



Instructions for the Preparation of

Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework

Reporting Form FFIEC 101

Effective June 2021

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INSTRUCTIONS FOR THE PREPARATION OF Schedules A through S

General Instructions

Who Must Report

A. Scope and Reporting Criteria

An institution (that is a bank, savings association, bank holding company, or savings and loan holding company) must apply the advanced approaches risk-based capital rule¹ if the institution:

- (1) Is a U.S. global systemically important BHC, as defined in 12 CFR 217.2;
- (2) Has consolidated total assets based on the average of the four most recent calendar quarters, for the most recent quarter or the average of the most recent quarters, as applicable, equal to \$700 billion or more;
- (3) Has cross-jurisdictional activity based on the average of the four most recent calendar quarters, for the most recent quarter or the average of the most recent quarters, as applicable, equal to \$75 billion or more;
- (4) Is a subsidiary of a depository institution that uses the advanced approaches pursuant to subpart E of 12 CFR part 3 (OCC), 12 CFR part 217 (Board), or 12 CFR part 324 (FDIC) to calculate its total risk-weighted assets;
- (5) Is a subsidiary of a bank holding company or savings and loan holding company that uses the advanced approaches pursuant to 12 CFR part 217 to calculate its total risk-weighted assets; or

1. See the advanced approaches risk-based capital rule: 12 CFR part 3, subpart E (OCC); 12 CFR part 217, subpart E (Board); and 12 CFR part 324, subpart E (FDIC).

- (6) Elects to use the advanced approaches to calculate its total risk-weighted assets.

An institution meeting any of the above criteria (the first four of which are the threshold criteria) must submit an FFIEC 101 report in accordance with the timing requirements discussed in Section B of these General Instructions. For purposes of this report, the advanced approaches risk-based capital rule is referred to as the “advanced approaches rule” throughout these instructions.²

An institution that is subject to the advanced approaches rule remains subject to the rule unless its primary federal supervisor determines in writing that application of the rule is not appropriate in light of the institution’s asset size, level of complexity, risk profile, or scope of operations.

Category III institutions are not required to calculate risk-weighted assets according to the advanced approaches rule but are required to report the supplementary leverage ratio (SLR). Top-tier Category III bank holding companies, savings and loan holding companies, and insured depository institutions, and all Category III U.S. intermediate holding companies must complete Schedule A, SLR Tables 1 and 2 only, as described in further detail in the instructions for Schedule A.

B. FFIEC 101 Reporting Requirements

The institutions specified in Section A above must begin reporting on the FFIEC 101, Schedule A, except for a few specific line items, beginning with the calendar quarter immediately following the quarter in which the institution becomes an advanced approaches or Category III banking institutions or elects to use the

2. See footnote 1.

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advanced approaches rule (an opt-in institution),³ and must begin reporting data on the remaining schedules of the FFIEC 101 at the end of the first quarter in which they have begun their parallel run period. (See Section K of these General Instructions for further information on confidentiality.) All institutions specified in Section A will continue to file the regulatory capital schedule in the Call Report or FR Y-9C, as appropriate, as well as the FFIEC 101.

Institutions subject to the SLR only must refer to the instructions for Schedule A, SLR Tables 1 and 2, to determine the applicable reporting requirements.

What Must Be Reported

C. Reporting Schedules and Instructions

The information contained in the attached reporting schedules must be completed in accordance with the instructions accompanying these schedules. The schedules and instructions are collectively referred to as the FFIEC 101.

D. Organization of the Instructions

These instructions cover the FFIEC 101 report schedules. They are divided into the following sections:

- (1) The General Instructions that describe overall reporting requirements.
- (2) Line item instructions for each schedule of the FFIEC 101.

The instructions and definitions in (1) and (2) are not necessarily self-contained; reference to the advanced approaches rule or other parts of the regulatory capital framework may be needed for more detailed definitions and regulatory capital treatments.

3. An institution is deemed to have elected to use the advanced approaches rule on the date that its primary federal supervisor receives from the institution a board-approved implementation plan pursuant to section 121(b)(2) of the revised regulatory capital rules. After that date, in addition to being required to report on the FFIEC 101, Schedule A, the institution may no longer apply the AOCI opt-out election in section 22(b)(2) of the regulatory capital rules and it becomes subject to the supplementary leverage ratio in section 10(c)(4) of the regulatory capital rules and their associated transition provisions.

Where to Submit the Reports

E. Electronic Submission

All reporting institutions must submit their completed reports electronically using the Federal Reserve's Reporting Central application. Reporting institutions with questions about reporting via Reporting Central should contact their Reporting and Reserves District Contact (<https://www.frbservices.org/contacts/index.jsp>). Each institution is responsible for ensuring that the data reported each quarter reflects fully and accurately the line item reporting requirements for that report date, including any changes that may be made from time to time. This responsibility cannot be transferred or delegated to software vendors, servicers, or others outside the reporting entity.

F. Frequency of Reporting

Each reporting institution must submit a report as of the end of each quarter on a calendar year basis. The "as-of" date for each reporting period is March 31, June 30, September 30, and December 31 of each calendar year.

G. When to Submit the Reports

For report dates before a reporting institution has completed its parallel run period, the information required to be reported in its FFIEC 101 must be submitted electronically via Reporting Central within 60 days after the as-of date of the report. That is, the March 31 report must be submitted by May 30, the June 30 report is due by August 29, the September 30 report is due by November 29, and the December 31 report is due by March 1 (or February 29 if a leap year) of the subsequent year. Before the completion of a reporting institution's parallel run period, if the submission deadline falls on a weekend or holiday, the report must be received on the first business day after the Saturday, Sunday, or holiday.

For report dates after a reporting institution has completed its parallel run period or for institutions subject to the SLR only, the submission date for each FFIEC 101 report will be the same as the submission date for the reporting institution's Call Report or FR Y-9C, as appropriate.

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The report is due by the end of the reporting day on the submission date (5:00 P.M.).

H. Preparation of the Reports

Each reporting institution must prepare and file the FFIEC 101 report in accordance with the instructions provided. All reports must be prepared in a consistent manner.

Questions and requests for interpretations of matters appearing in any part of the instructions should be addressed to the reporting entity's primary federal supervisor. Regardless of whether a reporting entity requests an interpretation of a matter appearing in these instructions, when the reporting entity's primary federal supervisor's interpretation of the instructions differs from that of the reporting entity, the federal supervisor may require the reporting entity to prepare its FFIEC 101 report in accordance with its interpretation and may require amended filings for previously submitted reports.

I. Rounding

For reporting institutions with total assets of less than \$10 billion, all dollar amounts must be reported in thousands, with the figures rounded to the nearest thousand. Items less than \$500 will be reported as zero. For reporting institutions with total assets of \$10 billion or more, all dollar amounts may be reported in thousands, but each institution, at its option, may round the figures reported to the nearest million, with zeroes reported for the thousands. For reporting institutions exercising this option, amounts less than

\$500,000 will be reported as zero. When reporting numeric amounts, including dollar amounts, commas should not be used to separate thousands, millions, and billions.

Report "weighted averages," which may be numbers or percentages, rounded to two decimal places, except as otherwise noted. Report capital ratios and buffers as percentages, rounded to four decimal places.

J. Negative Entries

Except as indicated in the reporting instructions for specific reporting items, negative entries are generally not appropriate in this report.

K. Confidentiality and Parallel Run

For report dates before a reporting institution has completed its parallel run period, Schedule A will be available to the public, except for items 78 (total eligible credit reserves calculated under the advanced approaches rules); 79 (amount of eligible credit reserves includable in tier 2 capital); 86 (expected credit loss that exceeds eligible credit reserves); 87 (advanced approaches risk-weighted assets); 88 (common equity tier 1 capital ratio calculated using the advanced approaches); 89 (additional tier 1 capital ratio calculated using the advanced approaches); and 90 (total capital ratio using the advanced approaches). All of the information reported in the other schedules of the FFIEC 101 will be confidential. In addition, before the completion of its parallel run period, an institution must report a zero in item 12 (expected credit loss that exceeds eligible credit reserves) of Schedule A and must complete item 50 (eligible credit reserves) and item 60 (total risk-weighted assets) of Schedule A by applying the standardized approach.

For report dates after a reporting institution has completed its parallel run period, all items reported in Schedules A and B (except for Schedule B, items 31.a and 31.b, column D) and items 1 and 2 of Schedule S will be available to the public. All other items reported in the FFIEC 101 will be confidential. In addition, after the completion of its parallel run period, an institution must begin to complete item 12 (expected credit loss that exceeds eligible credit reserves), item 50 (eligible credit reserves), and item 60 (total risk-weighted assets) of Schedule A using the advanced approaches rule.

All items reported on Schedule A, SLR Tables 1 and 2, are available to the public.

A reporting institution may request confidential treatment for some or all of the portions of the FFIEC 101 report that will be made available to the public if the institution is of the opinion that disclosure of specific commercial or financial information in the report would likely result in substantial harm to its competitive position, or that disclosure of the submitted information would result in an unwarranted invasion of personal privacy. In certain limited circumstances, the reporting institution's primary federal supervisor may approve confidential treatment of some or all of the items for which such treatment has

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been requested if the institution has clearly provided a compelling justification for the request. A request for confidential treatment must be submitted in writing prior to the electronic submission of the report.

The written request must identify the specific items for which confidential treatment is requested, provide justification for the confidential treatment requested for the identified items, and demonstrate the specific nature of the harm that would result from public release of the information. Merely stating that competitive harm would result or that information is personal is not sufficient. Information for which confidential treatment is requested may subsequently be released by the reporting institution's primary federal supervisors if it determines that the disclosure of such information is in the public interest.

L. Verification and Signatures

Verification

All entries should be double-checked before reports are submitted. Totals and subtotals should be cross-checked against the corresponding line items which they tabulate and any relevant supporting materials.

Signatures

The report *must* be signed by a senior officer of the reporting entity who can attest that the risk estimates and other information submitted in this report meet the requirements set forth in the applicable regulatory capital rules and the reporting instructions for this report. The senior officer may be the chief financial officer, the chief risk officer, or equivalent senior officer. The cover page of this report form should be used to fulfill the signature and attestation requirement and should be attached to the printout of the completed FFIEC 101 report placed in the reporting institution's files.

M. Amended Reports

The agencies may require the filing of amended reports if reports as previously submitted contain significant errors. In addition, a reporting institution must file an amended report when it discovers significant errors or omissions subsequent to submission of a report. Failure to file amended reports on a timely basis may subject the institution to supervisory action.

N. Retention of Reports

In general, a reporting entity should maintain in its files a signed and attested record of its completed FFIEC 101 report, including any amended reports, and the related work papers and supporting documentation for five years after the report date, unless there are applicable state requirements that mandate a longer retention time.

O. Consolidation

Exposure amounts and risk weighted asset amounts should be reported on a consolidated basis using the same consolidation rules applied to the reporting institution's Call Report or FR Y-9C, as appropriate.

P. Legal Entity Identifier

The Legal Entity Identifier (LEI) is a 20-digit alphanumeric code that uniquely identifies entities that engage in financial transactions. An institution must provide its LEI on the cover page of the FFIEC 101 report only if the institution already has an LEI. The LEI must be a currently issued, maintained, and valid LEI, not an LEI that has lapsed. An institution that does not have an LEI is not required to obtain one for the purposes of reporting it on the FFIEC 101 report.

Advanced Approaches Regulatory Capital Schedule A

General Instructions

Information collected on this FFIEC 101 Schedule A will be publicly available for reports filed after an advanced approaches institution conducts a satisfactory parallel run and for reports filed by institutions subject to the SLR only. While the institution conducts its parallel run, the information collected on this schedule will be publicly available, except for line items 78, 79, as well as items 86 through 90.

The instructions below should be read in conjunction with the regulatory capital rules issued by the reporting institution's primary federal supervisor, as well as the reporting instructions for the Call Report, Schedule RC-R, or the FR Y-9C, Schedule HC-R. References to Schedule RC-R and Schedule HC-R item numbers in the instructions for this Schedule A are to items in Part I, not to items in Part II, of Schedule RC-R and Schedule HC-R.

Item Instructions

Common Equity Tier 1 Capital

Item 1 Common stock plus related surplus, net of treasury stock.

Report the amount of the institution's common stock plus related surplus, net of treasury stock, as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 1.

Item 2 Retained earnings.

Report the amount of the institution's total retained earnings as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 2.

An institution that has elected to apply the CECL transition provision (electing institution) should include its

applicable CECL transitional amount, in accordance with section 301 of the regulatory capital rules. Specifically, an electing institution should include 75 percent of its CECL transitional amount during the first year of the transition period, 50 percent of its CECL transitional amount during the second year of the transition period, and 25 percent of its CECL transitional amount during the third year of the transition period.

Item 3 Accumulated other comprehensive income (AOCI).

Report the amount of the institution's AOCI as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 3.

Item 4 Directly issued capital subject to phase out from common equity tier 1 capital.

Not applicable: do not complete this line item.

Item 5 Common equity tier 1 minority interest includable in common equity tier 1 capital.

Report the amount of the institution's common equity tier 1 minority interest includable in common equity tier 1 capital as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 4.

Item 6 Common equity tier 1 capital before regulatory deductions and adjustments.

Report the sum of items 1, 2, 3, and 5.

Common equity tier 1 capital: adjustments and deductions

Item 7 Prudential valuation adjustments.

Not applicable: do not complete this line item.

Schedule A

Item 8 Goodwill net of associated deferred tax liabilities (DTLs).

Report the amount of the institution's goodwill net of associated DTLs as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 6.

Item 9 Other intangible assets, net of associated DTLs, other than goodwill and mortgage servicing assets (MSAs).

Report the amount of the institution's intangible assets (other than goodwill and MSAs), net of associated DTLs, as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 7.

Item 10 Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.

Report the amount of the institution's DTAs that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs, as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 8.

Item 11 Accumulated net gain or loss on cash-flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).

Report the amount of the institution's accumulated net gain or loss on cash-flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 9.f.

Item 12 Expected credit loss that exceeds eligible credit reserves.

Report the amount of expected credit loss that exceeds the amount of eligible credit reserves as follows.

Before an institution either begins or completes its parallel run process, report zero in line item 12. If an institution is in the parallel run process, also report expected credit loss that exceeds eligible credit reserves in item 86.

When the institution completes its parallel run process, the amount of expected credit loss that exceeds the

amount of eligible credit reserves is reported in this line item, as well as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 10.b.

Item 13 Gain-on-sale associated with a securitization exposure.

Report the amount of the institution's gain-on-sale associated with a securitization exposure as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 10.b.

Item 14 Unrealized gain or loss related to changes in the fair value of liabilities that are due to changes in own credit risk.

Report the amount of the institution's total unrealized gain or loss related to changes in the fair value of liabilities that are due to changes in own credit risk as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 10.a.

Item 15 Defined benefit pension fund assets, net of associated DTLs.

Report the amount of the institution's defined benefit pension fund assets, net of associated DTLs, as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 10.b.

Item 16 Investments in own shares to the extent not excluded above as part of treasury stock.

Report the amount of the institution's investments in own shares to the extent not excluded as part of treasury stock as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 10.b.

Item 17 Reciprocal cross-holdings in the common equity of financial institutions.

Report the amount of the institution's reciprocal cross-holdings in the common equity of financial institutions as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 10.b.

Institutions that are not holding companies must also include in this line the amount of equity investments in financial subsidiaries that is included in Schedule RC-R of the Call Report, item 10.b.

Schedule A

Item 18 Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.

Report the amount of the institution's non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 11.

Item 19 Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.

Report the amount of the institution's significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 13.

Item 20 MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.

Report the amount of the institution's MSAs net of associated DTLs that exceed the 10 percent common equity tier 1 capital deduction threshold as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 14.

Item 21 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.

Report the amount of the institution's total DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 15.

Item 22 Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold.

Report the amount of the institution's total amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of associated DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 16.

Item 23 of which: significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs.

Report the pro-rated amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs. An example of this calculation is provided in a worksheet calculation table, step 7, in Schedule RC-R or Schedule HC-R, item 16.

Item 24 of which: MSAs, net of associated DTLs.

Report the pro-rated amount of MSAs, net of associated DTLs. An example of this calculation is provided in a worksheet calculation table, step 7, in Schedule RC-R or Schedule HC-R, item 16.

Item 25 of which: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs.

Report the pro-rated amount of DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs. An example of this calculation is provided in a worksheet calculation table, step 7, in Schedule RC-R or Schedule HC-R, item 16.

Schedule A

Item 26 National specific regulatory adjustments.

Not applicable: Do not complete this line item.

Item 27 Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.

Report the amount of the institution's total deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.

Before an institution either begins or completes its parallel run process, report the amount of the institution's deductions applied to common equity tier 1 capital due to insufficient amount additional tier 1 capital and tier 2 capital to cover deductions as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 17. In addition, if an institution is in the parallel run process, adjust the calculation of the advanced approaches regulatory capital ratios in Schedule A, items 88 through 90, using the advanced approaches rules to calculate deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.

When the institution completes its parallel run process, report this item 27 using the advanced approaches rule. As described in Schedule RC-R of the Call Report, item 45 and Schedule HC-R of the FR Y-9C, item 43, advanced approaches institutions with insufficient tier 2 capital for deductions will make the following adjustments: an advanced approaches institution will make deductions on Schedule RC-R or Schedule HC-R under the generally applicable rules that apply to all banking organizations. It will use FFIEC 101 Schedule A, to calculate its capital requirements under the advanced approaches. Therefore, in the case of an advanced approaches institution with insufficient tier 2 capital to make tier 2 deductions, it will use the corresponding deduction approach and the generally applicable rules to take excess tier 2 deductions from additional tier 1 capital in Schedule RC-R or Schedule HC-R, item 24, and if necessary from common equity tier 1 capital in Schedule RC-R or Schedule HC-R, item 17. It will use the advanced approaches rules to take deductions on the FFIEC 101 form to calculate advanced approaches regulatory capital ratios.

For example, assume tier 2 capital is \$100 under the advanced approaches and \$98 under the generally applicable rules (due to the difference between the amount of eligible credit reserves includable in tier 2 capital under the advanced approaches, and ALLL includable in tier 2 capital under the standardized approach). If the required deduction from tier 2 capital is \$110, then the advanced approaches institution would add \$10 to the required additional tier 1 capital deductions (on FFIEC 101 Schedule A, line 42, and FFIEC 101 Schedule A, line 27, if necessary), and would add \$12 to its required additional tier 1 capital deductions for the calculation of the standardized approach regulatory capital ratios in Schedule RC-R or Schedule HC-R, item 24, and Schedule RC-R or Schedule HC-R, item 17, if necessary.

Item 28 Total adjustments and deductions for common equity tier 1 capital.

Report the sum of items 8 through 22, plus item 27.

Item 29 Common equity tier 1 capital.

Report item 6 less item 28.

Additional Tier 1 Capital

Item 30 Additional tier 1 capital instruments plus related surplus.

Report the amount of the institution's total additional tier 1 capital instruments plus related surplus as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 20.

Item 31 of which: classified as equity under GAAP.

Not applicable: Do not complete this line item.

Item 32 of which: classified as liabilities under GAAP.

Not applicable: Do not complete this line item.

Item 33 Non-qualifying capital instruments subject to phase out from additional tier 1 capital.

Report the amount of the institution's non-qualifying capital instruments subject to phase out from additional tier 1 capital, as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 21.

Schedule A

Item 34 Tier 1 minority interest not included in common equity tier 1 capital.

Report the amount of an institution's total tier 1 minority interest not included in common equity tier 1 capital as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 22.

Item 35 of which: amount subject to phase out.

Report the portion of the institution's total tier 1 minority interest not included in common equity tier 1 capital that is subject to phase out.

Item 36 Additional tier 1 capital before deductions.

Report the sum of items 30, 33, and 34.

Additional tier 1 capital deductions

Item 37 Investments in own additional tier 1 capital instruments.

Report the amount of the institution's total investments in own additional tier 1 capital instruments as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 24.

Item 38 Reciprocal cross-holdings in the additional tier 1 capital of financial institutions.

Report the amount of the institution's total reciprocal cross-holdings in the additional tier 1 capital of financial institutions as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 24.

Item 39 Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments.

Report the amount of the institution's total non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 24.

Item 40 Significant investments in financial institutions not in the form of common stock to be deducted from additional tier 1 capital.

Report the amount of the institution's total significant investments in financial institutions not in the form of

common stock to be deducted from additional tier 1 capital as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 24.

Item 41 Other deductions from additional tier 1 capital.

Report the amount of the institution's other deductions from additional tier 1 capital as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 24 that are not included in items 37 through 40 of this schedule.

Advanced approaches institutions with insurance underwriting activities: include 50 percent of the amount equal to the regulatory capital requirement for insurance underwriting risks established by the regulator of any insurance underwriting activities of the institution.

Item 42 Deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions.

Report the amount of the institution's total deductions applied to additional tier 1 capital due to insufficient amount of tier 2 capital to cover deductions as described in item 27 of this schedule A.

Item 43 Total additional tier 1 capital deductions.

Report the sum of items 37 through 42.

Item 44 Additional tier 1 capital.

Report the greater of item 36 less item 43 or zero.

Tier 1 capital

Item 45 Tier 1 capital.

Report the sum of items 29 and 44.

Tier 2 capital

Item 46 Tier 2 capital instruments plus related surplus.

Report the amount of the institution's total tier 2 capital instruments plus related surplus as reported in Schedule RC-R of the Call Report, item 39 or Schedule HC-R of the FR Y-9C, item 37.

Schedule A

Item 47 Non-qualifying capital instruments subject to phase out from tier 2 capital.

Report the amount of the institution's total non-qualifying capital instruments subject to phase out from tier 2 capital, as reported in Schedule RC-R of the Call Report, item 40 or Schedule HC-R of the FR Y-9C, item 38.

Item 48 Total capital minority interest that is not included in tier 1 capital.

Report the amount of the institution's total capital minority interest not included in tier 1 capital as reported in Schedule RC-R of the Call Report, item 41 or Schedule HC-R of the FR Y-9C, item 39.

Item 49 of which: instruments subject to phase out.

Report the portion of the institution's total capital minority interest that is not included in tier 1 capital that is subject to phase out.

Item 50 Eligible credit reserves includable in tier 2 capital.

If the institution has completed its parallel run process: If eligible credit reserves exceed total expected credit losses, then report the amount by which eligible credit reserves exceed expected credit losses, up to a maximum amount of 0.60 percent of credit risk-weighted assets.

If the institution is in the parallel run process: Report the amount of the institution's allowable allowance for loan and leases losses or adjusted allowances for credit losses (AACL), if applicable, includable in tier 2 capital, as reported in Schedule RC-R of the Call Report, item 42.a or Schedule HC-R of the FR Y-9C, item 40.a. In addition, report eligible credit reserves includable in tier 2 capital in this Schedule A, item 79. This amount is confidential while the institution is in the parallel run process. Once the institution has completed its parallel run process, the reported amount is publicly available on this schedule and on Schedule RC-R of the Call Report, item 42.b or Schedule HC-R of the FR Y-9C, item 40.b.

Electing Institutions subtract the applicable portion of the eligible credit reserves transitional amount from this item, in accordance with section 301 of the regulatory capital rules. Specifically, an electing institution subtracts 75 percent of its eligible credit reserves transi-

tional amount during the first year of the transition period, 50 percent of its eligible credit reserves transitional amount during the second year of the transition period, and 25 percent of its eligible credit reserves transitional amount during the third year of the transition period.

Item 51 Tier 2 capital before deductions.

Report the sum of items 46, 47, 48, and 50, plus the amount reported in Schedule RC-R of the Call Report, item 43 or Schedule HC-R of the FR Y-9C, item 41.

Tier 2 capital deductions**Item 52 Investments in own tier 2 capital instruments.**

Report the amount of the institution's total investments in own tier 2 capital instruments and covered debt instruments as applicable, as included in Schedule RC-R of the Call Report, item 45 or Schedule HC-R of the FR Y-9C, item 43.

Item 53 Reciprocal cross-holdings in the tier 2 capital of unconsolidated financial institutions.

