greater than or equal to the low-end of the range and less than the high-end of the range. For e., report the number of scenarios greater than or equal to \$1 Billion.

- a. \$1 Million - \$10 Million
- b. \$10 Million - \$100 Million
- c. \$100 Million - \$500 Million
- d. \$500 Million - \$1 Billion
- e. \$1 Billion +

## Distributional Assumptions

19. How many units of measure were used in calculating the risk-based capital requirement for operational risk?

The number of units of measure for which a separate distribution of potential operational losses is generated by the institution's operational risk quantification system.

20. **Frequency Distribution:** Across how many individual units of measure did the choice of frequency distribution change since the last reporting period?

The total number of units of measure for which the statistical distribution(s) used this reporting period to estimate loss frequency differs from those used in the prior reporting period.

21. **Severity Distribution:** Across how many individual units of measure did the choice of severity distribution change since the last reporting period?

The total number of units of measure for which the statistical distribution(s) used this reporting period to estimate loss severity differs from those used in the prior reporting period.

## **Loss Caps**

**Summary:** The use of caps to exclude losses over a certain threshold can have a significant impact on modeling operational risk exposure, and can lead to an under-estimation of the risk-based capital requirement for operational risk. Items 22 through 24 solicit information on the extent to which such loss caps are used and the levels at which those caps are set.

22. How many loss caps are used in calculating the risk-based capital requirement for operational risk?

The number of loss caps used to limit loss size in the quantification process for determining the risk-based capital requirement for operational risk.

23. What is the dollar amount of the smallest cap used?

The dollar amount of the smallest cap used to limit loss size in the quantification process for determining the risk-based capital requirement for operational risk.

24. What is the dollar amount of the largest cap used?

The dollar amount of the largest cap used to limit loss size in the quantification process for determining the risk-based capital requirement