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Board of Governors of the Federal Reserve System OMB Number 7100-NEW
Federal Deposit Insurance Corporation OMB Number 3064-NEW
Office of the Comptroller of the Currency OMB Number 1557-NEW
Approval expires

Federal Financial Institutions Examination Council

Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule—FFIEC 102

Report at the close of business _____
Month / Day / Year (MRRR 9999)

This report is required by law: 12 U.S.C. § 161 (National banks), 12 U.S.C. § 324 and 12 U.S.C. § 1844(c) (State member banks and Bank holding companies, respectively), 12 U.S.C. § 1467a(b) (Savings and loan holding companies), 12 U.S.C. § 1817 (Insured state nonmember commercial and savings banks), and 12 U.S.C. § 1464 (Savings associations).

The FFIEC 102 is to be prepared in accordance with federal regulatory authority instructions. The report must be signed by a senior officer of the reporting entity who can attest that the information submitted in this report meets the requirements set forth in 12 CFR Part 3, Subpart F (OCC); 12 CFR Part 217, Subpart F (Federal Reserve); 12 CFR Part 324, Subpart F (FDIC) (market risk capital rule); and the FFIEC 102 reporting instructions. The senior officer may be the chief financial officer, the chief risk officer, or the equivalent senior officer.

I, the undersigned senior officer of the named bank, bank holding company, savings association, or savings and loan holding company attest that the FFIEC 102 report for this report date has been prepared in conformance with the instructions issued by the federal regulatory authority and that the reported information meets the requirements set forth in the market risk capital rule to the best of my knowledge and belief.

To fulfill the signature and attestation requirement for the FFIEC 102 for this report date, attach the reporting entity's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted electronically that the reporting entity must place in its files.

The appearance of the reporting entity's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show the caption of each reported item and the reported amount.

Printed Name of Senior Officer (MRRR C490)

Signature of Senior Officer

Title of Officer (MRRR C491)

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

Legal Title of Reporting Entity (MRRR 9017)

Mailing Address of the Reporting Entity Street / PO Box (MRRR 9110)

City (MRRR 9130)

State Abbreviation (MRRR 9200)

Zip Code (MRRR 9220)

Person to whom questions about this report should be directed:

Name / Title (MRRR 8901)

Area Code / Phone Number (MRRR 8902)

Area Code / FAX Number (MRRR 9116)

E-mail Address of Contact (MRRR 4086)

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RSSD ID _____
C.I. _____

The estimated average reporting burden for this information collection is 12 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. A federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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Dollar Amounts in Thousands	MRRR	Bil	Mil	Thou	
Value-at-risk (VaR)-based Capital Requirement					
1. Previous day's VaR-based measure	S298				1.
2. Average of the immediately preceding 60 business days VaR-based measures	S299				2.
	MRRR	Number			
3. Multiplication factor: equal to a value of 3.00 or higher (based on backtesting)	S300	_._ _			3.
	MRRR	Bil	Mil	Thou	
4. Greater of item 1 or (item 2 multiplied by item 3)	S301				4.
Stressed VaR-based Capital Requirement					
5. Most recent stressed VaR-based measure	S302				5.
6. Item 3 times the average of the preceding 12 weeks stressed VaR-based measures	S303				6.
7. Greater of item 5 or item 6	S304				7.
Specific Risk Add-ons					
8. Debt positions	S305				8.
9. Equity positions	S306				9.
10. For *all* institutions, capital requirements for securitization positions using the Simplified Supervisory Formula Approach (SSFA) or applying a specific risk-weighting factor of 100 percent	S307				10.
11. For *advanced approaches* institutions, capital requirements for securitization positions using the Supervisory Formula Approach (SFA)	S308				11.
12. For *advanced approaches* institutions, capital requirements for securitization positions using the SSFA or applying a specific risk-weighting factor of 100 percent	S309				12.
13. For *advanced approaches* institutions, sum of items 11 and 12	S310				13.
14. Standardized measure of specific risk add-ons (sum of items 8, 9, and 10)	S311				14.
15. For *advanced approaches* institutions, advanced measure of specific risk add-ons (sum of items 8, 9, and 13)	S312				15.
Items 16 through 18 are not applicable to an institution that does not calculate a modeled measure of incremental risk.					
Incremental Risk Capital Requirement					
16. Most recent incremental risk measure	S313				16.
17. Average of the previous 12 weeks measure of incremental risk	S314				17.
18. Greater of item 16 or item 17	S315				18.
Items 19 through 51 are not applicable to an institution that does not have a comprehensive risk model; such an institution should go to item 52.					
Comprehensive Risk Capital Requirement					
19. Most recent modeled measure of all price risk	S316				19.
Standardized Specific Risk Add-ons for *Net Long* Correlation Trading Positions					
20. Debt positions	S319				20.
21. Equity positions	S320				21.
22. For *all* institutions, capital requirements for securitization positions using the SSFA or applying a specific risk-weighting factor of 100 percent	S321				22.
23. For *advanced approaches* institutions, capital requirements for securitization positions using the SFA	S322				23.
24. For *advanced approaches* institutions, capital requirements for securitization positions using the SSFA or applying a specific risk-weighting factor of 100 percent	S323				24.
25. For *advanced approaches* institutions, sum of items 23 and 24	S324				25.