Report the amount of the institution's total reciprocal cross-holdings in tier 2 capital and covered debt instruments of unconsolidated financial institutions as included in Schedule RC-R of the Call Report, item 45 or Schedule HC-R of the FR Y-9C, item 43.

Item 54 Non-significant investments in the tier 2 capital and covered debt instruments of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments.

Report the amount of the institution's non-significant investments in the tier 2 capital and covered debt instruments of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments, as included in Schedule RC-R of the Call Report, item 45 or Schedule HC-R of the FR Y-9C, item 43.

Item 55 Significant investments in financial institutions not in the form of common stock to be deducted from tier 2 capital.

Report the amount of the institution's total significant investments in financial institutions not in the form of common stock to be deducted from tier 2 capital as

Schedule A

included in Schedule RC-R of the Call Report, item 45 or Schedule HC-R of the FR Y-9C, item 43.

Item 56 Other deductions from tier 2 capital.

Item 56.a Investments in excluded covered debt instruments.

Report the amount of the institution's investments in nonqualifying excluded covered debt instruments as included in Schedule RC-R, Part I, item 45 of the Call Report or Schedule HC-R, Part I, of the FR Y-9C, item 43.

Item 56.b All other deductions from tier 2 capital.

Report the amount of the institution's other deductions from tier 2 capital as included in Schedule RC-R of the Call Report, item 45 or Schedule HC-R of the FR Y-9C, item 43 that are not included in items 52 through 56.a of this schedule.

Advanced approaches institutions with insurance underwriting activities: include 50 percent of the amount equal to the regulatory capital requirement for insurance underwriting risks established by the regulator of any insurance underwriting activities of the institution.

Item 57 Total tier 2 capital deductions.

Report the sum of items 52 through 56.

Item 58 Tier 2 capital.

Report the greater of: item 51 less item 57 or zero.

Total capital

Item 59 Total capital.

Report the sum of items 45 and 58.

Total risk-weighted assets

Item 60 Total risk-weighted assets (RWAs).

If the institution has completed its parallel run process: report the amount of the institution's total RWAs calculated using the advanced approaches as reported in FFIEC 101, Schedule B, item 36.

If the institution is in the parallel run process: Report total RWAs as calculated under the standardized approach as reported in Schedule RC-R of the Call Report, item 48.a or Schedule HC-R of the FR Y-9C, item 46.a. In addition, report total RWAs calculated

using the advanced approaches in this Schedule A, item 87. The latter amount is confidential while the institution is conducting its parallel run.

Capital ratios and buffers

Item 61 Common equity tier 1 capital ratio.

Report the institution's common equity tier 1 risk-based capital ratio as a percentage, calculated as item 29 divided by item 60, rounded to four decimal places.

Item 62 Tier 1 capital ratio.

Report the institution's tier 1 risk-based capital ratio as a percentage, calculated as item 45 divided by item 60, rounded to four decimal places.

Item 63 Total capital ratio.

Report the institution's total risk-based capital ratio as a percentage, calculated as item 59 divided by item 60, rounded to four decimal places.

Item 64 Institution-specific common equity tier 1 capital ratio necessary to avoid limitations on capital distributions and discretionary bonus payments.

Report the sum of the institution's 4.5% minimum common equity tier 1 capital requirement plus the institution's buffer necessary to avoid limitations on capital distributions and discretionary bonus payments. This item 64 equals 4.5% plus the sum of items 65 (the capital conservation buffer), 66 (the countercyclical capital buffer), and 67 (G-SIB surcharge), rounded to four decimal places.

Item 65 of which: capital conservation buffer.

Report the institution's 2.5% capital conservation buffer.

Item 66 of which: countercyclical capital buffer.

If applicable, report the institution's countercyclical capital buffer.

Item 67 of which: G-SIB surcharge.

If applicable, report the institution's G-SIB surcharge. The G-SIB surcharge applies only to global systemically important bank holding companies, as described in 12 CFR §217.400.

Schedule A

Table 1 – Example for purposes of reporting items 64 through 68

Example: A bank holding company has a 7.25% common equity tier 1 capital ratio; a 9.75% tier 1 capital ratio; and an 11.25% total capital ratio. The capital conservation buffer is 2.5%. There is no applicable countercyclical capital buffer. The applicable G-SIB surcharge is 0.5%. Assume that the transition provisions do not apply here.

Calculations	
Item 64. Enter the sum of the 4.5% minimum common equity tier 1 capital requirement, the capital conservation buffer from item 65 (2.5000%), the countercyclical capital buffer from item 66 (0.0000%), and the G-SIB surcharge from item 67 (0.5000%).	Report 7.5000% in item 64 (Calculated as the sum of the 4.5000% minimum common equity tier 1 requirement plus the 2.5000% capital conservation buffer plus the 0.5000% G-SIB surcharge).
Item 65. Enter the 2.5% capital conservation buffer.	Report 2.5000% in item 65.
Item 66. Enter the countercyclical capital buffer, if applicable.	Report 0.0000% in item 66.
Item 67. Enter the G-SIB surcharge, if applicable.	Report 0.5000% in item 67.
Item 68. Enter the lowest of the following three ratios, with a floor of zero percent:	Report 2.7500% in item 68.
<ul style="list-style-type: none"> a. Common equity tier 1 capital ratio LESS Minimum common equity tier 1 capital requirement <i>Example: 7.25% - 4.50% = 2.75%</i> b. Tier 1 capital ratio LESS Minimum tier 1 capital requirement <i>Example: 9.75% - 6.00% = 3.75%</i> c. Total capital ratio LESS Minimum total capital requirement <i>Example: 11.25% - 8.00% = 3.25%</i> 	

Item 68 Common equity tier 1 capital available to meet items 65 through 67 (as a percentage of RWA).

Report the institution’s common equity tier 1 capital available to meet the buffers and surcharge necessary to avoid limits on capital distributions and discretionary bonus payments rounded to four decimal places. The amount reported in this item is equal to the lowest of the following ratios, with a floor of zero percent.

- A. Common equity tier 1 capital ratio LESS Minimum common equity tier 1 capital requirement (4.5%)
- B. Tier 1 capital ratio LESS Minimum tier 1 capital requirement (6.0%)
- C. Total capital ratio LESS Minimum total capital requirement (8.0%)

An institution in the parallel run process must use the standardized risk-based capital ratios reported in items 61 through 63 of the FFIEC 101, Schedule A, for purposes of this calculation.

An institution that has completed its parallel run process must use the lower of each standardized or advanced approaches risk-based capital ratio, as reported in Schedule RC-R items 49 through 51 or Schedule HC-R, items 47 through 49, for purposes of this calculation.

Regulatory minimums if different from Basel III

Item 69 Minimum common equity tier 1 capital ratio: 4.5%.

Not applicable: do not complete this line item.

Item 70 Minimum tier 1 capital ratio: 6.0%.

Not applicable: do not complete this line item.

Item 71 Minimum total capital ratio: 8.0%.

Not applicable: do not complete this line item.

Schedule A

Amounts not deducted as a result of applicable thresholds (before risk-weighting)

Item 72 Non-significant investments in the capital of unconsolidated financial institutions that are not deducted.

Report the amount of non-significant investments in the capital of unconsolidated financial institutions that are not deducted from common equity tier 1, additional tier 1 or total capital (that is, not reported in items 18, 39, and 54 of this Schedule A).

Item 73 Significant investments in the capital of unconsolidated financial institutions in the form of common, net of associated DTLs, stock that are not deducted.

Report the amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that are not deducted from common equity tier 1 (that is, not reported in items 19 or 23 of this Schedule A).

Item 74 MSAs net of associated DTLs that are not deducted.

Report the amount of MSAs net of associated DTLs that are not deducted from common equity tier 1 capital (that is, not reported in items 20 or 24 of this Schedule A).

Item 75 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that are not deducted.

Report the amount of DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that are not deducted from common equity tier 1 capital (that is, not reported in items 21 or 25 of this Schedule A).

Limitations on the amount of provisions included in tier 2 capital

Item 76 Total allowance for loan and lease losses (ALLL) under the standardized approach.

For institutions that have not yet adopted ASU 2016-13, report the amount of total ALLL under the stan-

dardized approach, which is equal to Schedule RC, item 4.c, “Allowance for loan and lease losses,” less Schedule RI-B, part II, Memorandum item 1, “Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, column A, above,” plus Schedule RC-G, item 3, “Allowance for credit losses on off-balance sheet credit exposures.”

For Call Report filers that have adopted ASU 2016-13, report the amount of total AACL under the standardized approach, which is equal to Schedule RI-B, part II, item 7, sum of Columns A and B, “Balance end of current period: Loans and leases held for investment and Held-to-maturity debt securities,” and Memorandum item 6, “Allowance for credit losses on other financial assets carried at amortized cost (not included in item 7, above)” less Schedule RC-R, part II, Memorandum items 4.a, 4.b, and 4.c, “Amount of allowances for credit losses on purchased credit-deteriorated assets: Loans and leases held for investment, Held-to-maturity debt securities, and Other financial assets measured at amortized cost,” less Schedule RI-B, part II, Memorandum item 1, “Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, column A, above,” plus Schedule RC-G, item 3, “Allowance for credit losses on off-balance sheet credit exposures.”

For FR Y-9C filers that have adopted ASU 2016-13, report the amount of total AACL under the standardized approach, which is equal to Schedule HI-B, part II, item 7, sum of Columns A and B, “Balance end of current period: Loans and leases held for investment and Held-to-maturity debt securities,” and Memorandum item 6, “Allowance for credit losses on other financial assets carried at amortized cost (not included in item 7, above),” less Schedule HC-R, part II, Memorandum items 5.a, 5.b, and 5.c, “Amount of allowances for credit losses on purchased credit-deteriorated assets: Loans and leases held for investment, Held-to-maturity debt securities, and Other financial assets measured at amortized cost,” less Schedule HI-B, part II, Memorandum item 1, “Allocated transfer risk reserve included in Schedule HI-B, part II, item 7, column A, above,” plus Schedule HC-G, item 3, “Allowance for credit losses on off-balance sheet credit exposures.”

Schedule A

Item 77 Amount of ALLL includable in tier 2 capital under the standardized approach.

Report the amount of the institution's ALLL or AACL, if applicable, includable in tier 2 capital under the standardized approach as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 30.a.

Items 78 and 79 are kept confidential on reports filed during an institution's parallel run process.

Item 78 Total eligible credit reserves (calculated using advanced approaches).

Report the amount of total eligible credit reserves.

Item 79 Amount of eligible credit reserves includable in tier 2 capital.

If eligible credit reserves exceed total expected credit losses, then report the amount by which eligible credit reserves exceed expected credit losses, up to a maximum amount of 0.60 percent of credit risk-weighted assets.

Non-qualifying capital instruments

Item 80 Cap on common equity tier 1 non-qualifying capital instruments subject to phase-out.

Report 0 for this item.

Item 81 Amount of common equity tier 1 non-qualifying capital instruments excluded.

Report 0 for this item.

Item 82 Cap on additional tier 1 non-qualifying capital instruments subject to phase-out.

- a. **Depository institution holding companies:** Report 0 for this item.
- b. **Depository institutions:** multiply the aggregate principal amount of non-qualifying additional tier 1 capital instruments that were outstanding as of January 1, 2014 by the percentage in [Table 2](#) for the corresponding calendar year.

Table 2 – Transition provisions for non-qualifying capital instruments for depository institutions

Transition Period	Cap on non-qualifying capital instruments
Calendar year 2020	20
Calendar year 2021	10
Calendar year 2022 and thereafter	0

Item 83 Amount of additional tier 1 non-qualifying capital instruments excluded.

Report the total amount of non-qualifying capital instruments that were excluded from additional tier 1 capital as a result of the application of the cap in Schedule A, item 82.

Item 84 Cap on tier 2 non-qualifying capital instruments subject to phase-out.

- a. **Depository institution holding companies:** Report 0 for this item.
- b. **Depository institutions:** multiply the aggregate principal amount of non-qualifying tier 2 capital instruments that were outstanding as of January 1, 2014 by the percentage in [Table 2](#) for the corresponding calendar year.

Item 85 Amount of tier 2 non-qualifying capital instruments excluded.

Report the total amount of instruments that were excluded from tier 2 capital as a result of the application of the cap in Schedule A, item 84.

Memoranda

Note: Items 86-90 are kept confidential on reports filed during an institution's parallel run process.

Item 86 Expected credit loss that exceeds eligible credit reserves.

Report the amount of expected credit loss that exceeds the amount of eligible credit reserves, as calculated under the advanced approaches rules.

Item 87 Advanced approaches RWA (from FFIEC 101, Schedule B, item 36).

Report the amount of the institution's total RWAs calculated under the revised advanced approaches rules.

Schedule A

Item 88 Common equity tier 1 capital ratio (calculated using advanced approaches).

If an institution is in the parallel run process: Report common equity tier 1 capital ratio calculated using the revised advanced approaches rules. Specifically, to calculate the numerator of this ratio, an institution must deduct from item 29 the amount of expected credit loss that exceeds eligible credit reserves, reported in item 86, subject to the transition provisions. To calculate the denominator of this ratio, the institution must use the amount of the advanced approaches risk-weighted assets reported in item 87. Round the ratio to four decimal places.

After the institution completes its parallel run process: Report common equity tier 1 capital ratio calculated under the revised advanced approaches rules as item 29 divided by item 60, rounded to four decimal places.

Item 89 Tier 1 capital ratio (calculated using advanced approaches).

If an institution is in the parallel run process: Report tier 1 capital ratio calculated using the revised advanced approaches rules. Specifically, to calculate the numerator of this ratio, add (i) common equity tier 1 capital reported in item 29, net of expected credit loss that exceeds eligible credit reserves, reported in item 86, subject to the transition provisions, and (ii) additional tier 1 capital as reported in item 44. To calculate the denominator of this ratio, the institution must use the amount of the advanced approaches risk-weighted assets reported in item 87. Round the ratio to four decimal places.

After the institution completes its parallel run process: Report tier 1 capital ratio calculated using the advanced approaches rule as item 45 divided by item 60, rounded to four decimal places.

Item 90 Total capital ratio (calculated using advanced approaches).

If an institution is in the parallel run process: Report total capital ratio calculated using the revised advanced approaches rules. Specifically, to calculate the numerator of this ratio, add (i) common equity tier 1 capital reported in item 29, net of expected credit loss that exceeds eligible credit reserves, reported in item 86, subject to the transition provisions, (ii) additional tier 1 capital as reported in item 44, and (iii) tier 2 capital

reported in item 58, net of the institution's allowance for loan and lease losses or adjusted allowances for credit losses, if applicable, reported in item 50 and plus as reported in item 79. To calculate the denominator of this ratio, the institution must use the amount of the advanced approaches risk-weighted assets reported in item 87. Round the ratio to four decimal places.

After the institution completes its parallel run process: Report total capital ratio calculated under the revised advanced approaches rules as item 59 divided by item 60, rounded to four decimal places.

Supplementary Leverage Ratio (SLR)

SLR Tables 1 and 2 are required to be completed by an advanced approaches institution as described in section 173(a)(2) of the advanced approaches risk-based capital rule.¹ Predominately, the SLR disclosures apply to an advanced approaches institution, unless it is a consolidated subsidiary of a bank holding company (BHC), savings and loan holding company, or a depository institution that is subject to these disclosure requirements or a subsidiary of a non-U.S. banking organization that is subject to comparable public disclosure requirements in its home jurisdiction.

These SLR tables are also required to be completed by top-tier Category III bank holding companies, savings and loan holding companies, insured depository institutions and Category III U.S. intermediate holding companies.²

SLR Tables 1 and 2 are to be completed on a consolidated basis.

1. See 12 CFR part 3, subpart E (OCC); 12 CFR part 217, subpart E (Board); and 12 CFR part 324, subpart E (FDIC). Regardless of parallel run status, a top-tier advanced approaches banking organization is required to complete SLR Tables 1 and 2 of FFIEC 101 Schedule A. Any advanced approaches banking organization that is a consolidated subsidiary of a top-tier advanced approaches bank holding company, savings and loan holding company, or insured depository institution should not complete SLR Tables 1 and 2; instead, these institutions report SLR data on Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, as appropriate.

2. See 12 CFR 252.5 or 12 CFR 238.10, as applicable. Any Category III banking organization that is a consolidated subsidiary of a top-tier Category III bank holding company, savings and loan holding company, or insured depository institution would not complete or file any part of the FFIEC 101. Those subsidiary banking organizations' insured depository institutions would report SLR data on Schedule RC-R of the Call Report.

Schedule A

An advanced approaches institution must calculate its SLR as the ratio of tier 1 capital to total leverage exposure, as defined in the regulatory capital rule.

An advanced approaches banking organization is required to use SA-CCR by January 1, 2022 to determine the exposure amount for a derivative contract for purposes of calculating its total leverage exposure in the supplementary leverage ratio. Advanced approaches banking organizations have the option to early adopt the SA-CCR rule as of March 31, 2020.

Under SA-CCR, a clearing member banking organization is allowed to recognize the risk-reducing effect of client collateral in replacement cost and PFE for purposes of calculating total leverage exposure under certain circumstances. This treatment applies to a banking organization's exposure to its client-facing derivative transactions. For such exposures, the banking organization would use SA-CCR, as applied for risk-based capital purposes, which permits recognition of both cash and non-cash margin received from a client in replacement cost and PFE.

Under the Current Exposure Method (CEM), total leverage exposure includes both on-balance sheet assets and certain off-balance sheet exposures. For the on-balance sheet amount, a banking organization must include the balance sheet carrying value of its derivative contracts and certain cash variation margin. For the off-balance sheet amount, the banking organization must include the PFE for each derivative contract (or each single-product netting set of derivative contracts), using CEM, as provided under section 34 of the capital rule, but without regard to financial collateral. Category III banking institutions that continue to use CEM to determine the total leverage exposure measure are not permitted to recognize the risk-reducing effects of client collateral other than with respect to certain transfers of cash variation margin in replacement cost.

When using CEM, for purposes of calculating the SLR, qualifying cash variation margin means cash variation margin that satisfies the following requirements, consistent with section 10(c)(4)(ii)(C) of the regulatory capital rule:

1. For derivative contracts that are not cleared through a qualifying central counterparty (QCCP), the cash collateral received by the

recipient counterparty is not segregated (by law, regulation or an agreement with the counterparty);

2. Variation margin is calculated and transferred on a daily basis based on the mark-to-fair value of the derivative contract;
3. The variation margin transferred under the derivative contract or the governing rules for a cleared transaction is the full amount that is necessary to fully extinguish the net current credit exposure to the counterparty of the derivative contract, subject to the threshold and minimum transfer amounts applicable to the counterparty under the terms of the derivative contract or the governing rules for a cleared transaction;³
4. The variation margin is in the form of cash in the same currency as the currency of settlement set forth in the derivative contract, provided that for the purposes of this paragraph, currency of settlement means any currency for settlement specified in the governing qualifying master netting agreement and the credit support annex to the qualifying master netting agreement, or in the governing rules for a cleared transaction; and
5. The derivative contract and the variation margin are governed by a qualifying master netting agreement between the legal entities that are the counterparties to the derivative contract or by the governing rules for a cleared transaction, and the qualifying master netting agreement or the governing rules for a cleared transaction must explicitly stipulate that the counterparties agree to settle any payment obligations on a net basis, taking into account any variation margin received or provided under the contract if a credit event involving either counterparty occurs.

3. If a dispute over the correct amount of variation margin arises between a banking organization and a counterparty, the banking organization may recognize the amount of variation margin that has been transferred as long as the parties are acting in accordance with agreed-upon practices to settle a disputed trade and all other conditions for qualifying cash variation margin are met.

Schedule A

An advanced approaches banking organization is required to use SA-CCR by January 1, 2022 to determine the exposure amount for a derivative contract for purposes of calculating its total leverage exposure in the supplementary leverage ratio. Advanced approaches banking organizations have the option to early adopt the SA-CCR rule as of March 31, 2020.

For a national bank or Federal savings association that uses the standardized approach for counterparty credit risk under section §.132(c) for its standardized risk-weighted assets, the PFE for each netting set to which the national bank or Federal savings association is a counterparty (including cleared transactions except as provided in paragraph (c)(4)(ii)(I) of section .10 and, at the discretion of the banking organization, excluding a forward agreement treated as a derivative contract that is part of a repurchase or reverse repurchase or a securities borrowing or lending transaction that qualifies for sales treatment under U.S. GAAP), as determined under §.132(c)(7)(i), in which the term C in §.132(c)(7)(i) equals zero except as provided in paragraph (c)(4)(ii)(B)(2)(ii) of section .10, and, for any counterparty that is not a commercial end-user, multiplied by 1.4.

Financial subsidiaries (applicable to national banks and insured state banks):

Any exposures arising from financial subsidiaries must be excluded from the amounts reported in SLR Table 1, items 1.4, 1.5, 1.6, and 1.7; and SLR Table 2, items 2.1 (except as noted) and 2.4 through 2.19.

SLR Table 1: Summary comparison of accounting assets and total leverage exposure

An institution must report the following items for purposes of reconciling its balance sheet assets reported in the published financial statements and total leverage exposure.

Item 1.1 Total consolidated assets as reported in published financial statements.

Report the amount of total consolidated assets at quarter end as reported on the institution's published financial statements.

Item 1.2 Adjustment for investments in banking, financial, insurance, and commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation.

This item generally applies to institutions that have financial subsidiaries. The aggregate adjustment may be either a positive or a negative amount.

If a financial subsidiary is not consolidated into the institution for purposes of the institution's balance sheet, include in this item as a deduction (i.e., as a negative value) the quarterly average for the institution's ownership interest in the financial subsidiary accounted for under the equity method of accounting that is included in the institution's balance sheet carrying value of all on-balance sheet assets in SLR Table 1, item 1.1.

If a financial subsidiary is consolidated into the institution for purposes of the institution's balance sheet, include in this item as a deduction (i.e., as a negative value) the quarterly average of the assets of the subsidiary that is included in the institution's total consolidated assets as reported in published financial statements in SLR Table 1, item 1.1. Include in this item the quarterly average of institution assets representing claims on the financial subsidiary, other than the institution's ownership interest in the subsidiary, that were eliminated in consolidation. Because the institution's claims on the subsidiary were eliminated in consolidation, these assets would not otherwise be included.

Non-includable subsidiaries:

A savings association with a non-includable subsidiary should make similar exclusions from SLR Table 1, item 1.1, determined in the same manner as described above for financial subsidiaries, except that for a non-includable subsidiary accounted for under the equity method of accounting, the exclusion should be the quarterly average for the savings association's outstanding investments (both equity and debt) in, and extensions of credit to, the subsidiary.

Item 1.3 Adjustment for fiduciary assets recognized on-balance sheet but excluded from total leverage exposure.

Not applicable.

Schedule A

Table 3—SA-CCR

SA-CCR Mechanics Under the final rule, a banking organization using SA-CCR determines the exposure amount for a netting set of derivative contracts as follows:
 $Exposure\ amount = \alpha\ factor \times (replacement\ cost + potential\ future\ exposure)$

Key Elements of the SA-CCR formula

Replacement Cost The *replacement cost* of a derivative contract reflects the amount that it would cost a banking organization to replace the derivative contract if the counterparty were to immediately default. Under SA-CCR, replacement cost is based on the fair value of a derivative contract under U.S. GAAP, with adjustments to reflect the exchange of collateral for margined transactions.
 For un-margined transactions: $RC = \max\{V - C; 0\}$, where replacement cost equals the maximum of the fair value of the derivative contract (after excluding any valuation adjustments) (V) less the net amount of any collateral (C) received from the counterparty and zero.
 For margined transactions: $RC = \max\{V - C; TH + MTA - NICA; 0\}$, where replacement cost equals the maximum of (1) the sum of the fair values (after excluding any valuation adjustments) of the derivative contracts within the netting set less the net amount of collateral applicable to such derivative contracts; (2) the counterparty’s maximum exposure to the netting set under the variation margin agreement (TH+MTA), less the net collateral amount applicable to such derivative contracts (NICA); of (3) zero.

Potential Future Exposure The *potential future exposure* of a derivative contract reflects the possibility of changes in the value of the derivative contract over a specified period. Under SA-CCR, the potential future exposure amount is based on the notional amount and maturity of the derivative contract, volatilities observed during the financial crisis for different classes of derivative contracts (i.e., interest rate, exchange rate, credit, equity, and commodity), the exchange of collateral, and full or partial offsetting among derivative contracts that share an economic relationship.
 $PFE = multiplier \times aggregated\ amount$, where the PFE multiplier decreases exponentially from a value of 1 to recognize the amount of any excess collateral and the negative fair values of derivative contracts within the netting set. The aggregated amount accounts for full or partial offsetting among derivative contracts within a hedging set that share an economic relationship, as well as observed volatilities in the reference asset, the maturity of the derivative contract, and the correlation between the derivative contract and the reference exposure (i.e., long or short).

Alpha Factor The *alpha factor* is a measure of conservatism that is designed to address risks that are not directly captured under SA-CCR, and to ensure that the capital requirement for a derivative contract under SA-CCR is generally not lower than the one produced under IMM.
 For most derivative contracts, the alpha factor equals 1.4; however, no alpha factor applies to derivative contracts with commercial end-user counterparties.

Item 1.4 Adjustment for derivative transactions.

The amount reported in this item includes the accounting and regulatory adjustments required to reconcile what an institution reports on its published financial statements with the amount an institution includes for exposures to derivatives transactions in total leverage exposure (calculated on a quarter end basis), in addition to any off- balance sheet and related regulatory adjustments (calculated using the mean of the amount calculated as of the last day of each of the three months of the reporting quarter).

The amount reported in this item is calculated as follows:

From the amount reported in SLR Table 2, item 2.11;

Subtract The amount reported in SLR Table 2, item 2.4;

Add The amount reported in SLR Table 2, item 2.4, that is not already included in SLR Table 1, item 1.1, as of the last day of the reporting quarter;

Subtract The amount reported in SLR Table 2, item 2.6;

Add The amount reported in SLR Table 2, item 2.6, as of the last day of the reporting quarter;

Add The amount reported in SLR Table 2,

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item 2.7;

Subtract The amount reported in SLR Table 2, item 2.7, as of the last day of the reporting quarter;

Add Only the replacement cost included in SLR Table 2, item 2.8; and

Subtract Only the replacement cost included in SLR Table 2, item 2.8, as of the last day of the reporting quarter.

An institution must not include in this item any amount related to adjustments to account for any difference in the frequency of calculations of total consolidated assets from quarter-end (as reported in SLR Table 1, item 1.1) and the mean of the amount calculated as of each day of the reporting quarter (as reported in certain subcomponents of SLR Table 2, item 2.11). Any amount related to such adjustments for the difference (if any) in the frequency of calculations must be reported in SLR Table 1, item 1.7b.

Item 1.5 Adjustment for repo-style transactions.

The amount reported in this item includes the accounting and regulatory adjustments required to reconcile what an institution reports on its published financial statements with the amount an institution includes for exposures to repo-style transactions in its total leverage exposure (calculated on a quarter end basis), in addition to any off-balance sheet and related regulatory adjustments (calculated using the mean of the amount calculated as of the last day of each of the three months of the reporting quarter).

The amount reported in this item is calculated as follows:

From the amount reported in SLR Table 2, item 2.16;

Subtract The amount reported in SLR Table 2, item 2.12;

Add The amount reported in SLR Table 2, item 2.12, that is not already included in SLR Table 1, item 1.1, as of the last day of the reporting quarter;

Add The amount reported in SLR Table 2, item 2.13; and

Subtract The amount reported in SLR Table 2, item 2.13, as of the last day of the reporting

quarter.

An institution must not include in this item any amount related to adjustments to account for any difference in the frequency of calculations of total consolidated assets from quarter-end (as reported in SLR Table 1, item 1.1) and the mean of the amount calculated as of each day of the reporting quarter (as reported in certain subcomponents of SLR Table 2, item 2.16). Any amount related to adjustments for differences (if any) in the frequency of calculations must be reported in SLR Table 1, item 1.7b.

Item 1.6 Adjustment for off-balance sheet exposures.

Report the credit equivalent amount of off-balance sheet exposures, which is the same as the amount reported in SLR Table 2, item 2.19.

Item 1.7 Other adjustments.

Item 1.7.a Adjustments for deductions from tier 1 capital.

Report (as a positive amount) deductions from common equity tier 1 capital and additional tier 1 capital as reported in SLR Table 2, item 2.2.a.

Item 1.7.b Adjustments for frequency of calculations.

The amount reported in this item adjusts for the difference between the frequency of calculations of total consolidated assets in SLR Table 1, item 1.1, as well as the accounting and regulatory adjustments reported for exposures to derivatives transactions in SLR Table 1, item 1.4, and repo-style transactions in SLR Table 1, item 1.5, that are reported on a quarter end basis and the mean of the amount calculated for these components as of each day of the reporting quarter.

This amount may be positive, negative, or zero. The value will be zero for this item if there is no difference between the quarter end value reported in SLR Table 1, item 1.1 and the mean of the amount of total consolidated assets calculated as of each day of the reporting quarter. Report this amount as a negative value if the mean of the amount of total consolidated assets calculated as of each day of the reporting quarter is greater than the quarter end value reported in SLR Table 1, item 1.1. Report this amount as a positive value if the mean of the amount of total consolidated assets calculated as of each day of the reporting quarter is less

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than the quarter end value reported in SLR Table 1, item 1.1.

Item 1.7.c Adjustments for deductions of qualifying central bank deposits for custodial banking organizations.⁴

Report (as a positive amount) deductions for qualifying central bank deposits from the total leverage exposure, limited to the amount of deposit liabilities on the consolidated balance sheet of the custodial banking organization that are linked to fiduciary or custodial and safekeeping accounts. For purposes of this paragraph, a deposit account is linked to a fiduciary or custodial and safekeeping account if the deposit account is provided to a clients that maintains a fiduciary or custodial and safekeeping account with the custodial bank, and the deposit account is used to facilitate the administration of the fiduciary or custodial and safekeeping account.

Item 1.8 Total leverage exposure.

Report the sum of SLR Table 1, items 1.1 through 1.6, minus items 1.7.a, 1.7.b, and 1.7.c. This item must equal SLR Table 2, item 2.21.

An institution that has elected to apply the CECL transition provision (electing institution) should include its applicable CECL transitional amount, in accordance with section 301 of the regulatory capital rules. Specifically, an electing institution should include 75 percent of its CECL transitional amount during the first year of the transition period, 50 percent of its CECL transitional amount during the second year of the transition period, and 25 percent of its CECL transitional amount during the third year of the transition period.

SLR Table 2: Supplementary leverage ratio

On-balance sheet exposures

An institution must report the following amounts with respect to its on-balance sheet exposures.

4. Custodial bank means: A national bank or Federal savings association that is a subsidiary of a depository institution holding company that is a custodial banking organization under 12 CFR 217.2.

Item 2.1 The balance sheet carrying value of all on-balance sheet assets (excluding on-balance sheet assets for derivative transactions and repo-style transactions, but including collateral).

Report the balance sheet carrying value, of all on-balance sheet assets (excluding on-balance sheet carrying value for derivative transactions and repo-style transactions), net of allowance for loan and lease losses (ALLL) as defined in the regulatory capital rule. Specifically, do not include in this item the value of receivables in reverse repurchase transactions. However, include in this item securities provided in a repurchase agreement, securities pledged in a securities borrowing transaction, securities lent in a securities lending transaction, and cash and other collateral received under any such repo-style transaction. Also include in this item the amount of on-balance sheet cash and collateral received from a counterparty in derivative transactions and the amount of on-balance sheet receivable (or other) assets resulting from the posting of cash to counterparties in derivative transactions.

Report this item as the mean of the amount calculated as of each day of the reporting quarter.

Financial subsidiaries:

If a financial subsidiary is not consolidated into the institution for purposes of the institution's balance sheet, exclude from this item the quarterly average for the institution's ownership interest in the financial subsidiary accounted for under the equity method of accounting that is included in the institution's balance sheet carrying value of all on-balance sheet assets in this item 2.1.

If a financial subsidiary is consolidated into the institution for purposes of the institution's balance sheet, exclude from this item the quarterly average of the assets of the subsidiary that is included in the institution's balance sheet carrying value of all on-balance sheet assets in this item 2.1, minus any deductions from common equity tier 1 capital and additional tier 1 capital attributable to the financial subsidiary that have been included in SLR Table 2, item 2.2. Include in this item the quarterly average of institution assets representing claims on the financial subsidiary, other than

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the institution's ownership interest in the subsidiary, that were eliminated in consolidation.

Because the institution's claims on the subsidiary were eliminated in consolidation, these assets would not otherwise be included.

Non-includable subsidiaries:

A savings association with a non-includable subsidiary should make similar exclusions from SLR Table 2, item 2.1, determined in the same manner as described above for financial subsidiaries, except that for a non-includable subsidiary accounted for under the equity method of accounting, the exclusion should be the quarterly average for the savings association's outstanding investments (both equity and debt) in, and extensions of credit to, the subsidiary.

Item 2.2 Deductions (report as positive amounts)

Item 2.2.a Deductions from common equity tier 1 capital and additional tier 1 capital.

Report (as a positive amount) the sum of Schedule A, items 28 and 43, net of Schedule A, items 11, 14, and the amount reported in item 27 that is due to insufficient amounts of additional tier 1 capital, and which is included in the amount reported in item 43 (to avoid double counting), as calculated as of the end of the reporting quarter.

An institution that does not complete Schedule A, except for the SLR disclosures, must use the corresponding items as reported on the institution's Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, as applicable.

Item 2.2.b Deductions of qualifying central bank deposits from total on-balance sheet exposures for custodial banking organizations.

Report (as a positive amount) the amount of qualifying central bank deposits, limited to the amount of deposit liabilities on the consolidated balance sheet of the custodial banking organization that are linked to fiduciary or custodial and safekeeping accounts. For purposes of this paragraph, a deposit account is linked to a fiduciary or custodial and safekeeping account if the deposit account is provided to a clients that maintains a fiduciary or custodial and safekeeping account

with the custodial bank, and the deposit account is used to facilitate the administration of the fiduciary or custodial and safekeeping account.

Item 2.3 Total on-balance sheet exposures.

Report SLR Table 2, item 2.1, minus SLR Table 2, items 2.2.a and 2.2.b.

Derivative transactions

An institution must report the following amounts with respect to its derivative transactions.

Item 2.4 Replacement cost for all derivative transactions.

For banking institutions using CEM: Report the replacement cost for all derivative transactions, cleared and non-cleared. This amount may be calculated net of qualifying cash variation margin. An institution may not reduce the replacement cost of its derivative transactions by any other collateral, except for qualifying cash variation margin. For derivative transactions that are subject to a qualifying master netting agreement, an institution may calculate the replacement cost on a net basis. The replacement cost with respect to a netting set is the greater of zero and the sum of the fair value of all derivative transactions within the netting set. For derivative transactions not covered by a qualifying master netting agreement, the replacement cost must be calculated separately for each single derivative transaction and is the greater of zero and the fair value of the derivative.

For client cleared derivative transactions under the agency model, include the replacement cost of derivative transactions with clearing member clients when a clearing member banking organization guarantees the performance of a clearing member client to a central counterparty (CCP). This amount may be calculated net of qualifying cash variation margin.

For client cleared derivative transactions under the principal model, include the replacement cost of derivative transactions with the CCP and the clearing member client. This amount may be calculated net of qualifying cash variation margin.

If the clearing member client and the clearing member banking organization are affiliates and consolidated

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on the reporting institution's balance sheet, the institution is not required to include the exposure to the clearing member client in the reported amount.

Report this item as the mean of the amount calculated as of each day of the reporting quarter.

For banking institutions using SA-CCR: SA-CCR would provide separate formulas for replacement cost depending on whether the counterparty to a banking organization is required to post variation margin. In general, when a banking organization is a net receiver of financial collateral, the amount of financial collateral would be positive, which would reduce replacement cost. Conversely, when the banking organization is a net provider of financial collateral, the amount of financial collateral would be negative, which would increase replacement cost. In all cases, replacement cost cannot be lower than zero. In addition, for purposes of calculating the replacement cost component, the fair value amount of the derivative contract would exclude any valuation adjustments.

Under §.132(c)(6)(ii) of the rule, the replacement cost of a netting set that is not subject to a variation margin agreement is the greater of (1) the sum of the fair values (after excluding any valuation adjustments) of the derivative contracts within the netting set, less the net independent collateral amount applicable to such derivative contracts, or (2) zero. This can be represented as follows:

$$\text{replacement cost} = \max\{V-C; 0\},$$

where

V is the fair values (after excluding any valuation adjustments) of the derivative contracts within the netting set; and

C is the net independent collateral amount applicable to such derivative contracts.

For netting sets subject to a variation margin agreement under which the counterparty must post variation margin, the replacement cost, as provided under §.132(c)(6)(i) of the proposed rule, would equal the greater of (1) the sum of the fair values (after excluding any valuation adjustments) of the derivative contracts within the netting set less the sum of the net independent collateral amount and the variation margin

amount applicable to such derivative contracts; (2) the sum of the variation margin threshold and the minimum transfer amount applicable to the derivative contracts within the netting set less the net independent collateral amount applicable to such derivative contracts; or (3) zero. This can be represented as follows:

$$\text{replacement cost} = \max\{V-C; VMT+MTA-NICA; 0\},$$

where

V is the fair values (after excluding any valuation adjustments) of the derivative contracts within the netting set;

VMT is the variation margin threshold applicable to the derivative contracts within the netting set;

MTA is the minimum transfer amount applicable to the derivative contracts within the netting set; and

C is the sum of the net independent collateral amount and the variation margin amount applicable to such derivative contracts.

NICA is the net independent collateral amount applicable to such derivative contracts.

For a netting set that is subject to multiple variation margin agreements, or a hybrid netting set, a banking organization would determine replacement cost using the methodology described in §.132(c)(11)(i) of the proposed rule. A hybrid netting set is a netting set composed of at least one derivative contract subject to variation margin agreement under which the counterparty must post variation margin and at least one derivative contract that is not subject to such a variation margin agreement. In particular, a banking organization would use the methodology described in §.132(c)(6)(ii) for netting sets subject to a variation margin agreement, except that the variation margin threshold would equal the sum of the variation margin thresholds of all the variation margin agreements within the netting set and the minimum transfer amount would equal the sum of the minimum transfer amounts of all the variation margin agreements within the netting set.

For multiple netting sets subject to a single variation margin agreement, a banking organization would assign a single replacement cost to the multiple netting

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sets, according to the following formula, as provided under §.132(10)(i) of the proposed rule:

$$\text{Replacement Cost} = \max\{\sum_{NS} \max\{V_{NS}; 0\} - \max\{C_{MA}; 0\}; 0\} + \max\{\sum_{NS} \min\{V_{NS}; 0\} - \min\{C_{MA}; 0\}; 0\},$$

Where:

NS is each netting set subject to the variation margin agreement MA;

V_{NS} is the sum of the fair values (after excluding any valuation adjustments) of the derivative contracts within the netting set NS; and

C_{MA} is the sum of the net independent collateral amount and the variation margin amount applicable to the derivative contracts within the netting sets subject to the single variation margin agreement.

Item 2.5 Add-on amounts for potential future exposure (PFE) for all derivative transactions.

For banking institutions using CEM: Report the potential future exposure (PFE) amount for each derivative transaction included in SLR Table 2, item 2.4 (include each transaction regardless of whether the transaction or the transaction's netting set has a positive or negative mark-to-fair value), including the PFE amount for each credit derivative transaction, or other similar instrument, through which the institution provides credit protection.

The PFE amount must be calculated according to section 34 of the regulatory capital rule, but without regard to section on recognition of credit risk mitigation of collateralized OTC derivative contracts. For derivative transactions that are subject to a qualifying master netting agreement, an institution may calculate the PFE using the adjusted sum of the PFE amounts or A_{net} according to section 34(a)(2)(ii) regarding the treatment of the OTC credit derivatives as a covered position; however, cash variation margin may not be used to reduce the net current credit exposure or the gross current credit exposure in the net-to-gross ratio. For derivative transactions that are not subject to a qualifying master netting agreement, the PFE amount

must be calculated separately for each single derivative transaction.

Report this item as the mean of the amount calculated as of the last day of each of the most recent three months.

For banking institutions using SA-CCR: a banking organization would use an adjusted derivative contract amount for the PFE component calculation under SA CCR. The adjusted derivative contract amount under SA CCR would reflect, in general, a conservative estimate of EEPE for a netting set composed of a single derivative contract, assuming zero fair value and zero collateral. As part of the estimate, SA CCR would use updated supervisory factors that reflect stress volatilities observed during the financial crisis. The supervisory factors would reflect the variability of the primary risk factor of the derivative contract over a one-year horizon. In addition, SA CCR would apply a separate maturity factor to each derivative contract that would scale down, if necessary, the default one-year risk horizon of the supervisory factor to the risk horizon appropriate for the derivative contract. A banking organization would apply a positive sign to the derivative contract amount if the derivative contract is long the risk factor and a negative sign if the derivative contract is short the risk factor. This adjustment, along with the assumption of zero fair value and zero collateral, would allow a banking organization to recognize offsetting and diversification between derivative contracts that share similar risk factors (i.e., long and short derivative contracts within the same hedging set would be able to fully or partially offset one another).

Under §.132(c)(7) of the rule, the PFE of a netting set would be the product of the PFE multiplier and the aggregated amount. The rule defines the aggregated amount as the sum of all hedging set amounts within the netting set. This can be represented as follows:

$$\text{PFE} = \text{PFE multiplier} * \text{aggregated amount},$$

where

aggregated amount is the sum of each hedging set amount within the netting set.

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To determine the hedging set amounts, a banking organization would first group into separate hedging sets derivative contracts that share similar risk factors based on the following asset classes: interest rate, exchange rate, credit, equity, and commodities. Basis derivative contracts and volatility derivative contracts would require separate hedging sets. A banking organization would then determine each hedging set amount using asset-class specific formulas that allow for full or partial netting.

Item 2.6 Gross-up for collateral posted in derivative transactions if collateral is deducted from on-balance sheet assets.

For banking institutions using CEM: Report the sum of the following amounts:

1. The amount of non-cash collateral that the institution has posted to a counterparty in a derivative transaction that has reduced the institution's on-balance sheet assets as reported in SLR Table 2, item 2.1; and,
2. The amount of cash collateral posted that does not meet the criteria for qualifying cash variation margin and that has reduced the institution's on-balance sheet assets as reported in SLR Table 2, item 2.1.⁵ No gross-up amount is necessary with respect to cash collateral if either the posted cash collateral meets the criteria for the qualifying cash variation margin, or the institution does not exercise the GAAP offset option.

Report this item as the mean of the amount calculated as of each day of the reporting quarter.

For banking institutions using SA-CCR: Report the sum of the following amounts:

1. The amount of non-cash collateral that the institution has posted to a counterparty in a derivative transaction that has reduced the insti-

5. Under U.S. generally accepted accounting principles (GAAP), an institution has the option to offset the negative fair value of a derivative asset with a counterparty by the amount of cash collateral posted to the counterparty and reduce its balance sheet assets by the amount of cash collateral posted (GAAP offset option).

tution's on-balance sheet assets as reported in SLR Table 2, item 2.1; and,

2. The amount of the recognized client collateral in replacement cost and PFE used for purposes of calculating total leverage exposure under certain circumstances. This treatment applies to a banking organization's exposure to its client-facing derivative transactions. For such exposures, the banking organization would use SA-CCR, as applied for risk-based capital purposes, which permits recognition of both cash and non-cash margin received from a client in replacement cost and PFE.

Report this item as the mean of the amount calculated as of each day of the reporting quarter.

Item 2.7 Deduction of receivable assets for qualifying cash variation margin posted in derivative transactions (report as a positive amount).

For banking institutions using CEM: An institution may report the amount of receivable (or other) assets that are included in on-balance sheet assets in SLR Table 2, item 2.1, and are related to qualifying cash variation margin that the institution posts to counterparties under derivative transactions.

For example, if an institution has not exercised the GAAP offset option, then it would have a receivable/other asset on its balance sheet as a result of posting cash collateral to its counterparty. Consistent with the regulatory capital rule, an institution may exclude this resulting receivable (or other asset) from total leverage exposure in the amount of the qualifying cash variation margin that the institution has posted to a counterparty. An institution may exclude this amount from total leverage exposure by reporting in this item the value of such qualifying cash variation margin that has been included in SLR Table 2, item 2.1, as a receivable.

Report this item as the mean of the amount calculated as of each day of the reporting quarter.

For banking institutions using SA-CCR: An institution may report the amount of receivable (or other) assets that are included in on-balance sheet assets in SLR Table 2, item 2.1, and are related to qualifying cash variation margin that the institution posts to

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counterparties under derivative transactions and the amount of the recognized client collateral in replacement cost and PFE used for purposes of calculating total leverage exposure under certain circumstances. This treatment applies to a banking organization's exposure to its client-facing derivative transactions. For such exposures, the banking organization would use SA-CCR, as applied for risk-based capital purposes, which permits recognition of both cash and non-cash margin received from a client in replacement cost and PFE.

For example, if an institution has not exercised the GAAP offset option, then it would have a receivable/ other asset on its balance sheet as a result of posting cash collateral to its counterparty. Consistent with the regulatory capital rule, an institution may exclude this resulting receivable (or other asset) from total leverage exposure in the amount of the qualifying cash variation margin that the institution has posted to a counterparty. An institution may exclude this amount from total leverage exposure by reporting in this item the value of such qualifying cash variation margin that has been included in SLR Table 2, item 2.1, as a receivable.

Report this item as the mean of the amount calculated as of each day of the reporting quarter.

Item 2.8 Exempted exposures to central counterparties (CCPs) in cleared transactions (report as a positive amount).

For banking institutions using CEM: For the CCP leg of client cleared derivative transactions under the principal model, report the CEM replacement cost included in Table 2, item 2.4, and the CEM PFE amount included in SLR Table 2, item 2.5, in which the clearing member institution does not guarantee the performance of a CCP with respect to a transaction cleared on behalf of a clearing member client.

Report the replacement cost as the mean of the amount calculated as of each day of the reporting quarter, and the CEM PFE amount as the mean of the amount calculated as of the last day of each of the three months of the reporting quarter.

For banking institutions using SA-CCR: For the CCP leg of client cleared derivative transactions under the principal model, report the SA-CCR replacement cost included in Table 2, item 2.4, and the SA-CCR PFE

amount included in SLR Table 2, item 2.5, in which the clearing member institution does not guarantee the performance of a CCP with respect to a transaction cleared on behalf of a clearing member client.

Report the replacement cost as the mean of the amount calculated as of each day of the reporting quarter, and the SA-CCR PFE amount as the mean of the amount calculated as of the last day of each of the three months of the reporting quarter.

Item 2.9 Adjusted effective notional principal amount of sold credit protection.

For banking institutions using CEM: Report the effective notional principal amount (that is, the apparent or stated notional principal amount multiplied by any multiplier in the derivative contract) of a credit derivative, or other similar instrument (sold credit protection), through which an institution provides credit protection (for example, credit default swaps or total return swaps that reference instruments with credit risk, such as a bond). A clearing member institution is not required to include the effective notional principal amount of sold credit protection that the institution clears on behalf of a clearing member client through a CCP.

An institution may reduce the effective notional principal amount of the sold credit protection by the amount of any reduction in the fair value of the sold credit protection if the reduction is recognized in common equity tier 1 capital.

Report this item as the mean of the amount calculated as of the last day of each of the three months of the reporting quarter.

For banking institutions using SA-CCR: Report the effective notional principal amount (that is, the apparent or stated notional principal amount multiplied by any multiplier in the derivative contract) of a credit derivative, or other similar instrument (sold credit protection), through which an institution provides credit protection (for example, credit default swaps or total return swaps that reference instruments with credit risk, such as a bond). A clearing member institution is not required to include the effective notional principal amount of sold credit protection that the institution clears on behalf of a clearing member client through a CCP.

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An institution may reduce the effective notional principal amount of the sold credit protection by the amount of any reduction in the fair value of the sold credit protection if the reduction is recognized in common equity tier 1 capital.