DRAFT

Dollar Amounts in Thousands	MRRR	Bil	Mil	Thou	
Standardized Specific Risk Add-ons for *Net Long* Correlation Trading Positions—Continued					
26. Standardized measure of specific risk add-ons for *net long* correlation trading positions (sum of items 20, 21, and 22)	S325				26.
27. For *advanced approaches* institutions, advanced measure of specific risk add-ons for *net long* correlation trading positions (sum of items 20, 21, and 25)	S326				27.
Standardized Specific Risk Add-ons for *Net Short* Correlation Trading Positions					
28. Debt positions	S327				28.
29. Equity positions	S328				29.
30. For *all* institutions, capital requirements for securitization positions using the SSFA or applying a specific risk-weighting factor of 100 percent	S329				30.
31. For *advanced approaches* institutions, capital requirements for securitization positions using the SFA	S330				31.
32. For *advanced approaches* institutions, capital requirements for securitization positions using the SSFA or applying a specific risk-weighting factor of 100 percent	S331				32.
33. For *advanced approaches* institutions, sum of items 31 and 32	S332				33.
34. Standardized measure of specific risk add-ons for *net short* correlation trading positions (sum of items 28, 29, and 30)	S333				34.
35. For *advanced approaches* institutions, advanced measure of specific risk add-ons for *net short* correlation trading positions (sum of items 28, 29, and 33)	S334				35.
36. Standardized measure of specific risk add-ons (greater of item 26 or item 34)	S335				36.
37. Surcharge for modeled correlation trading positions (item 36 multiplied by 0.08)	S336				37.
38. For *advanced approaches* institutions, advanced measure of specific risk add-ons (greater of item 27 or item 35)	S337				38.
39. For *advanced approaches* institutions, surcharge for modeled correlation trading positions (item 38 multiplied by 0.08)	S338				39.
Items 40 through 45 are to be completed for report dates before an institution has received supervisory approval of its comprehensive risk model effectiveness.					
40. Most recent standardized comprehensive risk measure (sum of items 19 and 37)	H323				40.
41. Average standardized comprehensive risk measure over the previous 12 weeks	H324				41.
42. Standardized comprehensive risk measure (greater of item 40 or item 41)	S339				42.
43. For *advanced approaches* institutions, most recent advanced comprehensive risk measure (sum of items 19 and 39)	H325				43.
44. For *advanced approaches* institutions, average advanced comprehensive risk measure over the previous 12 weeks	H326				44.
45. For *advanced approaches* institutions, advanced comprehensive risk measure (greater of item 43 or item 44)	S340				45.
Items 46 through 51 are to be completed for report dates after an institution has received supervisory approval of its comprehensive risk model effectiveness.					
46. Most recent standardized comprehensive risk measure (greater of item 19 or item 37)	H327				46.
47. Average standardized comprehensive risk measure over the previous 12 weeks	H328				47.
48. Standardized comprehensive risk measure (greater of item 46 or item 47)	S341				48.
49. For *advanced approaches* institutions, most recent advanced comprehensive risk measure (greater of item 19 or item 39)	H329				49.
50. For *advanced approaches* institutions, average advanced comprehensive risk measure over the previous 12 weeks	H330				50.
51. For *advanced approaches* institutions, advanced comprehensive risk measure (greater of item 49 or item 50)	S342				51.