Report this item as the mean of the amount calculated as of the last day of each of the three months of the reporting quarter.

Item 2.10 Adjusted effective notional principal amount offsets and PFE deductions for sold credit protection (report as a positive amount).

For banking institutions using CEM: Report the sum of the following amounts:

1. The amount of purchased credit protection used to reduce the effective notional principal amount of sold credit protection in accordance with section 10(c)(4)(ii)(D)(2) of the regulatory capital rule. For example, purchased credit protection may only be used to reduce the effective notional principal amount of sold credit protection if the remaining maturity of the purchased credit derivative is equal to or greater than the remaining maturity of the credit derivative through which the institution provides credit protection; and,
2. An institution may include in this item the PFE associated with credit derivative transactions in which the institution has sold credit protection, in accordance with section 10(c)(4)(ii)(B)(1) and (2) of the regulatory capital rule.

Report this item as the mean of the amount calculated as of the last day of each of the three months of the reporting quarter.

For banking institutions using SA-CCR: Report the sum of the following amounts:

1. The amount of purchased credit protection used to reduce the effective notional principal amount of sold credit protection in accordance with section 10(c)(4)(ii)(D)(2) of the regulatory capital rule. For example, purchased credit protection may only be used to reduce the effective notional principal amount of sold credit protection if the remaining maturity of the purchased credit

derivative is equal to or greater than the remaining maturity of the credit derivative through which the institution provides credit protection; and,

2. An institution may include in this item the PFE associated with credit derivative transactions in which the institution has sold credit protection, in accordance with section 10(c)(4)(ii)(B)(1) and (2) of the regulatory capital rule.

Report this item as the mean of the amount calculated as of the last day of each of the three months of the reporting quarter.

Item 2.11 Total derivative exposures.

For banking institutions using CEM: Report the sum of SLR Table 2, items 2.4, 2.5, 2.6, and 2.9, minus items 2.7, 2.8, and 2.10.

For banking institutions using SA-CCR: Under §.132(c)(5) of the proposed rule, the exposure amount of a netting set would be equal to an alpha factor of 1.4 (except for derivatives with the commercial end users where no alpha factor is applied) multiplied by the sum of the replacement cost of the netting set and PFE of the netting set. The can be represented as follows:

$$\text{exposure amount} = 1.4 * (\text{replacement cost} + \text{PFE})$$

A banking institution would report 1.4 times the sum of SLR Table 2, items 2.4, 2.5, 2.6, and 2.9, minus items 2.7, 2.8, and 2.10.

Repo-style transactions

An institution must report the following amounts with respect to its repo-style transactions.

Item 2.12 Gross assets for repo-style transactions, with no recognition of netting.

Report:

1. The gross value of receivables for reverse repurchase transactions;
2. Less, the value of securities received in security for security repo-style transactions (which are included in on-balance sheet assets in SLR Table 2, item 2.1), in which the institution acts

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as a securities lender (transferor) and has not sold or re-hypothecated the securities received;

3. Plus, the value of securities sold under a repurchase transaction or transferred in a securities lending transaction that qualify for sales treatment under GAAP, but must be included in total leverage exposure for purposes of calculating the SLR.

Report this item as the mean of the amount calculated as of each day of the reporting quarter.

Item 2.13 Reduction of the gross value of receivables in reverse repurchase transactions by cash payables in repurchase transactions (report as a positive value).

Where an institution acts as a principal and has repurchase and reverse repurchase transactions with the same counterparty, report the lesser of (i) the gross value of payables for the repurchase transactions or (ii) the gross value of receivables for the reverse repurchase transactions that the reporting institution has with the same counterparty, provided the following criteria are met:

1. The offsetting transactions have the same explicit final settlement date under their governing agreements;
2. The right to offset the amount owed to the counterparty with the amount owed by the counterparty is legally enforceable in the normal course of business and in the event of receivership, insolvency, liquidation, or similar proceeding; and
3. Under the governing agreements, the counterparties intend to settle net, settle simultaneously, or settle according to a process that is the functional equivalent of net settlement (that is, the cash flows of the transactions are equivalent, in effect, to a single net amount on the settlement date), where both transactions are settled through the same settlement system, the settlement arrangements are supported by cash or intraday credit facilities intended to ensure that settlement of both transactions will occur by the end of the business day, and the settlement of

the underlying securities does not interfere with the net cash settlement.

Report this item as the mean of the amount calculated as of each day of the reporting quarter.

Item 2.14 Counterparty credit risk for all repo-style transactions.

Report the aggregate amount of counterparty credit risk for all repo-style transactions in which the institution acts as principal. Do not include repo-style transactions in which the institution acts as an agent.

For repo-style transactions subject to a qualifying master netting agreement, the counterparty credit risk must be calculated as the greater of zero and the total fair value of the instruments, gold, or cash that the institution has lent, sold subject to repurchase, or provided as collateral to a counterparty, less the total fair value of the instruments, gold, or cash that the institution borrowed, purchased subject to resale, or received as collateral from its counterparty for those transactions. If the repo-style transaction is not subject to a qualifying master netting agreement, the counterparty credit risk must be calculated on a transaction-by-transaction basis.

Report this item as the mean of the amount calculated as of the last day of each of the three months of the reporting quarter.

Item 2.15 Exposure amount for repo-style transactions where an institution acts as an agent.

Report the aggregate exposure amount for repo-style transactions where an institution acts as an agent and provides a guarantee (indemnity) to a customer with regard to the performance of the customer's counterparty.

If the guarantee is limited to the difference between the fair value of the security or cash the customer has lent and the fair value of the collateral that the borrower has provided, report the difference between the fair value of the instruments, gold, and cash received from a counterparty from the fair value of any instruments, gold and cash lent to the counterparty, or zero, whichever is greater.

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If the guarantee is greater than the difference between the fair value of the security or cash the customer has lent and the fair value of the security or cash the borrower has provided, the institution must include the amount of the guarantee that is greater than such difference.

For repo-style transactions where a qualifying master netting agreement is in place, or the transactions are cleared, the institution would be able to net the total fair value of instruments, gold, and cash lent to a counterparty against the cash received from the same counterparty across all transactions.

For repo-style transactions that are not subject to a qualifying master netting agreement, an institution must calculate counterparty credit risk on a transaction-by-transaction basis.

Report this item as the mean of the amount calculated as of the last day of each of the three months of the reporting quarter.

Item 2.16 Total exposures for repo-style transactions.

Report the sum of SLR Table 2, items 2.12, 2.14, and 2.15, minus item 2.13.

Off-balance sheet exposures

An institution must report the following amounts with respect to its off-balance sheet exposures. All off-balance sheet exposures must be reported as the mean of the amount calculated as of the last day of each of the three months of the reporting quarter.

Item 2.17 Off-balance sheet exposures at gross notional amounts.

The notional amount of all off-balance sheet exposures (excluding off-balance sheet exposures associated with repo-style transactions, repurchase or reverse repurchase or securities borrowing or lending transactions that qualify for sales treatment under GAAP, and derivative transactions).

Item 2.18 Adjustments for conversion to credit equivalent amounts (report as a positive amount).

Report the aggregate adjustments for conversion of off-balance sheet exposures in SLR Table 2, item 2.17, to credit equivalent amounts as follows:

1. For unconditionally cancellable commitments that receive a credit conversion factor (CCF) of 10 percent for purposes of calculating the SLR, multiply the notional amount of these commitments by 90 percent.
2. For commitments that receive a CCF of 20 percent under section 33(b) of the regulatory capital rule, multiply the notional amount of these commitments by 80 percent.
3. For commitments that receive a CCF of 50 percent under section 33(b) of the regulatory capital rule, multiply the notional amount of these commitments by 50 percent.

Add the amounts in steps 1-3 and report the sum in this item 2.18. Note that no adjustment is made to off-balance sheet exposures that receive a CCF of 100 percent under section 33(b) of the regulatory capital rule.

Item 2.19 Total off-balance sheet exposures.

Report SLR Table 2, item 2.17, minus item 2.18.

Capital and total leverage exposure

Item 2.20 Tier 1 capital.

Report the tier 1 capital amount as reported in Schedule A, item 45.

An institutions that does not complete Schedule A, except for the SLR disclosures, must use the corresponding item as reported on the institution's Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, as applicable.

Item 2.21 Total leverage exposure.

Report the sum of SLR Table 2, items 2.3, 2.11, 2.16, and 2.19.

Supplementary leverage ratio

Item 2.22 Supplementary leverage ratio.

Report the ratio of SLR Table 2, item 2.20, divided by item 2.21, as a percentage, rounded to four decimal places.

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Item 2.23 Holding companies subject to enhanced SLR standards only: Leverage buffer.

Report SLR Table 2, item 2.22, minus the SLR minimum in section 10(a)(5) of the regulatory capital rule (3 percent) as a percentage, rounded to four decimal

places. If the holding company's supplementary leverage ratio is less than or equal to the minimum requirement of 3 percent, the holding company's leverage buffer is zero.

LINE ITEM INSTRUCTIONS FOR

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

General Instructions

Definitions. Apply the definitions provided in the advanced approaches rule for the following terms: credit valuation adjustment (CVA). All other relevant advanced approaches rule definitions are listed in Schedules C through S, to which Schedule B refers.

All OTC derivatives must apply a CVA as described in section 132(e) of the advanced approaches rule. With respect to its OTC derivative contracts, an institution must calculate a CVA risk-weighted asset amount for each counterparty using the simple CVA approach described in section 132(e)(5) of the advanced approaches rule or, with prior written approval of its primary Federal supervisory, the advanced CVA approach described in section 132(e)(6) of the advanced approaches rule. A bank that receives prior supervisory approval to calculate its CVA risk-weighted asset amounts for a class of counterparties using the advanced CVA approach must continue to use that approach for that class of counterparties until it notifies its primary Federal supervisor in writing that the bank expects to begin calculating its CVA risk-weighted asset amount using the simple CVA approach. Such notice must include an explanation of the bank's rationale and the date upon which the bank will begin to calculate its CVA risk-weighted asset amount using the simple CVA approach. Banks should be consistent in their methodology for determining the weighted average maturity (e.g., if a bank is using a one-year floor, that should be reflected in the weighted average maturity calculation).

Item Instructions

Wholesale Exposures

Item 1 Corporate

In column A, the weighted average probability of

default is derived from cell A-13 of Schedule C: Wholesale Exposure—Corporate.

In column B, the total balance sheet amount is derived from cell C-13 of Schedule C: Wholesale Exposure—Corporate.

In column C, the total dollar volume of undrawn exposures is derived from cell D-13 of Schedule C: Wholesale Exposure—Corporate.

In column D, the total dollar volume of exposure at default is derived from cell E-13 of Schedule C: Wholesale Exposure—Corporate.

In column E, the weighted average effective maturity in years is derived from cell F-13 of Schedule C: Wholesale Exposure—Corporate.

In column F, the weighted average loss given default is derived from cell H-13 of Schedule C: Wholesale Exposures—Corporate.

In column G, the total amount of risk weighted assets is derived from cell K-13 of Schedule C: Wholesale Exposure—Corporate.

In column H, the total dollar volume of expected credit loss is derived from cell L-13 of Schedule C: Wholesale Exposure—Corporate

Item 2 Bank

In column A, the weighted average probability of default is derived from cell A-13 of Schedule D: Wholesale Exposure—Bank.

In column B, the total balance sheet amount is derived from cell C-13 of Schedule D: Wholesale Exposure—Bank.

In column C, the total dollar volume of undrawn exposures is derived from cell D-13 of Schedule D: Wholesale Exposure—Bank.

Schedule B

In column D, the total dollar volume of exposure at default is derived from cell E-13 of Schedule D: Wholesale Exposure—Bank.

In column E, the weighted average effective maturity in years is derived from cell F-13 of Schedule D: Wholesale Exposure—Bank.

In column F, the weighted average loss given default is derived from cell H-13 of Schedule D: Wholesale Exposures—Bank.

In column G, the total amount of risk weighted assets is derived from cell J-13 of Schedule D: Wholesale Exposure—Bank.

In column H, the total dollar volume of expected credit loss is derived from cell K-13 of Schedule D: Wholesale Exposure—Bank.

Item 3 Sovereign

In column A, the weighted average probability of default is derived from cell A-13 of Schedule E: Wholesale Exposure—Sovereign.

In column B, the total balance sheet amount is derived from cell C-13 of Schedule E: Wholesale Exposure—Sovereign.

In column C, the total dollar volume of undrawn exposures is derived from cell D-13 of Schedule E: Wholesale Exposure—Sovereign.

In column D, the total dollar volume of exposure at default is derived from cell E-13 of Schedule E: Wholesale Exposure—Sovereign.

In column E, the weighted average effective maturity in years is derived from cell F-13 of Schedule E: Wholesale Exposure—Sovereign.

In column F, the weighted average loss given default is derived from cell H-13 of Schedule E: Wholesale Exposures—Sovereign.

In column G, the total amount of risk weighted assets is derived from cell J-13 of Schedule E: Wholesale Exposure—Sovereign.

In column H, the total dollar volume of expected credit loss is derived from cell K-13 of Schedule E: Wholesale Exposure—Sovereign.

Item 4 Income-Producing Real Estate (IPRE)

In column A, the weighted average probability of default is derived from cell A-13 of Schedule F: Wholesale Exposure—IPRE.

In column B, the total balance sheet amount is derived from cell C-13 of Schedule F: Wholesale Exposure—IPRE.

In column C, the total dollar volume of undrawn exposures is derived from cell D-13 of Schedule F: Wholesale Exposure—IPRE.

In column D, the total dollar volume of exposure at default is derived from cell E-13 of Schedule F: Wholesale Exposure—Construction IPRE.

In column E, the weighted average effective maturity in years is derived from cell F-13 of Schedule F: Wholesale Exposure—IPRE.

In column F, the weighted average loss given default is derived from cell H-13 of Schedule F: Wholesale Exposures—IPRE.

In column G, the total amount of risk weighted assets is derived from cell K-13 of Schedule F: Wholesale Exposure—IPRE.

In column H, the total dollar volume of expected credit loss is derived from cell L-13 of Schedule F: Wholesale Exposure—IPRE.

Item 5 High-Volatility Commercial Real Estate (HVCRE)

In column A, the weighted average probability of default is derived from cell A-13 of Schedule G: Wholesale Exposure—HVCRE.

In column B, the total balance sheet amount is derived from cell C-13 of Schedule G: Wholesale Exposure—HVCRE.

In column C, the total dollar volume of undrawn exposures is derived from cell D-13 of Schedule G: Wholesale Exposure—HVCRE.

In column D, the total dollar volume of exposure at default is derived from cell E-13 of Schedule G: Wholesale Exposure—HVCRE.

Schedule B

In column E, the weighted average effective maturity in years is derived from cell F-13 of Schedule G: Wholesale Exposure—HVCRE.

In column F, the weighted average loss given default is derived from cell H-13 of Schedule G: Wholesale Exposures—HVCRE.

In column G, the total amount of risk weighted assets is derived from cell K-13 of Schedule G: Wholesale Exposure—HVCRE.

In column H, the total dollar volume of expected credit loss is derived from cell L-13 of Schedule G: Wholesale Exposure—HVCRE.

Item 6 Eligible Margin Loans, Repo-Style Transactions and OTC Derivatives With Cross-Product Netting—EAD Adjustment Method

In column A, the weighted average probability of default is derived from cell A-14 of Schedule H: Wholesale Exposure—Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting.

In column D, the total dollar volume of exposure at default is derived from cell C-14 of Schedule H: Wholesale Exposure—Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting.

In column E, the weighted average effective maturity in years is derived from cell B-14 of Schedule H: Wholesale Exposure—Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting.

In column F, the weighted average loss given default is derived from cell D-14 of Schedule H: Wholesale Exposures—Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting.

In column G, the total amount of risk weighted assets is derived from cell E-14 of Schedule H: Wholesale Exposure—Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting.

In column H, the total dollar volume of expected credit loss is derived from cell F-14 of Schedule H: Wholesale

Exposure—Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting.

Item 7 Eligible Margin Loans, Repo-Style Transactions and OTC Derivatives With Cross-Product Netting—Collateral Reflected in LGD

In column A, the weighted average probability of default is derived from cell G-14 of Schedule H: Wholesale Exposure—Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting.

In column D, the total dollar volume of exposure at default is derived from cell I-14 of Schedule H: Wholesale Exposure—Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting.

In column E, the weighted average effective maturity in years is derived from cell H-14 of Schedule H: Wholesale Exposure—Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting.

In column F, the weighted average loss given default is derived from cell J-14 of Schedule H: Wholesale Exposures—Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting.

In column G, the total amount of risk weighted assets is derived from cell K-14 of Schedule H: Wholesale Exposure—Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting.

In column H, the total dollar volume of expected credit loss is derived from cell L-14 of Schedule H: Wholesale Exposure—Eligible margin loans, repo-style transactions and OTC Derivatives with Cross Product Netting.

Item 8 Eligible Margin Loans, Repo-Style Transactions -- No Cross-Product Netting—EAD Adjustment Method

In column A, the weighted average probability of default is derived from cell A-14 of Schedule I: Whole-

Schedule B

sale Exposure—Eligible margin loans, repo-style transactions - No Cross Product Netting.

In column D, the total dollar volume of exposure at default is derived from cell C-14 of Schedule I: Wholesale Exposure—Eligible margin loans, repo-style transactions - No Cross Product Netting.

In column E, the weighted average effective maturity in years is derived from cell B-14 of Schedule I: Wholesale Exposure—Eligible margin loans, repo-style transactions - No Cross Product Netting.

In column F, the weighted average loss given default is derived from cell D-14 of Schedule I: Wholesale Exposures—Eligible margin loans, repo-style transactions - No Cross Product Netting.

In column G, the total amount of risk weighted assets is derived from cell E-14 of Schedule I: Wholesale Exposure—Eligible margin loans, repo-style transactions - No Cross Product Netting.

In column H, the total dollar volume of expected credit loss is derived from cell F-14 of Schedule I: Wholesale Exposure—Eligible margin loans, repo-style transactions - No Cross Product Netting.

Item 9 Eligible Margin Loans, Repo-Style Transactions -- No Cross-Product Netting—Collateral Reflected in LGD

In column A, the weighted average probability of default is derived from cell G-14 of Schedule I: Wholesale Exposure—Eligible margin loans, repo-style transactions - No Cross Product Netting.

In column D, the total dollar volume of exposure at default is derived from cell I-14 of Schedule I: Wholesale Exposure—Eligible margin loans, repo-style transactions - No Cross Product Netting.

In column E, the weighted average effective maturity in years is derived from cell H-14 of Schedule I: Wholesale Exposure—Eligible margin loans, repo-style transactions - No Cross Product Netting.

In column F, the weighted average loss given default is derived from cell J-14 of Schedule I: Wholesale Exposures—Eligible margin loans, repo-style transactions - No Cross Product Netting.

In column G, the total amount of risk weighted assets is derived from cell K-14 of Schedule I: Wholesale

Exposure—Eligible margin loans, repo-style transactions - No Cross Product Netting.

In column H, the total dollar volume of expected credit loss is derived from cell L-14 of Schedule I: Wholesale Exposure—Eligible margin loans, repo-style transactions - No Cross Product Netting.

Item 10 OTC Derivatives—No Cross-Product Netting—EAD Adjustment Method

In column A, the weighted average probability of default is derived from cell A-13 of Schedule J: Wholesale Exposure—OTC Derivatives - No Cross Product Netting.

In column D, the total dollar volume of exposure at default is derived from cell C-13 of Schedule J: Wholesale Exposure—OTC Derivatives - No Cross Product Netting.

In column E, the weighted average effective maturity in years is derived from cell B-13 of Schedule J: Wholesale Exposure—OTC Derivatives - No Cross Product Netting.

In column F, the weighted average loss given default is derived from cell D-13 of Schedule J: Wholesale Exposures—OTC Derivatives - No Cross Product Netting.

In column G, the total amount of risk weighted assets is derived from cell E-13 of Schedule J: Wholesale Exposure—OTC Derivatives - No Cross Product Netting.

In column H, the total dollar volume of expected credit loss is derived from cell F-13 of Schedule J: Wholesale Exposure—OTC Derivatives - No Cross Product Netting.

Item 11 OTC Derivatives—No Cross-Product Netting—Collateral Reflected in LGD

In column A, the weighted average probability of default is derived from cell G-13 of Schedule J: Wholesale Exposure—OTC Derivatives - No Cross Product Netting.

In column D, the total dollar volume of exposure at default is derived from cell I-13 of Schedule J: Wholesale Exposure—OTC Derivatives - No Cross Product Netting.

Schedule B

In column E, the weighted average effective maturity in years is derived from cell H-13 of Schedule J: Wholesale Exposure—OTC Derivatives - No Cross Product Netting.

In column F, the weighted average loss given default is derived from cell J-13 of Schedule J: Wholesale Exposures—OTC Derivatives - No Cross Product Netting.

In column G, the total amount of risk weighted assets is derived from cell K-13 of Schedule J: Wholesale Exposure—OTC Derivatives - No Cross Product Netting.

In column H, the total dollar volume of expected credit loss is derived from cell L-13 of Schedule J: Wholesale Exposure—OTC Derivatives - No Cross Product Netting.

Retail Exposures

Item 12 Residential Mortgage—Closed-end First Lien Exposures

In column A, the weighted average probability of default is derived from cell A-16 of Schedule K: Retail Exposure—Residential Mortgage—Closed-end First Lien Exposures.

In column B, the total balance sheet amount is derived from cell C-16 of Schedule K: Retail Exposure—Residential Mortgage—Closed-end First Lien Exposures.

In column C, the total dollar volume of undrawn exposures is derived from cell D-16 of Schedule K: Retail Exposure—Residential Mortgage—Closed-end First Lien Exposures.

In column D, the total dollar volume of exposure at default is derived from cell E-16 of Schedule K: Retail Exposure—Residential Mortgage—Closed-end First Lien Exposures.

In column F, the weighted average loss given default is derived from cell G-16 of Schedule K: Retail Exposure—Residential Mortgage—Closed-end First Lien Exposures.

In column G, the total amount of risk weighted assets is derived from cell H-16 of Schedule K: Retail

Exposure—Residential Mortgage—Closed-end First Lien Exposures.

In column H, the total dollar volume of expected credit loss is derived from cell I-16 of Schedule K: Retail Exposure—Residential Mortgage—Closed-end First Lien Exposures.

Item 13 Residential Mortgage—Closed-end Junior Lien Exposures

In column A, the weighted average probability of default is derived from cell A-16 of Schedule L: Retail Exposure—Residential Mortgage—Closed-end Junior Lien Exposures.

In column B, the total balance sheet amount is derived from cell C-16 of Schedule L: Retail Exposure—Residential Mortgage—Closed-end Junior Lien Exposures.

In column C, the total dollar volume of undrawn exposures is derived from cell D-16 of Schedule L: Retail Exposure—Residential Mortgage—Closed-end Junior Lien Exposures.

In column D, the total dollar volume of exposure at default is derived from cell E-16 of Schedule L: Retail Exposure—Residential Mortgage—Closed-end Junior Lien Exposures.

In column F, the weighted average loss given default is derived from cell G-16 of Schedule L: Retail Exposure—Residential Mortgage—Closed-end Junior Lien Exposures.

In column G, the total amount of risk weighted assets is derived from cell H-16 of Schedule L: Retail Exposure—Residential Mortgage—Closed-end Junior Lien Exposures.

In column H, the total dollar volume of expected credit loss is derived from cell I-16 of Schedule L: Retail Exposure—Residential Mortgage—Closed-end Junior Lien Exposures.

Item 14 Residential Mortgage—Revolving Exposures

In column A, the weighted average probability of default is derived from cell A-16 of Schedule M: Retail Exposure—Residential Mortgage—Revolving Exposures.

Schedule B

In column B, the total balance sheet amount is derived from cell C-16 of Schedule M: Retail Exposure—Residential Mortgage—Revolving Exposures.

In column C, the total dollar volume of undrawn exposures is derived from cell D-16 of Schedule M: Retail Exposure—Residential Mortgage—Revolving Exposures.

In column D, the total dollar volume of exposure at default is derived from cell E-16 of Schedule M: Retail Exposure—Residential Mortgage—Revolving Exposures.

In column F, the weighted average loss given default is derived from cell G-16 of Schedule M: Retail Exposure—Residential Mortgage—Revolving Exposures.

In column G, the total amount of risk weighted assets is derived from cell H-16 of Schedule M: Retail Exposure—Residential Mortgage—Revolving Exposures.

In column H, the total dollar volume of expected credit loss is derived from cell I-16 of Schedule M: Retail Exposure—Residential Mortgage—Revolving Exposures.

Item 15 Qualifying Revolving Exposures

In column A, the weighted average probability of default is derived from cell A-16 of Schedule N: Retail Exposure—Qualifying Revolving Exposures.

In column B, the total balance sheet amount is derived from cell C-16 of Schedule N: Retail Exposure—Qualifying Revolving Exposures.

In column C, the total dollar volume of undrawn exposures is derived from cell D-16 of Schedule N: Retail Exposure—Qualifying Revolving Exposures.

In column D, the total dollar volume of exposure at default is derived from cell E-16 of Schedule N: Retail Exposure—Qualifying Revolving Exposures.

In column F, the weighted average loss given default is derived from cell G-16 of Schedule N: Retail Exposure—Qualifying Revolving Exposures.

In column G, the total amount of risk weighted assets is derived from cell H-16 of Schedule N: Retail Exposure—Qualifying Revolving Exposures.

In column H, the total dollar volume of expected credit loss is derived from cell I-16 of Schedule N: Retail Exposure—Qualifying Revolving Exposures.

Item 16 Other Retail Exposures

In column A, the weighted average probability of default is derived from cell A-16 of Schedule O: Retail Exposure—Other Retail Exposures.

In column B, the total balance sheet amount is derived from cell C-16 of Schedule O: Retail Exposure—Other Retail Exposures.

In column C, the total dollar volume of undrawn exposures is derived from cell D-16 of Schedule O: Retail Exposure—Other Retail Exposures.

In column D, the total dollar volume of exposure at default is derived from cell E-16 of Schedule O: Retail Exposure—Other Retail Exposures.

In column F, the weighted average loss given default is derived from cell G-16 of Schedule O: Retail Exposure—Other Retail Exposures.

In column G, the total amount of risk weighted assets is derived from cell H-16 of Schedule O: Retail Exposure—Other Retail Exposures.

In column H, the total dollar volume of expected credit loss is derived from cell I-16 of Schedule O: Retail Exposure—Other Retail Exposures.

Securitization Exposures

Item 17 Subject to the Supervisory Formula Approach.

In column B, the total amount of securitization exposures subject to the Supervisory Formula Approach is derived by summing cells A-1 and D-1 of Schedule P: Securitization Exposures Schedule.

In column G, the total amount of risk weighted assets of securitization exposures outstanding subject to the Supervisory Formula Approach is derived by summing cells B-1 and E-1 of Schedule P: Securitization Exposures Schedule.

Item 18 Subject to the Simplified Supervisory Formula Approach.

In column B, the total amount of securitization exposures subject to the Simplified Supervisory Formula Approach is derived by summing cells A-2 and D-2 of Schedule P: Securitization Exposures Schedule.

Schedule B

In column G, the total amount of risk weighted assets of securitization exposures outstanding subject to the Simplified Supervisory Formula Approach is derived by summing cells B-2 and E-2 of Schedule P: Securitization Exposures Schedule.

Item 19 Subject to 1,250% risk weight.

In column B, the total amount of securitization exposures subject to 1,250% risk weight is derived by summing cells A-3 and D-3 of Schedule P: Securitization Exposures Schedule.

In column G, the total amount of risk weighted assets of securitization exposures outstanding subject to 1,250% risk weight is derived by summing cells B-3 and E-3 of Schedule P: Securitization Exposures Schedule.

Cleared Transactions

Item 20 Derivative Contracts or Netting Sets of Derivative Contracts.

In column B, the total amount of exposures is derived by summing cells A-1, B-1, A-3 and B-3 of Schedule Q: Cleared Transactions.

In column G, the total amount of risk weighted assets of exposures is derived by summing cells D-1 and D-3 of Schedule Q: Cleared Transactions.

Item 21 Repo-style transactions.

In column B, the total amount of exposures is derived by summing cells A-2, B-2, A-4 and B-4 of Schedule Q: Cleared Transactions.

In column G, the total amount of risk weighted assets of exposures is derived by summing cells D-2 and D-4 of Schedule Q: Cleared Transactions.

Item 22 Default Fund Contributions.

In column B, the total amount of default fund contributions is derived by summing cells C-5 and C-6 of Schedule Q: Cleared Transactions.

In column G, the total amount of risk weighted assets of default fund contributions is derived by summing cells D-5 and D-6 of Schedule Q: Cleared Transactions.

Equity Exposures

Item 23 Simple Risk Weight Method (SRWA).

In column G, the total amount of risk weighted assets for equity exposures subject to the SRWA plus investment funds is derived from cell B-16 of Schedule R: Equity Exposures. Complete only if the SRWA is used.

Item 24 Full Internal Models Approach (IMA).

In column G, the total amount of risk weighted assets for equity exposures is derived from cell D-21 of Schedule R: Equity Exposures. Complete only if the bank uses internal models to estimate potential losses for both publicly traded and non-publicly traded equity exposures.

Item 25 Partial IMA, Partial SRWA.

In column G, the total amount of risk weighted assets for equity exposures is derived from cell F-25 of Schedule R: Equity Exposures. Complete only if the bank uses internal models to estimate potential losses only for publicly traded equity exposures.

Item 26 Unsettled Transactions.

In column B, report the balance sheet amount of unsettled transactions.

In column G, report the total amount of risk weighted assets of unsettled transactions, as determined by section 135 of the advanced approaches rule.

Item 27 Assets Not Included in a Defined Exposure Category.

In column B, report the balance sheet amount of assets not defined in an exposure category, as described in paragraph (e)(3) of section 131 of the advanced approaches rule, but excluding the balance sheet amount of significant investments in unconsolidated financial institutions in the form of common stock that are not deducted from capital, which is reported in cell A-7 of Schedule R: Equity Exposures.

In column G, report the total amount of risk weighted assets for assets not defined in an exposure category, as determined by paragraph (e)(3) of section 131 of the advanced approaches rule.

Schedule B

Item 28 Non-material Portfolios of Exposures.

In column B, report the balance sheet amount of assets in non-material portfolios of exposures as described in paragraph (e)(4) of section 131 of the advanced approaches rule.

In column G, report the total amount of risk weighted assets for non-material portfolios of exposures as determined by paragraph (e)(4) of section 131 of the advanced approaches rule, for non-material exposures.

Item 29 Sum of Column G.

In column G, report the sum of G-1 through G-28.

Item 30 Total Credit Risk Weighted Assets.

In column G, report the product of G-29 and 1.06.

Item 31.a Credit Valuation Adjustment (CVA)—Simple Approach.

In column G, report the Simple CVA total risk-weighted assets associated with OTC derivative transactions, as described in section 132(e) of the advanced approaches rule.

Item 31.b Credit Valuation Adjustment (CVA)—Advanced Approach.

In column G, report the Advanced CVA total risk-weighted assets associated with OTC derivative transactions, as described in section 132(e) of the advanced approaches rule.

Item 32 Assets Subject to the General Risk-Based Capital Requirements.

In column G, report risk-weighted assets subject to the merger and acquisition transitional arrangements as described in section 124 of the advanced approaches rule.

Item 33 Excess Eligible Credit Reserves Not Included in Tier 2 Capital.

In column G, report excess eligible credit reserves not included in tier 2 capital, consistent with paragraph (a)(2) of section 113 of the advanced approaches rule.

Item 34 Advanced Market Risk Equivalent Assets.

In column G, report “Advanced Market Risk-Weighted Assets” as determined under subpart F, section 204(a)(2) of the revised regulatory capital rules: 12 CFR Part 3 (national banks and federal savings associations) (OCC); 12 CFR Part 217 (holding companies and state member banks) (Board); and 12 CFR Part 324 (state nonmember banks and state savings associations) (FDIC).

Item 35 Operational Risk.

In column G, the amount of risk-weighted assets for operational risk is derived from the product of line 1 of Schedule S: Operational Risk and 12.5.

Item 36 Total.

In column G, report the sum of cells G-30, G-31, G-32, G-34, and G-35 minus cell G-33 above.

Wholesale Exposures Schedules C through G

General Instructions

Definitions. Apply the definitions provided in the advanced approaches rule for the following terms: (1) probability of default (PD); (2) loss given default (LGD); (3) exposure at default (EAD); (4) effective maturity (M); (5) expected credit loss (ECL); (6) guarantee; (7) credit derivatives; (8) obligor; (9) credit risk mitigant; (10) eligible margin loan; (11) eligible purchased wholesale exposure; (12) high volatility commercial real estate (HVCRE) exposure¹; (13) multilateral development bank; (14) repo-style transaction; (15) sovereign exposure; and (16) wholesale exposure.

The PD *substitution approach* and the LGD *adjustment approach* are described in section 133 of the advanced approaches rule. The *double default treatment* is described in section 134 of the advanced approaches rule.

Weighted Averages. 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.

Weighted Average LGD without effects of guarantees and credit derivatives, but with effect of 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 considering 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.

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.

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.

Exposure Categorization. The underlying obligor should be used as the basis for determining on which wholesale schedule to report an exposure. If the bank does not assign an obligor PD, then the bank should use the guarantor as the basis for determining on which schedule to report an exposure. The bank should also use the guarantor PD as the basis for assigning the exposure to the appropriate supervisory PD band.

Treatment of Eligible Purchased Wholesale Exposures. Consistent with paragraph (d)(4) of section 131 of the advanced approaches rule, reporting of eligible pur-

1. The definition of HVCRE exposure has been amended effective April 1, 2020.

Schedules C through G

chased wholesale exposures should be based on segment-level risk estimates for PD, LGD, EAD, M, and ECL.

Correlation factor for certain regulated and unregulated financial institutions. Banking organizations must apply a multiplier of 1.25 to the correlation factor for wholesale exposures to unregulated financial institutions that generate a majority of their revenue from financial activities, regardless of asset size.

This category includes highly leveraged entities such as hedge funds and financial guarantors. Banking organizations must also apply a multiplier of 1.25 to the correlation factor for wholesale exposures to regulated

financial institutions with consolidated assets of greater than or equal to \$100 billion. These exposure amounts must be included with those reported in line items 1 through 12 (the sum of which flows to Schedule B) and also reported separately in M2 and M3 (in Schedules C and D).

Cleared Transactions: Cleared transactions and default fund contributions, as described in section 133(b), section 133(c) and section 133(d) of the advanced approaches rule, should only be reported in Schedule Q, and *not* in Schedules C through G.

LINE ITEM INSTRUCTIONS FOR

Wholesale Exposures—Corporate Schedule C

Report all Wholesale Exposures—Corporate, which include all wholesale exposures as defined in the advanced approaches rule, except those which are to be specifically included in the Wholesale Exposures—Bank (Schedule D), Wholesale Exposures—Sovereign (Schedule E), Wholesale Exposures—Income Producing Real Estate (Schedule F), Wholesale Exposures—High Volatility Commercial Real Estate (Schedule G), or Wholesale Exposures—Eligible Margin Loans, Repo-Style Transactions, or OTC Derivatives schedules (Schedules H through I). Include in this schedule government-related entities whose exposures do not have the full faith and credit support of a sovereign such as the Federal Home Loan Bank or the Federal Agricultural Mortgage Corporation.

Item Instructions

Items 1–12

In column A, report the weighted average obligor PD of exposures categorized as wholesale corporate where the obligor PD falls within the indicated PD range. Cell A-12 equals 100.

In column B, report the total number of obligors included in this row for column A.

In column C, report the total balance sheet amount of exposures included in this row for column A. Do not report any undrawn amounts in this column.

In column D, report the total dollar value of available but undrawn balance of exposures (for example, from loan commitments, lines of credit, trade-related letters of credit, or transaction-related contingencies) included in this row for column A.

In column E, report the total EAD of exposures included in this row for column A.

In column F, report the weighted average M in years of exposures included in this row for column A.

In column G, 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.

In column H, 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).

In column I, report the estimated benefit arising from the application of the PD substitution approach or the LGD adjustment approach to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars but only in cases where risk is mitigated through the use of eligible credit derivatives. The estimate can be derived by deducting 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 if the PD Substitution approach and LGD Adjustment approach had not been applied from the amount in column K of this row (this resulting amount would normally be negative). No estimate is required in cases where risk is mitigated through the use of eligible guarantees.

In column J, report the estimated benefit arising from the application of the double default treatment to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars. The estimate can be derived by deducting 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 double default treatment had not been applied from

Schedule C

the amount in column K of this row (this resulting amount would normally be negative). The estimate should reflect only credit risk mitigation benefits derived from the application of the double default treatment.

In column K, 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.

In column L, report the dollar amount of ECL for exposures included in this row for column A.

Item 13

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{12} A_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where A_i and E_i are the weighted average PD (%) and EAD (\$) reported in columns A and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule. Note that A_{12} equals 100.

In column F, the EAD-weighted average effective maturity (WAEM) in years is calculated as follows:

$$WAEM(\text{Years}) = \frac{\left(\sum_{i=1}^{12} F_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where F_i and E_i are the weighted average effective maturity (years) and EAD (\$) reported in columns F and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column G, the EAD-weighted average LGD before consideration of eligible guarantees and credit derivatives (WALGD_Pre) in percentage terms is calculated as follows:

$$WALGD_Pre(\%) = \frac{\left(\sum_{i=1}^{12} G_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where G_i and E_i are the weighted average LGD before consideration of eligible guarantees and credit derivatives (%) and EAD (\$) reported in columns G and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column H, the EAD-weighted average LGD after consideration of consideration of credit risk mitigants (WALGD_Post) in percentage terms is calculated as follows:

$$WALGD_Post(\%) = \frac{\left(\sum_{i=1}^{12} H_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where H_i and E_i are the LGD after consideration of credit risk mitigants (%) and EAD (\$) reported in columns H and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In columns B, C, D, E, I, J, K, and L, the sums are calculated as the total of amounts reported in item numbers 1 through 12 of this schedule for each of these respective columns.

Memoranda Items

Item M1

Report the risk weighted assets of non-material portfolios reportable in this schedule, but not included in the cells above.

Item M2

In column A, report the weighted average obligor PD of wholesale exposures to regulated financial institutions with at least \$100 billion in assets.

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In column B, report the total number of obligors included in this row for column A.

In column C, report the total balance sheet amount of exposures included in this row for column A. Do not report any undrawn amounts in this column.

In column D, report the total dollar value of available but undrawn balance of exposures (for example, from loan commitments, lines of credit, trade-related letters of credit, or transaction-related contingencies) included in this row for column A.

In column E, report the total EAD of exposures included in this row for column A.

In column F, report the weighted average M in years of exposures included in this row for column A.

In column G, report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the LGDs of collateral but not the LGDs of guarantees or credit derivatives.

In column H, 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).

In column I, report the estimated benefit arising from the application of the PD substitution approach or the LGD adjustment approach to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars but only in cases where risk is mitigated through the use of eligible credit derivatives. The estimate can be derived by deducting 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 if the PD Substitution approach and LGD Adjustment approach had not been applied from the amount in column K of this row (this resulting amount would normally be negative). No estimate is required in cases where risk is mitigated through the use of eligible guarantees.

In column J, report the estimated benefit arising from the application of the double default treatment to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars. The estimate can be derived by deducting 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 double default treatment had not been applied from the amount in column K of this row (this resulting amount would normally be negative). The estimate should reflect only credit risk mitigation benefits derived from the application of the double default treatment.

In column K, 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.

In column L, report the dollar amount of ECL for exposures included in this row for column A.

Item M3

In column A, report the weighted average obligor PD unregulated financial institutions that generate a majority of their revenue from financial activities.

In column B, report the total number of obligors included in this row for column A.

In column C, report the total balance sheet amount of exposures included in this row for column A. Do not report any undrawn amounts in this column.

In column D, report the total dollar value of available but undrawn balance of exposures (for example, from loan commitments, lines of credit, trade-related letters of credit, or transaction-related contingencies) included in this row for column A.

In column E, report the total EAD of exposures included in this row for column A.

In column F, report the weighted average M in years of exposures included in this row for column A.

In column G, report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the LGDs of collateral but not the LGDs of guarantees or credit derivatives.

In column H, 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).

In column I, report the estimated benefit arising from the application of the PD substitution approach or the LGD adjustment approach to exposures included in this row, expressed in terms of a reduction in risk-

Schedule C

weighted assets in dollars but only in cases where risk is mitigated through the use of eligible credit derivatives. The estimate can be derived by deducting 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 if the PD Substitution approach and LGD Adjustment approach had not been applied from the amount in column K of this row (this resulting amount would normally be negative). No estimate is required in cases where risk is mitigated through the use of eligible guarantees.

In column J, report the estimated benefit arising from the application of the double default treatment to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars. The estimate can be derived by deducting 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 double default treatment had not been applied from the amount in column K of this row (this resulting amount would normally be negative). The estimate should reflect only credit risk mitigation benefits derived from the application of the double default treatment.

In column K, 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.

In column L, report the dollar amount of ECL for exposures included in this row for column A.

Wholesale Exposures—Bank Schedule D

Report all Wholesale Exposures—Bank. For this schedule, Bank includes 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) multi-lateral development banks that do not have full faith and credit backing of sovereign entities.

Item Instructions

Items 1–12

In column A, report the weighted average obligor PD of exposures categorized as wholesale bank where the obligor PD falls within the indicated PD range. Cell A-12 equals 100.

In column B, report the total number of obligors included in this row for column A.

In column C, report the total balance sheet amount of exposures included in this row for column A. Do not report any undrawn amounts in this column.

In column D, report the total dollar value of available but undrawn balance of exposures (for example, from loan commitments, lines of credit, trade-related letters of credit, or transaction-related contingencies) included in this row for column A.

In column E, report the total EAD of exposures included in this row for column A.

In column F, report the weighted average M in years of exposures included in this row for column A.

In column G, 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.

In column H, 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).

In column I, report the estimated benefit arising from the application of the PD substitution approach or the LGD adjustment approach to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars but only in cases where risk is mitigated through the use of eligible credit derivatives. The estimate can be derived by deducting 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 if the PD Substitution approach and LGD Adjustment approach had not been applied from the amount in column J of this row (this resulting amount would normally be negative). No estimate is required in cases where risk is mitigated through the use of eligible guarantees.

In column J, report the total risk weighted assets associated with all exposures included in this row for column A - after any credit risk mitigation adjustments.

In column K, report the dollar amount of ECL for exposures included in this row for column A.

Item 13

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{12} A_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where A_i and E_i are the weighted average PD (%) and EAD (\$) reported in columns A and E, respectively, for

Schedule D

the i^{th} PD range in item numbers 1 through 12 of this schedule. Note that A12 equals 100.

In column F, the EAD-weighted average effective maturity (WAEM) in years is calculated as follows:

$$WAEM(\text{Years}) = \frac{\left(\sum_{i=1}^{12} F_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where F_i and E_i are the weighted average effective maturity (years) and EAD (\$) reported in columns F and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column G, the EAD-weighted average LGD before consideration of eligible guarantees and credit derivatives (WALGD_Pre) in percentage terms is calculated as follows:

$$WALGD_Pre(\%) = \frac{\left(\sum_{i=1}^{12} G_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where G_i and E_i are the weighted average LGD before consideration of eligible guarantees and credit derivatives (%) and EAD (\$) reported in columns G and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column H, the EAD-weighted average LGD after consideration of consideration of credit risk mitigants (WALGD_Post) in percentage terms is calculated as follows:

$$WALGD_Post(\%) = \frac{\left(\sum_{i=1}^{12} H_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where H_i and E_i are the LGD after consideration of credit risk mitigants (%) and EAD (\$) reported in columns H and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In columns B, C, D, E, I, J, and K, the sums are calculated as the total of amounts reported in item numbers 1 through 12 of this schedule for each of these respective columns.

Memoranda Items

Item M1

Report the risk weighted assets of non-material portfolios reportable in this schedule, but not included in the cells above.

Item M2

In column A, report the weighted average obligor PD of wholesale exposures to regulated financial institutions with at least \$100 billion in assets.

In column B, report the total number of obligors included in this row for column A.

In column C, report the total balance sheet amount of exposures included in this row for column A. Do not report any undrawn amounts in this column.

In column D, report the total dollar value of available but undrawn balance of exposures (for example, from loan commitments, lines of credit, trade-related letters of credit, or transaction-related contingencies) included in this row for column A.

In column E, report the total EAD of exposures included in this row for column A.

In column F, report the weighted average M in years of exposures included in this row for column A.

In column G, report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the LGDs of collateral but not the LGDs of guarantees or credit derivatives.

In column H, 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).

In column I, report the estimated benefit arising from the application of the PD substitution approach or the LGD adjustment approach to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars but only in cases where risk is mitigated through the use of eligible credit derivatives. The estimate can be derived by deducting 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 if the PD Substitution approach and LGD Adjust-

Schedule D

ment approach had not been applied from the amount in column K of this row (this resulting amount would normally be negative). No estimate is required in cases where risk is mitigated through the use of eligible guarantees.

In column J, 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.

In column K, report the dollar amount of ECL for exposures included in this row for column A.

Item M3

In column A, report the weighted average obligor PD unregulated financial institutions that generate a majority of their revenue from financial activities.

In column B, report the total number of obligors included in this row for column A.

In column C, report the total balance sheet amount of exposures included in this row for column A. Do not report any undrawn amounts in this column.

In column D, report the total dollar value of available but undrawn balance of exposures (for example, from loan commitments, lines of credit, trade-related letters of credit, or transaction-related contingencies) included in this row for column A.

In column E, report the total EAD of exposures included in this row for column A.

In column F, report the weighted average M in years of exposures included in this row for column A.

In column G, report the weighted average LGD of exposures included in this row for column A. In estimating LGD, include the LGDs of collateral but not the LGDs of guarantees or credit derivatives.

In column H, 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).

In column I, report the estimated benefit arising from the application of the PD substitution approach or the LGD adjustment approach to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars but only in cases where risk is mitigated through the use of eligible credit derivatives. The estimate can be derived by deducting 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 if the PD Substitution approach and LGD Adjustment approach had not been applied from the amount in column K of this row (this resulting amount would normally be negative). No estimate is required in cases where risk is mitigated through the use of eligible guarantees.

In column J, 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.

In column K, report the dollar amount of ECL for exposures included in this row for column A.

Wholesale Exposures—Sovereign Schedule E

Report all Wholesale Exposures—Sovereign (Sovereign exposures)

Item Instructions

Items 1–12

In column A, report the weighted average obligor PD of exposures categorized as wholesale sovereign where the obligor PD falls within the indicated PD range. Cell A-12 equals 100.

In column B, report the total number of obligors included in this row for column A.

In column C, report the total balance sheet amount of exposures included in this row for column A. Do not report any undrawn amounts in this column.

In column D, report the total dollar value of available but undrawn balance of exposures (for example, from loan commitments, lines of credit, trade-related letters of credit, or transaction-related contingencies) included in this row for column A.

In column E, report the total EAD of exposures included in this row for column A.

In column F, report the weighted average M in years of exposures included in this row for column A.

In column G, 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.

In column H, 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).

In column I, report the estimated benefit arising from the application of the PD substitution approach or the LGD adjustment approach to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars but only in cases where risk is mitigated through the use of eligible credit derivatives. The estimate can be derived by deducting 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 if the PD Substitution approach and LGD Adjustment approach had not been applied from the amount in column J of this row (this resulting amount would normally be negative). No estimate is required in cases where risk is mitigated through the use of eligible guarantees.

In column J, report the total risk weighted assets associated with all exposures included in this row for column A - after any credit risk mitigation adjustments.

In column K, report the dollar amount of ECL for exposures included in this row for column A.

Item 13

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{12} A_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where A_i and E_i are the weighted average PD (%) and EAD (\$) reported in columns A and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule. Note that A12 equals 100.