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Dollar Amounts in Thousands	MRRR	Bil	Mil	Thou	
***De minimis* Positions and Other Adjustments**					
52. Capital requirement for all *de minimis* exposures	S343				52.
53. Additional capital requirement	S344				53.
54. Sum of items 52 and 53	S345				54.
Market Risk-weighted Assets					
55. Standardized market risk-weighted assets: Sum of items 4, 7, 14, 18 (if applicable), 42 or 48 (as appropriate), and 54, all multiplied by 12.5	S581				55.
56. For *advanced approaches* institutions, advanced market risk-weighted assets: Sum of items 4, 7, 15, 18 (if applicable), 45 or 51 (as appropriate), and 54, all multiplied by 12.5	S347				56.

Memoranda

Dollar Amounts in Thousands	MRRR	Bil	Mil	Thou	
Items related to the previous day's Value-at-risk (VaR)-based measure					
1. VaR-based measure for interest rate positions	S348				M.1.
2. VaR-based measure for debt positions	S349				M.2.
3. VaR-based measure for equity positions	S350				M.3.
4. VaR-based measure for foreign exchange positions	S351				M.4.
5. VaR-based measure for commodity and other positions	S352				M.5.
6. Modeled specific risk included in the previous day's VaR-based measure that is not included in Memorandum items 1 through 5	S353				M.6.
Items related to the *average* of the daily VaR-based measure for each of the preceding 60 business days (with applicable multiplication factor)					
7. VaR-based measure for interest rate positions	S354				M.7.
8. VaR-based measure for debt positions	S355				M.8.
9. VaR-based measure for equity positions	S356				M.9.
10. VaR-based measure for foreign exchange positions	S357				M.10.
11. VaR-based measure for commodity and other positions	S358				M.11.
12. Modeled specific risk included in the average of the daily VaR-based measure that is not included in Memorandum items 7 through 11	S359				M.12.
Backtesting (over the most recent calendar quarter)	MRRR	Number			
13. Number of trading days in the calendar quarter with a trading profit	S360				M.13.
14. Number of trading days in the calendar quarter with a trading loss	S361				M.14.
15. Number of trading days in the calendar quarter where the trading day's trading loss exceeded the respective VaR estimate	S362				M.15.

	MRRR	Percentage	
16. The largest ratio of a daily trading loss to that trading day's VaR measure in the calendar quarter	S363	___.__	M.16.
17. The second largest ratio of a daily trading loss to that trading day's VaR measure in the calendar quarter	S364	___.__	M.17.
18. The third largest ratio of a daily trading loss to that trading day's VaR measure in the calendar quarter	S365	___.__	M.18.

	MRRR	YYYY	MM	DD	
19. The starting date of the stress period used to measure the stressed VaR	S366				M.19.
	MRRR	Number			
20. Number of changes to stress period starting date used in calculations for the preceding 12 weeks	S367				M.20.
	MRRR	Bil	Mil	Thou	
21. Total specific risk add-ons for non-modeled *net long* securitization positions	S368				M.21.
22. Total specific risk add-ons for non-modeled *net short* securitization positions	S369				M.22.