Schedule E

In column F, the EAD-weighted average effective maturity (WAEM) in years is calculated as follows:

$$WAEM(Years) = \frac{\left(\sum_{i=1}^{12} F_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where F_i and E_i are the weighted average effective maturity (years) and EAD (\$) reported in columns F and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column G, the EAD-weighted average LGD before consideration of eligible guarantees and credit derivatives (WALGD_Pre) in percentage terms is calculated as follows:

$$WALGD_Pre(\%) = \frac{\left(\sum_{i=1}^{12} G_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where G_i and E_i are the weighted average LGD before consideration of eligible guarantees and credit derivatives (%) and EAD (\$) reported in columns G and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column H, the EAD-weighted average LGD after consideration of consideration of credit risk mitigants (WALGD_Post) in percentage terms is calculated as follows:

$$WALGD_Post(\%) = \frac{\left(\sum_{i=1}^{12} H_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where H_i and E_i are the LGD after consideration of credit risk mitigants (%) and EAD (\$) reported in columns H and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In columns B, C, D, E, I, J, and K, the sums are calculated as the total of amounts reported in item numbers 1 through 12 of this schedule for each of these respective columns.

Memoranda Item

Item M1

Report the risk weighted assets of non-material portfolios reportable in this schedule, but not included in the cells above.

LINE ITEM INSTRUCTIONS FOR

Wholesale Exposures—Income-Producing Real Estate (IPRE) Schedule F

IPRE includes exposures that finance the acquisition, development, or construction (ADC) of one-to-four family residential properties, or commercial real estate projects that are not defined as HVCRE as well as permanent financing of commercial real estate and apartment buildings.

Item Instructions

Items 1–12

In column A, report the weighted average obligor PD of exposures categorized as wholesale IPRE where the obligor PD falls within the indicated PD range. Cell A-12 equals 100.

In column B, report the total number of obligors included in this row for column A.

In column C, report the total balance sheet amount of exposures included in this row for column A. Do not report any undrawn amounts in this column.

In column D, report the total dollar value of available but undrawn balance of exposures (for example, from loan commitments, lines of credit, trade-related letters of credit, or transaction-related contingencies) included in this row for column A.

In column E, report the total EAD of exposures included in this row for column A.

In column F, report the weighted average M in years of exposures included in this row for column A.

In column G, 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.

In column H, report the weighted average LGD of exposures included in this row for column A. In esti-

imating LGD, include the effects of credit risk mitigants (guarantees, credit derivatives and collateral).

In column I, report the estimated benefit arising from the application of the PD substitution approach or the LGD adjustment approach to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars but only in cases where risk is mitigated through the use of eligible credit derivatives. The estimate can be derived by deducting 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 if the PD Substitution approach and LGD Adjustment approach had not been applied from the amount in column K of this row (this resulting amount would normally be negative). No estimate is required in cases where risk is mitigated through the use of eligible guarantees.

In column J, report the estimated benefit arising from the application of the double default treatment to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars. The estimate can be derived by deducting 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 double default treatment had not been applied from the amount in column K of this row (this resulting amount would normally be negative). The estimate should reflect only credit risk mitigation benefits derived from the application of the double default treatment.

In column K, 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.

Schedule F

In column L, report the dollar amount of ECL for exposures included in this row for column A.

Item 13

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{12} A_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where A_i and E_i are the weighted average PD (%) and EAD (\$) reported in columns A and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule. Note that A_{12} equals 100.

In column F, the EAD-weighted average effective maturity (WAEM) in years is calculated as follows:

$$WAEM(\text{Years}) = \frac{\left(\sum_{i=1}^{12} F_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where F_i and E_i are the weighted average effective maturity (years) and EAD (\$) reported in columns F and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column G, the EAD-weighted average LGD before consideration of eligible guarantees and credit derivatives (WALGD_Pre) in percentage terms calculated as follows:

$$WALGD_Pre(\%) = \frac{\left(\sum_{i=1}^{12} G_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where G_i and E_i are the weighted average LGD before consideration of eligible guarantees and credit derivatives (%) and EAD (\$) reported in columns G and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column H, the EAD-weighted average LGD after consideration of credit risk mitigants (WALGD_Post) in percentage terms is calculated as follows:

$$WALGD_Post(\%) = \frac{\left(\sum_{i=1}^{12} H_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where H_i and E_i are the LGD after consideration of credit risk mitigants (%) and EAD (\$) reported in columns H and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In columns B, C, D, E, I, J, K, and L, the sums are calculated as the total of amounts reported in item numbers 1 through 12 of this schedule for each of these respective columns.

Memoranda Item

Item M1

Report the risk weighted assets of non-material portfolios reportable in this schedule, but not included in the cells above.

LINE ITEM INSTRUCTIONS FOR

Wholesale Exposures—High Volatility Commercial Real Estate (HVCRE) Schedule G

Report all Wholesale Exposures—High Volatility Commercial Real Estate (HVCRE)

Item Instructions

Items 1–12

In column A, report the weighted average obligor PD of exposures categorized as wholesale HVCRE where the obligor PD falls within the indicated PD range. Cell A-12 equals 100.

In column B, report the total number of obligors included in this row for column A.

In column C, report the total balance sheet amount of exposures included in this row for column A. Do not report any undrawn amounts in this column.

In column D, report the total dollar value of available but undrawn balance of exposures (for example, from loan commitments, lines of credit, trade-related letters of credit, or transaction-related contingencies) included in this row for column A.

In column E, report the total EAD of exposures included in this row for column A.

In column F, report the weighted average M in years of exposures included in this row for column A.

In column G, 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.

In column H, 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).

In column I, report the estimated benefit arising from the application of the PD substitution approach or the

LGD adjustment approach to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars but only in cases where risk is mitigated through the use of eligible credit derivatives. The estimate can be derived by deducting 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 if the PD Substitution approach and LGD Adjustment approach had not been applied from the amount in column K of this row (this resulting amount would normally be negative). No estimate is required in cases where risk is mitigated through the use of eligible guarantees.

In column J, report the estimated benefit arising from the application of the double default treatment to exposures included in this row, expressed in terms of a reduction in risk-weighted assets in dollars. The estimate can be derived by deducting 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 double default treatment had not been applied from the amount in column K of this row (this resulting amount would normally be negative). The estimate should reflect only credit risk mitigation benefits derived from the application of the double default treatment.

In column K, 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.

In column L, report the dollar amount of ECL for exposures included in this row for column A.

Schedule G

Item 13

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{12} A_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where A_i and E_i are the weighted average PD (%) and EAD (\$) reported in columns A and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule. Note that A_{12} equals 100.

In column F, the EAD-weighted average effective maturity (WAEM) in years is calculated as follows:

$$WAEM(\text{Years}) = \frac{\left(\sum_{i=1}^{12} F_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where F_i and E_i are the weighted average effective maturity (years) and EAD (\$) reported in columns F and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column G, the EAD-weighted average LGD before consideration of eligible guarantees and credit derivatives (WALGD_Pre) in percentage terms is calculated as follows:

$$WALGD_Pre(\%) = \frac{\left(\sum_{i=1}^{12} G_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where G_i and E_i are the weighted average LGD before consideration of eligible guarantees and credit deriva-

tives (%) and EAD (\$) reported in columns G and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column H, the EAD-weighted average LGD after consideration of consideration of credit risk mitigants (WALGD_Post) in percentage terms is calculated as follows:

$$WALGD_Post(\%) = \frac{\left(\sum_{i=1}^{12} H_i \cdot E_i \right)}{\sum_{i=1}^{12} E_i}$$

where H_i and E_i are the LGD after consideration of credit risk mitigants (%) and EAD (\$) reported in columns H and E, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In columns B, C, D, E, I, J, K, and L, the sums are calculated as the total of amounts reported in item numbers 1 through 12 of this schedule for each of these respective columns.

Memoranda Item

Item M1

Report the risk weighted assets of non-material portfolios reportable in this schedule, but not included in the cells above.

Wholesale Exposures—Eligible Margin Loans, Repo-Style Transactions, OTC Derivatives, and Combinations of these Instruments Subject to Qualifying Master Netting Agreements Schedules H through J

General Instructions

Definitions. Apply the definitions provided in the advanced approaches rule for the following terms:

(1) probability of default (PD); (2) loss given default (LGD); (3) exposure at default (EAD); (4) effective maturity (M); (5) expected credit loss (ECL); (6) qualifying cross-product master netting agreement; (7) eligible margin loan; (8) obligor; (9) OTC derivative contract; (10) qualifying master netting agreement; (11) repo-style transaction; (12) Value-at-Risk (VaR); (13) wholesale exposure; and (14) default.

The EAD adjustment approaches are described in section 132(b)(2), section 132(b)(3), and section 132(d) of the advanced approaches rule.

For these schedules, report all repo-style transactions, eligible margin loans, and OTC derivatives, including those that are covered positions under the market risk rule, except for credit derivatives and equity derivative contracts for which the bank does not compute a separate counterparty credit risk capital requirement in accordance with sections 132(c)(3) and (4) of the advanced approaches rule.

Weighted Averages. Weighted average obligor PD as used in this section is generally 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. If the EAD for exposures within a given PD range sums to zero, a simple average (i.e., the sum of PDs within a PD range divided by the number of exposures) should be reported.

Weighted average LGD as used in this section is generally calculated by: (1) determining the obligors and

their exposures that have estimated PDs 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. If the EAD for exposures within a given PD range sums to zero, a simple average (i.e., the sum of LGDs within a PD range divided by the number of exposures) should be reported.

Weighted average M as used in this section is generally 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. If the EAD for exposures within a given PD range sums to zero, a simple average (i.e., the sum of Ms within a PD range divided by the number of exposures) should be reported.

Correlation factor for certain regulated and unregulated financial institutions. Banking organizations must apply a multiplier of 1.25 to the correlation factor for wholesale exposures to unregulated financial institutions that generate a majority of their revenue from financial activities, regardless of asset size.

This category includes highly leveraged entities such as hedge funds and financial guarantors. Banking organizations must also apply a multiplier of 1.25 to the correlation factor for wholesale exposures to regulated financial institutions with consolidated assets of greater than or equal to \$100 billion.

LINE ITEM INSTRUCTIONS FOR

Wholesale Exposures—Eligible Margin Loans, Repo-style Transactions, and OTC Derivatives with Cross-Product Netting

Schedule H

Report all eligible margin loans, repo-style transactions and OTC derivatives positions that are subject to a qualifying cross-product master netting agreement. Exposures that are not covered by qualifying cross-product master netting agreements are reported separately in Schedules I and J.

Item Instructions

Exposures Where the EAD Adjustment Method is Used

Items 1–12

In column A, report the weighted average obligor PD of all eligible margin loans, repo-style transactions, and OTC derivatives covered by qualified cross-product master netting agreements where the obligor PD falls within each PD range indicated. Cell A-12 equals 100.

In column B, report the weighted average M in years of exposures included in this row for column A.

In column C, report the total EAD of exposures included in this row for column A.

In column D, report the weighted average LGD of exposures included in this row for column A.

In column E, report the total risk weighted assets associated with all exposures included in this row for column A.

In column F, report the ECL associated with the exposures aggregated in this row for column A.

Item 13

In column C, report the EAD of eligible margin loans where a 300 percent risk weight has been assigned.

In column E, report the risk weighted assets of eligible margin loans where a 300 percent risk weight has been assigned.

Item 14

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{12} A_i \cdot C_i \right)}{\sum_{i=1}^{12} C_i}$$

where A_i and C_i are the weighted average PD (%) and EAD (\$) reported in columns A and C, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule. Note that A12 equals 100.

In column B, the EAD-weighted average effective maturity (WAEM) in years is calculated as follows:

$$WAEM(\text{Years}) = \frac{\left(\sum_{i=1}^{12} B_i \cdot C_i \right)}{\sum_{i=1}^{12} C_i}$$

where B_i and C_i are the weighted average effective maturity (years) and EAD (\$) reported in columns B and C, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

Schedule H

In column D, the percent EAD-weighted average LGD (WALGD) in percentage terms is calculated as follows:

$$WALGD(\%) = \frac{\left(\sum_{i=1}^{12} D_i \cdot C_i \right)}{\sum_{i=1}^{12} C_i}$$

where D_i and C_i are the weighted average LGD (%) and EAD (\$) reported in columns D and C, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In columns C and E, the sums are calculated as the total of amounts reported in item numbers 1 through 13 of this schedule for each of these respective columns.

In column F, the sum is calculated as the total of amounts reported in item numbers 1 through 12 of this schedule for column F.

Exposures Where Collateral is Reflected in LGD

Items 1–12

In column G, report the weighted average obligor PD of all eligible margin loans, repo- style transactions, and OTC derivatives covered by qualified cross-product master netting agreements where the obligor PD falls within each PD range indicated. Cell G-12 equals 100.

In column H, report the weighted average M in years of exposures included in this row for column G.

In column I, report the total EAD of exposures included in this row for column G.

In column J, report the weighted average LGD of exposures included in this row for column G.

In column K, report the total risk weighted assets associated with all exposures included in this row for column G.

In column L, report the ECL associated with the exposures aggregated in this row for column G.

Item 14

In column G, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{12} G_i \cdot I_i \right)}{\sum_{i=1}^{12} I_i}$$

where G_i and I_i are the weighted average PD (%) and EAD (\$) reported in columns G and I, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule. Note that G12 equals 100.

In column H, the EAD-weighted average effective maturity (WAEM) in years is calculated as follows:

$$WAEM(\text{Years}) = \frac{\left(\sum_{i=1}^{12} H_i \cdot I_i \right)}{\sum_{i=1}^{12} I_i}$$

where H_i and I_i are the weighted average effective maturity (years) and EAD (\$) reported in columns H and I, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column J, the EAD-weighted average LGD (WALGD) in percentage terms is calculated as follows:

$$WALGD(\%) = \frac{\left(\sum_{i=1}^{12} J_i \cdot I_i \right)}{\sum_{i=1}^{12} I_i}$$

where J_i and I_i are the weighted average LGD (%) and EAD (\$) reported in columns J and I, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In columns I, K, and L, the sums are calculated as the total of amounts reported in item numbers 1 through 12 of this schedule for each of these respective columns.

Schedule H

Memoranda Items

Exposures Where the EAD Adjustment Method is Used

Items M1–M2

In column A, report the weighted average obligor PD of all eligible margin loans, repo-style transactions, and OTC derivatives covered by qualified cross-product master netting agreements that are to regulated financial institutions with at least \$100 billion in assets (M1) or unregulated financial institutions that generate a majority of their revenue from financial activities (M2).

In column B, report the weighted average M in years of exposures included in this row for column A.

In column C, report the total EAD of exposures included in this row for column A.

In column D, report the weighted average LGD of exposures included in this row for column A.

In column E, report the total risk weighted assets associated with all exposures included in this row for column A.

In column F, report the ECL associated with the exposures aggregated in this row for column A.

Exposures Where Collateral is Reflected in LGD

Items M1–M2

In column G, report the weighted average obligor PD of all eligible margin loans, repo-style transactions, and OTC derivatives covered by qualified cross-product master netting agreements that are to regulated financial institutions with at least \$100 billion in assets (M1) or unregulated financial institutions that generate a majority of their revenue from financial activities (M2).

In column H, report the weighted average M in years of exposures included in this row for column G.

In column I, report the total EAD of exposures included in this row for column G.

In column J, report the weighted average LGD of exposures included in this row for column G.

In column K, report the total risk weighted assets associated with all exposures included in this row for column G.

In column L, report the ECL associated with the exposures aggregated in this row for column G.

Item M3

Transaction meeting the criteria below for columns A and C should be reported only in column C (related to eligible margin loans, repo-style transactions, and OTC derivatives covered by qualified cross-product master netting agreements where more than two margin disputes lasted longer than the holding period or margin period of risk over the previous two quarters)

In column A, report the exposure amount of all eligible margin loans, repo-style transactions, and OTC derivatives covered by qualified cross-product master netting agreements that are subject to a 20-day holding period (under the collateral haircut or VaR approaches) or 20-day margin period of risk (under the IMM).

In column B, report the total risk weighted assets associated with all exposures included in this row for column A.

In column C, report the exposure amount of all eligible margin loans, repo-style transactions, and OTC derivatives covered by qualified cross-product master netting agreements where more than two margin disputes lasted longer than the holding period or margin period of risk over the previous two quarters.

In column D, report the total risk weighted assets associated with all exposures included in this row for column C.

In column E, report the exposure amount of eligible margin loans, repo-style transactions, and OTC derivatives covered by qualified cross-product master netting agreements that are that exhibit specific wrong-way risk for which the bank would otherwise apply the IMM.

In column F, report the total risk weighted assets associated with all exposures included in this row for column E.

LINE ITEM INSTRUCTIONS FOR

Wholesale Exposures—Eligible Margin Loans and Repo-style Transactions with No Cross-Product Netting

Schedule I

Report all eligible margin loans and repo-style transactions that are NOT subject to a qualifying cross-product master netting agreement.

Item Instructions

Exposures Where the EAD Adjustment Method is Used

Items 1–12

In column A, report the weighted average obligor PD of all eligible margin loans and repo-style transactions not covered by qualified cross-product master netting agreements where the obligor PD falls within each PD range indicated. Cell A-12 equals 100.

In column B, report the weighted average M in years of exposures included in this row for column A.

In column C, report the total EAD of exposures included in this row for column A.

In column D, report the weighted average LGD of exposures included in this row for column A.

In column E, report the total risk weighted assets associated with all exposures included in this row for column A.

In column F, report the ECL associated with the exposures aggregated in this row for column A.

Item 13

In column C, report the EAD of eligible margin loans where a 300 percent risk weight has been assigned.

In column E, report the risk weighted assets of eligible margin loans where a 300 percent risk weight has been assigned.

Item 14

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{12} A_i \cdot C_i \right)}{\sum_{i=1}^{12} C_i}$$

where A_i and C_i are the weighted average PD (%) and EAD (\$) reported in columns A and C, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule. Note that A12 equals 100.

In column B, the EAD-weighted average effective maturity (WAEM) in years is calculated as follows:

$$WAEM(\text{Years}) = \frac{\left(\sum_{i=1}^{12} B_i \cdot C_i \right)}{\sum_{i=1}^{12} C_i}$$

where B_i and C_i are the weighted average effective maturity (years) and EAD (\$) reported in columns B and C, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column D, the EAD-weighted average LGD (WALGD) in percentage terms is calculated as follows:

$$WALGD(\%) = \frac{\left(\sum_{i=1}^{12} D_i \cdot C_i \right)}{\sum_{i=1}^{12} C_i}$$

where D_i and C_i are the weighted average LGD (%) and EAD (\$) reported in columns D and C, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

Schedule I

In columns C and E, the sums are calculated as the total of amounts reported in item numbers 1 through 13 of this schedule for each of these respective columns.

In column F, the sum is calculated as the total of amounts reported in item numbers 1 through 12 of this schedule for column F.

Exposures Where Collateral is Reflected in LGD

Items 1–12

In column G, report the weighted average obligor PD of all eligible margin loans and repo-style transactions not covered by qualified cross-product master netting agreements where the obligor PD falls within each PD range indicated. Cell G-12 equals 100.

In column H, report the weighted average M in years of exposures included in this row for column G.

In column I, report the total EAD of exposures included in this row for column G.

In column J, report the weighted average LGD of exposures included in this row for column G.

In column K, report the total risk weighted assets associated with all exposures included in this row for column G.

In column L, report the ECL associated with the exposures aggregated in this row for column G.

Item 14

In column G, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{12} G_i \cdot I_i \right)}{\sum_{i=1}^{12} I_i}$$

where G_i and I_i are the weighted average PD (%) and EAD (\$) reported in columns G and I, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule. Note that G12 equals 100.

In column H, the EAD-weighted average effective maturity (WAEM) in years is calculated as follows:

$$WAEM(\text{Years}) = \frac{\left(\sum_{i=1}^{12} H_i \cdot I_i \right)}{\sum_{i=1}^{12} I_i}$$

where H_i and I_i are the weighted average effective maturity (years) and EAD (\$) reported in columns H and I, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column J, the EAD-weighted average LGD (WALGD) in percentage terms is calculated as follows:

$$WALGD(\%) = \frac{\left(\sum_{i=1}^{12} J_i \cdot I_i \right)}{\sum_{i=1}^{12} I_i}$$

where J_i and I_i are the weighted average LGD (%) and EAD (\$) reported in columns J and I, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In columns I, K, and L, the sums are calculated as the total of amounts reported in item numbers 1 through 12 of this schedule for each of these respective columns.

Memoranda Items

Item M1

In column A, report the percentage, rounded to one decimal place, of total EAD for this schedule (item 14, column C) calculated using collateral haircuts.

In column B, report the percentage, rounded to one decimal place, of total EAD for this schedule (item 14, column C) calculated using simple VaR.

In column C, report the percentage, rounded to one decimal place, of total EAD for this schedule (item 14, column C) calculated using internal models methodology (IMM).

Schedule I

Exposures Where the EAD Adjustment Method is Used

Item M2–M3

In column A, report the weighted average obligor PD of all eligible margin loans and repo-style transactions not covered by qualified cross-product master netting agreements that are to regulated financial institutions with at least \$100 billion in assets (M2) or unregulated financial institutions that generate a majority of their revenue from financial activities (M3).

In column B, report the weighted average M in years of exposures included in this row for column A.

In column C, report the total EAD of exposures included in this row for column A.

In column D, report the weighted average LGD of exposures included in this row for column A.

In column E, report the total risk weighted assets associated with all exposures included in this row for column A.

In column F, report the ECL associated with the exposures aggregated in this row for column A.

Exposures Where Collateral is Reflected in LGD

Items M2–M3

In column G, report the weighted average obligor PD of all eligible margin loans and repo-style transactions not covered by qualified cross-product master netting agreements that are to regulated financial institutions with at least \$100 billion in assets (M2) or unregulated financial institutions that generate a majority of their revenue from financial activities (M3).

In column H, report the weighted average M in years of exposures included in this row for column G.

In column I, report the total EAD of exposures included in this row for column G.

In column J, report the weighted average LGD of exposures included in this row for column G.

In column K, report the total risk weighted assets associated with all exposures included in this row for column G.

In column L, report the ECL associated with the exposures aggregated in this row for column G.

Item M4

Transaction meeting the criteria below for columns A and C should be reported only in column C (related eligible margin loans and repo-style transactions not covered by qualified cross-product master netting agreements where more than two margin disputes lasted longer than the holding period or margin period of risk over the previous two quarters).

In column A, report the exposure amount of all eligible margin loans and repo-style transactions not covered by qualified cross-product master netting agreements that are subject to a 20-day holding period (under the collateral haircut or VaR approaches) or 20-day margin period of risk (under the IMM).

In column B, report the total risk weighted assets associated with all exposures included in this row for column A.

In column C, report the exposure amount of all eligible margin loans and repo-style transactions not covered by qualified cross-product master netting agreements where more than two margin disputes lasted longer than the holding period or margin period of risk over the previous two quarters.

In column D, report the total risk weighted assets associated with all exposures included in this row for column C.

In column E, report the exposure amount of eligible margin loans and repo-style transactions not covered by qualified cross-product master netting agreements that exhibit specific wrong-way risk for which the bank would otherwise apply the IMM.

In column F, report the total risk weighted assets associated with all exposures included in this row for column E.

Wholesale Exposures—OTC Derivatives with No Cross-Product Netting Schedule J

Report all OTC derivative positions which are NOT subject to a qualifying cross-product master netting agreement.

Item Instructions

Exposures Where the EAD Adjustment Method is Used

Items 1–12

In column A, report the weighted average obligor PD of all OTC derivatives transactions not covered by qualified cross-product master netting agreements where the obligor PD falls within each PD range indicated. Cell A-12 equals 100.

In column B, report the weighted average M in years of exposures included in this row for column A.

In column C, report the total EAD of exposures included in this row for column A.

In column D, report the weighted average LGD of exposures included in this row for column A.

In column E, report the total risk weighted assets associated with all exposures included in this row for column A.

In column F, report the ECL associated with the exposures aggregated in this row for column A.

Item 13

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{12} A_i \cdot C_i \right)}{\sum_{i=1}^{12} C_i}$$

where A_i and C_i are the weighted average PD (%) and EAD (\$) reported in columns A and C, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule. Note that A12 equals 100.

In column B, the EAD-weighted average effective maturity (WAEM) in years is calculated as follows:

$$WAEM(\text{Years}) = \frac{\left(\sum_{i=1}^{12} B_i \cdot C_i \right)}{\sum_{i=1}^{12} C_i}$$

where B_i and C_i are the weighted average effective maturity (years) and EAD (\$) reported in columns B and C, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column D, the EAD-weighted average LGD (WALGD) in percentage terms is calculated as follows:

$$WALGD(\%) = \frac{\left(\sum_{i=1}^{12} D_i \cdot C_i \right)}{\sum_{i=1}^{12} C_i}$$

where D_i and C_i are the weighted average LGD (%) and EAD (\$) reported in columns D and C, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

Schedule J

In columns C, E, and F, the sums are calculated as the total of amounts reported in item numbers 1 through 12 of this schedule for each of these respective columns.

Exposures for Which the Bank Uses the Current Exposure Methodology to Determine EAD and Reflects Collateral, if any, in LGD.

Items 1–12

In column G, report the weighted average obligor PD of all OTC derivatives transactions not covered by qualified cross-product master netting agreements where the obligor PD falls within each PD range indicated. Cell G-12 equals 100.

In column H, report the weighted average M in years of exposures included in this row for column G.

In column I, report the total EAD of exposures included in this row for column G.

In column J, report the weighted average LGD of exposures included in this row for column G.

In column K, report the total risk weighted assets associated with all exposures included in this row for column G.

In column L, report the ECL associated with the exposures aggregated in this row for column G.

Item 13

In column G, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{12} G_i \cdot I_i \right)}{\sum_{i=1}^{12} I_i}$$

where G_i and I_i are the weighted average PD (%) and EAD (\$) reported in columns G and I, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule. Note that G12 equals 100.

In column H, the EAD-weighted average effective maturity (WAEM) in years is calculated as follows:

$$WAEM(\text{Years}) = \frac{\left(\sum_{i=1}^{12} H_i \cdot I_i \right)}{\sum_{i=1}^{12} I_i}$$

where H_i and I_i are the weighted average effective maturity (years) and EAD (\$) reported in columns H and I, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In column J, the EAD-weighted average LGD (WALGD) in percentage terms is calculated as follows:

$$WALGD(\%) = \frac{\left(\sum_{i=1}^{12} J_i \cdot I_i \right)}{\sum_{i=1}^{12} I_i}$$

where J_i and I_i are the weighted average LGD (%) and EAD (\$) reported in columns J and I, respectively, for the i^{th} PD range in item numbers 1 through 12 of this schedule.

In columns I, K, and L, the sums are calculated as the total of amounts reported in item numbers 1 through 12 of this schedule for each of these respective columns.

Memoranda Items

Item M1

In column A, report the percentage, rounded to one decimal place, of total EAD for this schedule (item 13, column C) calculated using collateral haircuts.

In column B, report the percentage, rounded to one decimal place, of total EAD for this schedule (item 13, column C) calculated using internal models methodology (IMM).

Schedule J

Exposures Where the EAD Adjustment Method is Used

Items M2–M3

In column A, report the weighted average obligor PD of all OTC derivatives transactions not covered by qualified cross-product master netting agreements that are to regulated financial institutions with at least \$100 billion in assets (M2) or unregulated financial institutions that generate a majority of their revenue from financial activities (M3).

In column B, report the weighted average M in years of exposures included in this row for column A.

In column C, report the total EAD of exposures included in this row for column A.

In column D, report the weighted average LGD of exposures included in this row for column A.

In column E, report the total risk weighted assets associated with all exposures included in this row for column A.

In column F, report the ECL associated with the exposures aggregated in this row for column A.

Exposures Where Collateral is Reflected in LGD

Items M2–M3

In column G, report the weighted average obligor PD of all OTC derivatives transactions not covered by qualified cross-product master netting agreements that are to regulated financial institutions with at least \$100 billion in assets (M2) or unregulated financial institutions that generate a majority of their revenue from financial activities (M3).

In column H, report the weighted average M in years of exposures included in this row for column G.

In column I, report the total EAD of exposures included in this row for column G.

In column J, report the weighted average LGD of exposures included in this row for column G.

In column K, report the total risk weighted assets associated with all exposures included in this row for column G.

In column L, report the ECL associated with the exposures aggregated in this row for column G.

Item M4

Transaction meeting the criteria below for columns A and C should be reported only in column C (related OTC derivatives transactions not covered by qualified cross-product master netting agreements where more than two margin disputes lasted longer than the holding period or margin period of risk over the previous two quarters).

In column A, report the exposure amount of all OTC derivatives transactions not covered by qualified cross-product master netting agreements that are subject to a 20-day holding period (under the collateral haircut or VaR approaches) or 20-day margin period of risk (under the IMM).

In column B, report the total risk weighted assets associated with all exposures included in this row for column A.

In column C, report the exposure amount of all OTC derivatives transactions not covered by qualified cross-product master netting agreements where more than two margin disputes lasted longer than the holding period or margin period of risk over the previous two quarters.

In column D, report the total risk weighted assets associated with all exposures included in this row for column C.

In column E, report the exposure amount of all OTC derivatives transactions not covered by qualified cross-product master netting agreements that exhibit specific wrong-way risk for which the bank would otherwise apply the IMM.

In column F, report the total risk weighted assets associated with all exposures included in this row for column E.

Retail Exposures Schedules K through O

General Instructions

These schedules 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 as the basis for assigning exposures to rows that correspond to a specified supervisory PD band in each schedule.

Definitions. Apply the definitions provided in the advanced approaches rule for the following terms: (1) probability of default (PD); (2) loss given default (LGD); (3) exposure at default (EAD); (4) expected credit loss (ECL); (5) other retail exposure; (6) residential mortgage exposure; (7) default; (8) retail exposure; (9) credit risk mitigant; and (10) qualifying revolving exposure (QRE). Account age is described below.

Loan-to-Value. Loan-to-Value (LTV): 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).

For closed-end first lien exposures, LTV ratios should be calculated with respect to only the bank's first lien exposure amount. For closed-end junior liens and revolving mortgage exposures, LTV ratios should be calculated with respect to the bank's junior lien exposures combined with any prior liens.

Credit Risk Score. 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 scor-

ing 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.

Weighted Averages. Weighted average PD as used in this section is calculated by: (1) determining the exposures that are in 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.

Weighted average LGD 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 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.

Weighted average age 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) determining an average (or weighted average) age for each segment using the account age definitions described below, (3) multiplying each segment's average age by its EAD, (4) summing the products from step (3) for all segments within each PD range, and (5) dividing the summed products from step (4) by the sum of EADs of all segments in the same PD range.

Weighted average credit scores are calculated in a similar manner as weighted average age. The difference is that the sum in the denominator only includes EADs of exposures in the exposure category that have a credit risk score available. Report weighted average credit

Schedules K through O

scores for each of the PD ranges indicated to one decimal place.

Account Age. The following definitions should be used to determine the age of accounts: (i) for mortgage exposures and other types of closed-end loans, account age is defined as the number of months since origination; (ii) for qualifying revolving exposures, account

age is defined as the number of months on the bank's books; and (iii) for other retail exposures, account age should be determined using the number of months since whatever reference point the bank uses within its systems to identify the age of an account.

LINE ITEM INSTRUCTIONS FOR

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

Report all residential mortgage exposures that (1) are secured by first liens, and (2) are not revolving.

Item Instructions

Items 1–15

In column A, report the weighted average PD of all segments of exposures applicable to this section as noted above, whose PD falls within each range indicated. Cell A-15 equals 100.

In column B, report the total number of exposures in all segments included in this row for column A.

In column C, report the total balance sheet amount of exposures within the segments included in this row for column A.

In column D, 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.

In column E, report the total EAD of segments of exposures included in this row for column A.

In column F, report the weighted average age in months of exposures in the segments included in this row for column A.

In column G, report the weighted average LGD of exposures in the segments included in this row for column A.

In column H, report total risk-weighted assets associated with all segments of exposures included in this row for column A.

In column I, report the dollar volume of ECL, after consideration of credit risk mitigation, for segments of exposures included in this row for column A.

In column J, report the EAD of exposures included in this row for column A that have less than a 70% LTV.

In column K, report the EAD of exposures included in this row for column A that have at least a 70% but less than 80% LTV.

In column L, report the EAD of exposures included in this row for column A that have at least an 80% but less than 90% LTV.

In column M, report the EAD of exposures included in this row for column A that have at least a 90% but less than 100% LTV.

In column N, report the EAD of exposures included in this row for column A that have an LTV greater than or equal to 100%.

In column O, report the weighted average credit risk score of exposures in the segments included in this row for column A, rounded to one decimal place.

In column P, 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, 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.

Item 16

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{15} A_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where A_i and E_i are the weighted average PD (%) and EAD (\$) reported in columns A and E, respectively, for

Schedule K

the i^{th} PD range in item numbers 1 through 15 of this schedule. Note that A15 equals 100.

In column F, the EAD-weighted average age (WAA) in months is calculated as follows:

$$WAA(\text{Months}) = \frac{\left(\sum_{i=1}^{15} F_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where F_i and E_i are the weighted average age (months) and EAD (\$) reported in columns F and E, respectively, for the i^{th} PD range in item numbers 1 through 15 of this schedule.

In column G, the EAD-weighted average LGD (WALGD) in percentage terms is calculated as follows:

$$WALGD(\%) = \frac{\left(\sum_{i=1}^{15} G_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where G_i and E_i are the weighted average LGD (%) and EAD (\$) reported in columns G and E, respectively, for the i^{th} PD range in item numbers 1 through 15 of this schedule.

In column O, report the EAD-weighted average bureau score (WABS), rounded to the nearest whole number, using the following calculation:

$$WABS = \frac{\left(\sum_{i=1}^{15} O_i \cdot E_i' \right)}{\sum_{i=1}^{15} E_i'}$$

where O_i is the weighted average bureau score reported in column O and E_i' is the EAD (\$) of exposures **with a bureau score available**, for the i^{th} PD range in item numbers 1 through 15 of this schedule. The EAD reported in column E_i will be greater or equal to the EAD of exposures with a bureau score available, E_i' .

In columns B, C, D, E, H, I, J, K, L, M, N, and P, the sums are calculated as the total of amounts reported in item numbers 1 through 15 of this schedule for each of these respective columns.

Memoranda Items

Item M1

Report the risk-weighted assets of non-material portfolios reportable in this schedule but not included in the above cells.

Item M2

Report the name of the credit bureau or credit scoring system used to produce the values in column O. Leave blank if not applicable.

LINE ITEM INSTRUCTIONS FOR

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

Report all residential mortgage exposures that (1) are secured by liens subordinate to any other lien, and (2) are not revolving.

Form Instructions

Items 1–15

In column A, report the weighted average PD of all segments of exposures applicable to this section as noted above, whose PD falls within each range indicated. Cell A-15 equals 100.

In column B, report the total number of exposures in all segments included in this row for column A.

In column C, report the total balance sheet amount of exposures within the segments included in this row for column A.

In column D, 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.

In column E, report the total EAD of segments of exposures included in this row for column A.

In column F, report the weighted average age in months of exposures in the segments included in this row for column A.

In column G, report the weighted average LGD of exposures in the segments included in this row for column A.

In column H, report total risk-weighted assets associated with all segments of exposures included in this row for column A.

In column I, report the dollar volume of ECL, after consideration of credit risk mitigation, for segments of exposures included in this row for column A.

In column J, report the EAD of exposures included in this row for column A that have less than a 70% LTV.

In column K, report the EAD of exposures included in this row for column A that have at least a 70% but less than 80% LTV.

In column L, report the EAD of exposures included in this row for column A that have at least an 80% but less than 90% LTV.

In column M, report the EAD of exposures included in this row for column A that have at least a 90% but less than 100% LTV.

In column N, report the EAD of exposures included in this row for column A that have an LTV greater than or equal to 100%.

In column O, report the weighted average credit risk score of exposures in the segments included in this row for column A, rounded to one decimal place.

In column P, 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, 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.

Schedule L

Item 16

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{15} A_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where A_i and E_i are the weighted average PD (%) and EAD (\$) reported in columns A and E, respectively, for the i^{th} PD range in item numbers 1 through 15 of this schedule. Note that A_{15} equals 100.

In column F, the EAD-weighted average age (WAA) in months is calculated as follows:

$$WAA(\text{Months}) = \frac{\left(\sum_{i=1}^{15} F_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where F_i and E_i are the weighted average age (months) and EAD (\$) reported in columns F and E, respectively, for the i^{th} PD range in item numbers 1 through 15 of this schedule.

In column G, the EAD-weighted average LGD (WALGD) in percentage terms is calculated as follows:

$$WALGD(\%) = \frac{\left(\sum_{i=1}^{15} G_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where G_i and E_i are the weighted average LGD (%) and EAD (\$) reported in columns G and E, respectively, for

the i^{th} PD range in item numbers 1 through 15 of this schedule.

In column O, report the EAD-weighted average bureau score (WABS), rounded to the nearest whole number, using the following calculation:

$$WABS = \frac{\left(\sum_{i=1}^{15} O_i \cdot E'_i \right)}{\sum_{i=1}^{15} E'_i}$$

where O_i is the weighted average bureau score reported in column O and E'_i is the EAD (\$) of exposures **with a bureau score available**, for the i^{th} PD range in item numbers 1 through 15 of this schedule. The EAD reported in column E_i will be greater or equal to the EAD of exposures with a bureau score available, E'_i .

In columns B, C, D, E, H, I, J, K, L, M, N, and P, the sums are calculated as the total of amounts reported in item numbers 1 through 15 of this schedule for each of these respective columns.

Memoranda Items

Item M1

Report the risk-weighted assets of non-material portfolios reportable in this schedule but not included in the above cells.

Item M2

Report the name of the credit bureau or credit scoring system used to produce the values in column O. Leave blank if not applicable.

LINE ITEM INSTRUCTIONS FOR

Retail Exposures—Residential Mortgage—Revolving Exposures Schedule M

Report all residential mortgage exposures that are revolving.

Form Instructions

Items 1–15

In column A, report the weighted average PD of all segments of exposures applicable to this section as noted above, whose PD falls within each range indicated. Cell A-15 equals 100.

In column B, report the total number of exposures in all segments included in this row for column A.

In column C, report the total balance sheet amount of exposures within the segments included in this row for column A.

In column D, 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.

In column E, report the total EAD of segments of exposures included in this row for column A.

In column F, report the weighted average age in months of exposures in the segments included in this row for column A.

In column G, report the weighted average LGD of exposures in the segments included in this row for column A.

In column H, report total risk-weighted assets associated with all segments of exposures included in this row for column A.

In column I, report the dollar volume of ECL, after consideration of credit risk mitigation, for segments of exposures included in this row for column A.

In column J, report the EAD of exposures included in this row for column A that have less than a 70% LTV.

In column K, report the EAD of exposures included in this row for column A that have at least a 70% but less than 80% LTV.

In column L, report the EAD of exposures included in this row for column A that have at least an 80% but less than 90% LTV.

In column M, report the EAD of exposures included in this row for column A that have at least a 90% but less than 100% LTV.

In column N, report the EAD of exposures included in this row for column A that have an LTV greater than or equal to 100%.

In column O, report the weighted average credit risk score of exposures in the segments included in this row for column A, rounded to one decimal place.

In column P, 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, 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.

Item 16

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{15} A_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

Schedule M

where A_i and E_i are the weighted average PD (%) and EAD (\$) reported in columns A and E, respectively, for the i^{th} PD range in item numbers 1 through 15 of this schedule. Note that A_{15} equals 100.

In column F, the EAD-weighted average age (WAA) in months is calculated as follows:

$$WAA(\text{Months}) = \frac{\left(\sum_{i=1}^{15} F_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where F_i and E_i are the weighted average age (months) and EAD (\$) reported in columns F and E, respectively, for the i^{th} PD range in item numbers 1 through 15 of this schedule.

In column G, the EAD-weighted average LGD (WALGD) in percentage terms is calculated as follows:

$$WALGD(\%) = \frac{\left(\sum_{i=1}^{15} G_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where G_i and E_i are the weighted average LGD (%) and EAD (\$) reported in columns G and E, respectively, for the i^{th} PD range in item numbers 1 through 15 of this schedule.

In column O, report the EAD-weighted average bureau score (WABS), rounded to the nearest whole number, using the following calculation:

$$WABS = \frac{\left(\sum_{i=1}^{15} O_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where O_i is the weighted average bureau score reported in column O and E_i is the EAD (\$) of exposures **with a bureau score available**, for the i^{th} PD range in item numbers 1 through 15 of this schedule. The EAD reported in column E_i will be greater or equal to the EAD of exposures with a bureau score available, E'_i .

In columns B, C, D, E, H, I, J, K, L, M, N, and P, the sums are calculated as the total of amounts reported in item numbers 1 through 15 of this schedule for each of these respective columns.

Memoranda Items

Item M1

Report the risk-weighted assets of non-material portfolios reportable in this schedule but not included in the above cells.

Item M2

Report the name of the credit bureau or credit scoring system used to produce the values in column O. Leave blank if not applicable.

LINE ITEM INSTRUCTIONS FOR

Retail Exposures—Qualifying Revolving Exposures Schedule N

Report all qualifying revolving exposures.

Form Instructions

Items 1–15

In column A, report the weighted average PD of the segments whose PDs fall within each of the PD ranges indicated. Cell A-15 equals 100.

In column B, report the total number of exposures in all segments included in this row for column A.

In column C, report the total balance sheet amount of exposures within the segments included in this row for column A.

In column D, report the dollar amount of available but undrawn balances of exposures within the segments included in this row for column A.

In column E, report the total EAD of segments of exposures included in this row for column A.

In column F, report the total EAD for the exposures in the segments included in this row for column A that are less than 2 years old. Report zero if all exposures in this row are more than 2 years old.

In column G, report the weighted average LGD of exposures in the segments included in this row for column A.

In column H, report total risk-weighted assets associated with all segments of exposures included in this row for column A.

In column I, report the dollar amount of ECL, after consideration of credit risk mitigation, for segments of exposures included in this row for column A.

In column J, report the weighted average credit risk score of exposures in the segments included in this row for column A, rounded to one decimal place.

Item 16

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{15} A_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where A_i and E_i are the weighted average PD (%) and EAD (\$) reported in columns A and E, respectively, for the i^{th} PD range in item numbers 1 through 15 of this schedule. Note that A15 equals 100.

In column G, the EAD-weighted average LGD (WALGD) in percentage terms is calculated as follows:

$$WALGD(\%) = \frac{\left(\sum_{i=1}^{15} G_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where G_i and E_i are the weighted average LGD (%) and EAD (\$) reported in columns G and E, respectively, for the i^{th} PD range in item numbers 1 through 15 of this schedule.

In column J, report the EAD-weighted average bureau score (WABS), rounded to the nearest whole number, using the following calculation:

$$WABS = \frac{\left(\sum_{i=1}^{15} J_i \cdot E'_i \right)}{\sum_{i=1}^{15} E'_i}$$

where J_i is the weighted average bureau score reported in column J and E'_i is the EAD (\$) of exposures **with a bureau score available**, for the i^{th} PD range in item numbers 1 through 15 of this schedule. The EAD

Schedule N

reported in column E_i will be greater or equal to the EAD of exposures with a bureau score available, E_i'.

In columns B, C, D, E, F, H, and I, the sums are calculated as the total of amounts reported in item numbers 1 through 15 of this schedule for each of these respective columns.

Memoranda Items

Item M1

Report the risk-weighted assets of non-material portfolios reportable in this schedule but not included in the above cells.

Item M2

Report the name of the credit bureau or credit scoring system used to produce the values in column J. Leave blank if not applicable.

Retail Exposures—Other Retail Exposures

Schedule O

Report all qualifying revolving exposures.

Form Instructions

Items 1–15

In column A, report the weighted average PD of the segments whose PDs fall within each of the PD ranges indicated. Cell A-15 equals 100.

In column B, report the total number of exposures in all segments included in this row for column A.

In column C, report the total balance sheet amount of exposures within the segments included in this row for column A.

In column D, report the dollar amount of available but undrawn balances of exposures within the segments included in this row for column A.

In column E, report the total EAD of segments of exposures included in this row for column A.

In column F, report the total EAD for the exposures in the segments included in this row for column A that are less than 2 years old. Report zero if all exposures in this row are more than 2 years old.

In column G, report the weighted average LGD of exposures in the segments included in this row for column A.

In column H, report total risk-weighted assets associated with all segments of exposures included in this row for column A.

In column I, report the dollar amount of ECL, after consideration of credit risk mitigation, for segments of exposures included in this row for column A.

In column J, report the weighted average credit risk score of exposures in the segments included in this row for column A, rounded to one decimal place.

Item 16

In column A, the EAD-weighted average PD (WAPD) in percentage terms is calculated as follows:

$$WAPD(\%) = \frac{\left(\sum_{i=1}^{15} A_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where A_i and E_i are the weighted average PD (%) and EAD (\$) reported in columns A and E, respectively, for the i^{th} PD range in item numbers 1 through 15 of this schedule. Note that A15 equals 100.

In column G, the EAD-weighted average LGD (WALGD) in percentage terms is calculated as follows:

$$WALGD(\%) = \frac{\left(\sum_{i=1}^{15} G_i \cdot E_i \right)}{\sum_{i=1}^{15} E_i}$$

where G_i and E_i are the weighted average LGD (%) and EAD (\$) reported in columns G and E, respectively, for the i^{th} PD range in item numbers 1 through 15 of this schedule.

In column J, report the EAD-weighted average bureau score (WABS), rounded to the nearest whole number, using the following calculation:

$$WABS = \frac{\left(\sum_{i=1}^{15} J_i \cdot E'_i \right)}{\sum_{i=1}^{15} E'_i}$$

where J_i is the weighted average bureau score reported in column J and E'_i is the EAD (\$) of exposures **with a bureau score available**, for the i^{th} PD range in item numbers 1 through 15 of this schedule. The EAD

Schedule O

reported in column E_i will be greater or equal to the EAD of exposures with a bureau score available, E_i'.

In columns B, C, D, E, F, H, and I, the sums are calculated as the total of amounts reported in item numbers 1 through 15 of this schedule for each of these respective columns.

Memoranda Items

Item M1

Report the risk-weighted assets of non-material portfolios reportable in this schedule but not included in the above cells.

Item M2

Report the name of the credit bureau or credit scoring system used to produce the values in column J. Leave blank if not applicable.

Securitization Exposures

Schedule P

General Instructions

Definitions. Apply the definitions from the advanced approaches rule to the following terms: (1) securitization exposure; (2) securitization; (3) securitization position; (4) resecuritization exposure; (5) resecuritization; (6) resecuritization position; (7) early amortization provision; (8) exposure at default (EAD); and (9) synthetic securitization.

The Supervisory Formula Approach (SFA) and Simplified Supervisory Formula Approach (SSFA) are described in sections 143, 144, and 145, respectively, of the advanced approaches rule.

Reporting under specific cases defined in the advanced approaches rule.

Proration of adjustments to capital requirements across multiple exposure categories within a single securitization transaction. If, according to the provisions of section 142(d) of the advanced approaches rule, an adjustment is made to the capital requirements of a securitization that involves multiple exposure categories, the adjustment to risk-weighted assets should be allocated across these exposures in proportion to associated exposure amounts such that the total risk-based capital requirements equal the maximum risk-based capital requirements for the securitization transaction.

Implicit support. According to section 142(h) of the advanced approaches rule, banks and savings associations that provide implicit support to a securitization are required to hold regulatory capital against the underlying exposures as if the exposures had not been securitized. Banks and savings associations should not report such exposures in Schedule P. Instead, banks and savings associations should report the underlying exposures in the schedule appropriate for those exposures according to the instructions for that schedule.

Form Instructions

Item 1

In column A, report the amount of exposures under the SFA for securitizations that are not resecuritizations.

In column B, report the risk-weighted assets associated with the exposures in column A.

In column D, report the amount of exposures under the SFA for resecuritizations.

In column E, report the risk-weighted assets associated with the exposures in column D.

Item 2

In column A, report the amount of exposures under the SSFA for securitizations that are not resecuritizations.

In column B, report the risk-weighted assets associated with the exposures in column A.

In column D, report the amount of exposures under the SSFA for resecuritizations.

In column E, report the risk-weighted assets associated with the exposures in column D.

Item 3

In column A, report the amount of exposures subject to 1,250% risk weight for securitizations that are not resecuritizations.

In column B, report the risk-weighted assets associated with the exposures in column A.

In column D, report the amount of exposures subject to 1,250% risk weight for resecuritizations.

In column E, report the risk-weighted assets associated with the exposures in column D.

Schedule P

Item 4

In column C, report the aggregate amount that must be deducted for all other securitizations that are not resecuritizations. Do not use columns A or B.

In column F, report the aggregate amount that must be deducted for all other resecuritization exposures. Do not use columns A or B.

Item 5

In columns A, B, D, and E the sums are calculated as the total of amounts reported in item numbers 1 through 4 of this schedule for each of these respective columns. Do not use columns C and F.

LINE ITEM INSTRUCTIONS FOR

Cleared Transactions Schedule Q

General Instructions

Definitions. Apply the definitions provided in the advanced approaches rule for the following terms: (1) cleared transaction; (2) clearing member; (3) clearing member client; (4) default fund contribution; (5) central counterparty (CCP); (6) qualifying central counterparty (QCCP); (7) derivative contract; (8) OTC derivative contract; (9) repo-style transaction; (10) netting set; (11) exposure at default (EAD); and (12) trade exposure amount.

The calculations for the exposure amounts and risk weighted assets of cleared transactions and default fund contributions are described in section 133(b), section 133(c) and section 133(d) of the advanced approaches rule. As described in section 133(b)(2), the definition of trade exposure amount is inclusive of initial margin.

Form Instructions

Items 1–4

Report the aggregate amount of exposures (either to derivative contracts, netting sets of derivative contracts, or repo-style transactions) in each line item that corresponds with exposures to clearing member client banks or clearing member banks.

In Column A, report the aggregate amount qualifying for the 2 percent risk weight treatment (consistent with

section 133(b) and section 133(c) of the advanced approaches rule).

In column B, report the aggregate amount that does not qualify for the 2 percent risk weight treatment (consistent with section 133(b) and section 133(c) of the advanced approaches rule).

In column D, report the risk-weighted assets for each line item. Do not use column C.

Items 5–6

Report the aggregate amount of default fund contributions (either to QCCPs and non-QCCPs) in each line item.

In column C, report the aggregate amount of default fund contributions (consistent with section 133(d) of the advanced approaches rule). Do not use columns A or B.

In column D, report the risk-weighted assets for each line item.

Item 7

In columns A, B, C and D, the sums are calculated as the total amounts reported in item numbers 1 through 6 of this schedule for each respective column.

LINE ITEM INSTRUCTIONS FOR

Equity Exposures Schedule R

General Instructions

Definitions. Apply the definitions provided in the advanced approaches rule for the following terms: (1) publicly traded; (2) investment fund; (3) equity exposure; and (4) separate account.

The following terms are described in section 152 of the advanced approaches rule: (1) community development equity exposures; (2) hedge pairs and measures of an effective hedge; and (3) non-significant equity exposures.

The term adjusted carrying value is described in section 151 of the advanced approaches rule. Investments in a separate account (such as bank-owned life insurance) must be treated as if they were an equity exposure to an investment fund as described in section 154 of the advanced approaches rule.

The *Simple Risk Weight Approach* (SRWA) and the *Internal Models Approach* (IMA) are described in sections 152 and 153, respectively, of the advanced approaches rule. The *effective and ineffective portion of a hedge pair* are described in section 152(c) of the advanced approaches rule.

Banks subject to the SRWA should complete only columns A and B. Banks subject to the *full* IMA should complete only columns C and D. Banks subject to the IMA for only publicly-traded equity exposures (referred to hereafter as the *partial* IMA) should complete only columns E and F.

Item Instructions

Item 1 Total Equity Exposures.

In column A, report the aggregate adjusted carrying value of equity exposures that are subject to the SRWA. Do not include equity exposures subject to the market risk capital framework.

In column C, report the aggregate adjusted carrying value of equity exposures that are subject to the full IMA. Do not include equity exposures subject to the market risk capital framework.

In column E, report the aggregate adjusted carrying value of equity exposures that are subject to the partial IMA. Do not include equity exposures subject to the market risk capital framework.

Item 2 0% Risk Weight.

For banks subject to the SRWA, report in column A 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, the European Stability Mechanism, the European Financial Stability Facility, or a multilateral development bank, to which the bank assigns a rating grade associated with a PD of less than 0.03 percent.

For banks subject to the SRWA, report 0 in column B.

For banks subject to the full IMA, report in column C 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, the European Stability Mechanism, the European Financial Stability Facility, or a multilateral development bank, to which the bank assigns a rating grade associated with a PD of less than 0.03 percent.

For banks subject to full IMA, report 0 in column D.

For banks subject to the partial IMA, report in column E 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, the European Stability Mechanism, the

Schedule R

European Financial Stability Facility, or a multilateral development bank, to which the bank assigns a rating grade associated with a PD of less than 0.03 percent.

For banks subject to the partial IMA, report 0 in column F.

Item 3 20% Risk Weight.

For banks subject to the SRWA, report in column A the adjusted carrying value of equity exposures to a Federal Home Loan Bank and Farmer Mac.

For banks subject to the SRWA, report 20 percent of the amount in column A for this item in column B.

For banks subject to the full IMA, report in column C the adjusted carrying value of equity exposures to a Federal Home Loan Bank and Farmer Mac.

For banks subject to the full IMA, report 20 percent of the amount in column C for this item in column D.

For banks subject to the partial IMA, report in column E the adjusted carrying value of equity exposures to a Federal Home Loan Bank and Farmer Mac.

For banks subject to the partial IMA, report 20 percent of the amount in column E for this item in column F.

Item 4 Community Development Equity Exposures.

For banks subject to the SRWA, report in column A the adjusted carrying value of community development equity exposures.

For banks subject to the SRWA, report 100 percent of the amount in column A for this item in column B.

For banks subject to the full IMA, report in column C the adjusted carrying value of community development equity exposures.

For banks subject to the full IMA, report 100 percent of the amount in column C for this item in column D.

For banks subject to the partial IMA, report in column E the adjusted carrying value of community development equity exposures.

For banks subject to the partial IMA, report 100 percent of the amount in column E for this item in column F.

Simple Risk Weight Approach (SRWA)

Item 5 Effective Portion of Hedge Pairs.

For bank subject to the SRWA, report in column A the effective portion of each hedge pair.

For banks subject to the SRWA, report 100 percent of the amount in column A for this item in column B.

This item is not applicable to banks subject to the full IMA or the partial IMA.

Item 6 Non-Significant Equity Exposures.

For banks subject to the SRWA, report in column A the adjusted carrying value of non-significant equity exposures, as described in section 152(b)(3)(iii) of the advanced approaches rule.

For banks subject to the SRWA, report 100 percent of the amount in column A for this item in column B.

This item is not applicable to banks subject to the full IMA or the partial IMA.

Item 7 Significant Investments in Unconsolidated Financial Institutions.

For banks subject to the SRWA, report in column A the adjusted carrying value of the bank's significant investments in unconsolidated financial institutions in the form of common stock that are not deducted from capital and are not included in column A, items 2 through 6, and are not subject to a 600 percent risk weight per the advanced approaches rule.

For banks subject to the SRWA, report 100 percent of the amount in column A for this item in column B. (Banks will be required to report 250 percent of the amount in column A for this item in column B beginning January 2018.)

This item is not applicable to banks subject to the full IMA or the partial IMA.

Item 8 Publicly Traded Equity Exposures Under the SRWA.

For banks subject to the SRWA, report in column A the adjusted carrying value of the bank's publicly

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traded equity exposures not included in column A, items 2 through 6, and not subject to a 600 percent risk weight per the advanced approaches rule, including the ineffective portion of each hedge pair.

For banks subject to the SRWA, report 300 percent of the amount in column A for this item in column B.

This item is not applicable to banks subject to the full IMA or the partial IMA.

Item 9 Non-Publicly Traded Equity Exposures Under the SRWA.

For banks subject to the SRWA, report in column A the adjusted carrying value of the bank's non-publicly traded equity exposures not included in column A, items 2 through 6, and not subject to a 600 percent risk weight per the advanced approaches rule.

For banks subject to the SRWA, report 400 percent of the amount in column A for this item in column B.

For banks subject to partial IMA, report in column E the adjusted carrying value of the bank's non-publicly traded equity exposures not included in column E, items 2 through 6, and not subject to a 600 percent risk weight per the final rule.

For banks subject to the partial IMA, report 400 percent of the amount in column E for this item in column F.

This item is not applicable to banks subject to the full IMA.

Item 10 600% Risk Weight Equity Exposures Under the SRWA.

For banks subject to the SRWA, report in column A the adjusted carrying value of the bank's equity exposures subject to a 600 percent risk weight under paragraph (b)(6) of section 152 of the advanced approaches rule.

For banks subject to the SRWA, report 600 percent of the amount in column A for this item in column B.

For banks subject to partial IMA, report in column E the adjusted carrying value of the bank's equity expo-

sure subject to a 600 percent risk weight under paragraph (b)(6) of section 152 of the final rule.

For banks subject to the partial IMA, report 600 percent of the amount in column E for this item in column F.

This item is not applicable to banks subject to the full IMA.

Item 11 Total Risk Weighted Assets (RWA) Under the SRWA.

For banks subject to the SRWA, report in column B the sum of amounts in column B, items 2 through 10.

This item is not applicable to banks subject to the full IMA or the partial IMA.

Equity Exposures to Investment Funds

Item 12 Full Look-through Approach.

For banks subject to the SRWA, report in column A the adjusted carrying value of all equity exposures to investment funds to which the bank applies the full look-through approach as described in paragraph (b) of section 154 of the advanced approaches rule.

For banks subject to the SRWA, report the risk weighted assets of the amount in column A for this item in column B.

For banks subject to full IMA, report in column C the adjusted carrying value of all equity exposures to investment funds to which the bank applies the full look-through approach as described in paragraph (b) of section 154 of the final rule.

For banks subject to the full IMA, report the risk weighted assets of the amount in column C for this item in column D.

For banks subject to the partial IMA, report in column E the adjusted carrying value of all equity exposures to investment funds to which the bank applies the full look-through approach as described in paragraph (b) of section 154 of the final rule.

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For banks subject to the partial IMA, report the risk weighted assets of the amount in column E for this item in column F.

Item 13 Simple Modified Look-through Approach.

For banks subject to the SRWA, report in column A the adjusted carrying value of all equity exposures to investment funds to which the bank applies the simple modified look-through approach as described in paragraph (c) of section 154 of the advanced approaches rule.

For banks subject to the SRWA, report the risk weighted assets for the amount in column A for this item in column B.

For banks subject to the full IMA, report in column C the adjusted carrying value of all equity exposures to investment funds to which the bank applies the simple modified look-through approach as described in paragraph (c) of section 154 of the final rule.

For banks subject to the full IMA, report the risk weighted assets for the amount in column C for this item in column D.

For banks subject to the partial IMA, report in column E the adjusted carrying value of all equity exposures to investment funds to which the bank applies the simple modified look-through approach as described in paragraph (c) of section 154 of the final rule.

For banks subject to the partial IMA, report the risk weighted assets for the amount in column E for this item in column F.

Item 14 Alternative Modified Look-through Approach.

For banks subject to the SRWA, report in column A the adjusted carrying value of all equity exposures to investment funds for which the bank applies the alternative modified look-through approach as described in paragraph (d) of section 154 of the advanced approaches rule.

For banks subject to the SRWA, report the risk weighted assets for the amount in column A for this item in column B.

For banks subject to the full IMA, report in column C the adjusted carrying value of all equity exposures to investment funds for which the bank applies the alter-

native modified look-through approach as described in paragraph (d) of section 154 of the final rule.

For banks subject to the full IMA, report the risk weighted assets for the amount in column C for this item in column D.

For banks subject to the partial IMA, report in column E the adjusted carrying value of all equity exposures to investment funds for which the bank applies the alternative modified look-through approach as described in paragraph (d) of section 154 of the final rule.

For banks subject to the partial IMA, report the risk weighted assets for the amount in column E for this item in column F.

Item 15 Total Risk Weighted Assets for Investment Funds.

For banks subject to the SRWA, report in column B the sum of amounts in column B, items 12 through 14.

For banks subject to the full IMA, report in column D the sum of amounts in column D, items 12 through 14.

For banks subject to the partial IMA, report in column F the sum of amounts in column F, items 12 through 14.

Item 16 Total: SRWA.

For banks subject to the SRWA, report in column B the sum of column B, items 11 and 15.

This item is not applicable to banks subject to the full IMA or the partial IMA.

Full Internal Models Approach (Full IMA)

Item 17 Estimate of Potential Losses on Equity Exposures.

For banks subject to the full IMA, report in column C the estimated potential losses on the bank's equity exposures, excluding those exposures reported in column C, items 2 through 4 of this schedule and equity exposures to investment funds.

For banks subject to the full IMA, report 12.5 times the amount in column C for this item in column D.

This item is not applicable to banks subject to the SRWA or the partial IMA.

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Floors for Full IMA

Item 18 Publicly Traded.

For banks subject to the full IMA, report in column C the sum of (i) the aggregated adjusted carrying value of the bank's publicly traded equity exposures that do not belong to a hedge pair, are not reported in column C, items 2 through 4 of this schedule, and are not equity exposures to an investment fund, and (ii) the aggregate ineffective portion of all hedge pairs.

For banks subject to the full IMA, report 200 percent of the amount in column C for this item in column D.

This item is not applicable to banks subject to the SRWA or the partial IMA.

Item 19 Non-publicly Traded.

For banks subject to the full IMA, report in column C the aggregated adjusted carrying value of the bank's equity exposures that are not publicly traded, are not reported in column C, items 2 through 4 of this schedule, and are not equity exposures to an investment fund.

For banks subject to the full IMA, report 300 percent of the amount in column C for this item in column D.

This item is not applicable to banks subject to the SRWA or the partial IMA.

Item 20 Risk Weighted Asset Floors.

For banks subject to the full IMA, report in column D the sum of column D, items 18 and 19.

This item is not applicable to banks subject to the SRWA or the partial IMA.

Item 21 Total Risk Weighted Assets – Full IMA.

For banks subject to the full IMA, report in column D the larger of column D, item 17 or column D, item 20.

This item is not applicable to banks subject to the SRWA or the partial IMA.

Item 22 Total: Full IMA.

For banks subject to the full IMA, report in column D the sum of column D, items 3, 4, 15, and 21.

This item is not applicable to banks subject to the SRWA or the partial IMA.

Publicly-Traded Internal Models Approach (Partial IMA)

Item 23 Estimate of Potential Losses on Publicly Traded Equity Exposures.

For banks subject to the partial IMA, report in column E the estimated potential losses on the bank's publicly traded equity exposures, excluding those reported in column E, items 2, 3, 4, 9, and 10 of this schedule, and equity exposures to investment funds.

For banks subject to the partial IMA, report 12.5 times the amount in column E for this item in column F.

This item is not applicable to banks subject to the SRWA or the full IMA.

Floor for Partial IMA

Item 24 Publicly Traded.

For banks subject to the partial IMA, report in column E sum of (i) the aggregated adjusted carrying value of the bank's publicly traded equity exposures that do not belong to a hedge pair, are not reported in column E, items 2 through 4 of this schedule, and are not equity exposures to an investment fund, and (ii) the ineffective portion of all hedge pairs.

For banks subject to the partial IMA, report 200 percent of the amount in column E for this item in column F.

This item is not applicable to banks subject to the SRWA or the full IMA.

Item 25 Total Risk Weighted Assets – Partial IMA.

For banks subject to the partial IMA, report in column F the larger of column F, item 23 or column F, item 24.

This item is not applicable to banks subject to the SRWA or the full IMA.

Item 26 Total: Partial IMA, Partial SRWA.

For banks subject to the partial IMA, report in column F the sum of column F, items 3, 4, 9, 10, 15 and 25.

This item is not applicable to banks subject to the SRWA or the full IMA.

LINE ITEM INSTRUCTIONS FOR

Operational Risk Schedule S

Operational Risk Capital

Definitions. Apply the definitions provided in the advanced approaches rule for the following terms: (1) business environment and internal control factors; (2) dependence; (3) eligible operational risk offsets; (4) expected operational loss; (5) operational loss event; (6) operational risk; (7) operational risk exposure; (8) GAAP; (9) scenario analysis; (10) unexpected operational loss; and (11) unit of measure. *Frequency Distribution* means the statistical distribution used to calculate the frequency of losses. *Severity Distribution* means the statistical distribution used to calculate the severity of losses.

All line items described in this schedule should be completed based on available data. The agencies recognize that certain circumstances may pose reporting challenges for banks. For example, the inherent flexibility of the Advanced Measurement Approach (AMA) or a bank's use, with prior written supervisory approval, of an alternative operational risk quantification system may result in a bank having limited data to report for certain line items. In determining its response to each line item, a bank should carefully review the instructions and report the information it has available. In instances where a bank does not have information to report for a particular line item, it should leave the reported item blank.

Item Instructions

Public Items

Item 1 Risk-based Capital Requirement for Operational Risk.

Report the dollar amount of the risk-based capital requirement for operational risk pursuant to the requirements of the advanced approaches rule.

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

Report whether the risk-based capital figure reported in item 1 results from an "alternative operational risk quantification system" (as discussed in section 122(h)(3)(ii) of the advanced approaches rule) by indicating "1" for (yes) or "0" for (no) for this item.

Confidential Items

Expected Operational Loss (EOL) and Eligible Operational Risk

Item 3 Expected Operational Loss (EOL).

Report the dollar amount of 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.

Item 4 Total Eligible Operational Risk Offsets.

Item 4.a Eligible GAAP reserves.

Report the dollar amount of reserves calculated in a manner consistent with GAAP.

Item 4.b Other eligible offsets.

Report the dollar amount of 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:

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

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should continue to include adjustments for dependence assumptions and those related to business environment and internal control factors).

Item 5 Dependence Assumptions.

Report the risk-based capital requirement for operational risk without any diversification benefits. The reported number should result from calculating the capital requirement separately for each unit of measure and then summing up the stand-alone capital requirements from all units of measure.

Item 6 Adjustments Reflecting Business Environment and Internal Control Factors.

Report the risk-based capital requirement for operational risk excluding the effects of qualitative adjustments that account for business environment and internal control factors.

Item 7 Risk Mitigants (e.g., insurance).

Report the risk-based capital requirement for operational risk excluding the effects of qualifying operational risk mitigants, as discussed in section 161 of the advanced approaches rule.

Internal Operational Loss Event Data Characteristics

Note on Legal Reserves: In the subsequent items 8 – 15, legal reserves should be included for the purpose of determining frequency counts, total loss amounts and loss maximums.

Item 8 Date ranges of internal operational loss event data used in modeling operational risk capital.

For items 8.a through 8.d, all dates should be expressed in a MMYYYY format. If the distributions identified in 8.a through 8.d are not used, then leave these items blank.

Item 8.a Starting date for frequency distribution (if applicable).

Report the earliest date relevant to the internal operational loss event data used in modeling the frequency distribution for operational risk capital.

Item 8.b Ending date for frequency distribution (if applicable).

Report the latest date relevant to the internal operational loss event data used in modeling the frequency distribution for operational risk capital.

Item 8.c Starting date for severity distribution (if applicable).

Report the earliest date relevant to the internal operational loss event data used in modeling the severity distribution for operational risk capital.

Item 8.d Ending date for severity distribution (if applicable).

Report the latest date relevant to the internal operational loss event data used in modeling the severity distribution for operational risk capital.

Item 9 Highest dollar threshold applied in modeling internal operational loss event data.

Report the dollar threshold below which operational loss events are excluded from operational risk capital modeling. If more than one threshold is applied in the modeling process, report the highest threshold used. If no thresholds are used, report “0” for this item.

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

Report whether the thresholds for the internal loss data used in modeling operational risk capital differ across units of measure by indicating “1” for (yes) or “0” for (no) for this item. As defined in the advanced approaches rule, 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.

Item 11 Total number of loss events.

Report the total number of internal loss events used in modeling the severity distribution to determine the risk-based capital requirement for operational risk. A loss event may encompass one loss transaction or may comprise multiple loss transactions all related to the same event. For example, individual losses of \$2,000, \$6,000, and \$12,000 that all relate to a single loss event should be considered one loss (amounting to \$20,000)

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for purposes of calculating this item. Conversely, losses that do not relate to the same event should be considered separate loss events. For example, a bank may group losses together for certain purposes (e.g., because of similarity in causal factors), but these losses should be counted separately for reporting purposes if they do not relate to the same event.

Item 12 Total dollar amount of loss events.

Report the total dollar amount of internal loss events used in modeling the severity distribution to determine the risk-based capital requirement for operational risk.

Item 13 Dollar amount of largest loss event.

Report the dollar value of the largest single internal loss event used in modeling the severity distribution to determine the risk-based capital requirement for operational risk. The largest internal loss event should include all the loss transactions related to the single event.

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

- 14.a. Less than \$10,000
- 14.b. \$10,000 to \$100,000
- 14.c. \$100,000 to \$1 Million
- 14.d. \$1 Million to \$10 Million
- 14.e. \$10 Million to \$100 Million
- 14.f. \$100 Million to \$1 Billion
- 14.g. \$1 Billion or Greater

For each range, report the total number of internal losses used in the model to determine the risk-based capital requirement for operational risk. If the bank has set a threshold for its internal loss event data capture and events below that threshold are not captured, that should be reflected by marking “0” in the ranges that are below the threshold. In addition, if no losses have been experienced in a particular range, report “0” for that item.

The number of losses should be calculated on an event basis to ensure that related losses are counted as a single loss.

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

- 15.a. Less than \$10,000
- 15.b. \$10,000 to \$100,000
- 15.c. \$100,000 to \$1 Million
- 15.d. \$1 Million to \$10 Million
- 15.e. \$10 Million to \$100 Million
- 15.f. \$100 Million to \$1 Billion
- 15.g. \$1 Billion or Greater

For each range, report the total dollar amount of internal losses used in the model to determine the risk-based capital requirement for operational risk. If the bank has set a threshold for its internal loss event data capture and events below that threshold are not captured, that should be reflected by marking “0” in the ranges that are below the threshold. In addition, if no losses have been experienced in a particular range, report “0” for that item.

The dollar amount of losses should be calculated on an event basis to ensure that related losses are summed for purposes of calculating the total dollar amount for each range.

Scenario Analysis

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

Report the total number of scenarios that impacts the calculation of the risk-based capital requirement for operational risk.

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

Report the dollar value of the largest scenario that impacts the calculation of the risk-based capital requirement for operational risk.

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

For each range, report the total number of scenarios that impacts the calculation of the risk-based capital

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requirement. Report “0” for any ranges where there were no scenarios or they do not apply.

18.a. Less than \$1 million

18.b. \$1 Million to \$10 Million

18.c. \$10 Million to \$100 Million

18.d. \$100 Million to \$500 Million

18.e. \$500 Million to \$1 Billion

18.f. \$1 Billion or Greater

Distributional Assumptions

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

Report 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.

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

Report 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. This refers to changes in the distribution type. If frequency distributions are not used, leave the item blank.

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

Report 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. This refers to changes in the distribution type. If frequency distributions are not used, leave the item blank.

Loss Caps

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.

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

Report the number of loss caps used to limit loss size in the quantification process for determining the risk-based capital requirement for operational risk. If loss caps are not used, report “0” for this item.

Item 23 What is the dollar amount of the smallest cap used (if applicable)?

Report 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. If “0” is reported in item 22, leave this item blank.

Item 24 What is the dollar amount of the largest cap used (if applicable)?

Report the dollar amount of the largest cap used to limit loss size in the quantification process for determining the risk-based capital requirement for operational risk. If “0” is reported in item 22, leave this item blank.