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

Schedules A through V

Schedule A – ADVANCED RISK-BASED CAPITAL (Calculation of Numerator and Ratios for Savings Associations)

	Equates to	$000s
Tier 1 Capital		
1. Total Equity Capital (from SC80)………………………………………………..	CCR100	
Deduct:		
2. Investments in and Advances to "Nonincludable" Subsidiaries……………..	CCR105	
3. Goodwill and Certain Other Intangible Assets…………………………………	CCR115	
4. Disallowed Servicing Assets, Disallowed Deferred Tax Assets, and Other Disallowed Assets…………………………………………………	CCR133	
5. Shortfall of eligible credit reserves below total expected credit losses (50% of shortfall plus tier 2 carryover*)……………………………………………..	n.a	
6. Gain-on-sale associated with securitization……………………………………		
7. Certain failed capital markets transactions (50% of deductions plus tier 2 carryover………………………………………………………………………	n.a.	
8. Other securitization deductions (50% of deductions plus tier 2 carryover*).	n.a.	
9. Other………………………………………………………………………..	CCR134	
Add:		
10. Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges, Net of Taxes…………………………………………..	CCR180	
11. Intangible Assets…………………………………………………………………	CCR185	
12. Minority Interest in Includable Consolidated Subsidiaries Including REIT Preferred Stock Reported as a Borrowing………………………………..	CCR190	
13. Other………………………………………………………………………………	CCR195	
14. **Tier 1 Capital……………………………………………………………….**	n.a.	
Adjusted Total Assets		
15. Total Assets (from SC60)………………………………………………………	CCR205	
Deduct:		
16. Assets of "Nonincludable" Subsidiaries………………………………………	CCR260	
17. Goodwill and Certain Other Intangible Assets………………………………	CCR265	
18. Disallowed Servicing Assets, Disallowed Deferred Tax Assets, and Other Disallowed Assets…………………………………………..	CCR270	
19. Other………………………………………………………………………..	CCR275	
Add:		
20. Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges……………………………………………………………	CCR280	
21. Intangible Assets……………………………………………………………	CCR285	
22. Other………………………………………………………………………….	CCR290	
23. **Adjusted Total Assets…………………………………………………….**	CCR25	
24. **Tier 1 (Core) Capital Requirement (Line 23 x 4%)……………………**	CCR27	

Tier 2 Capital	Equates to	$000's
25. Unrealized Gains on Available-for-Sale Equity Securities…………………...	CCR302	
26. Qualifying Subordinated Debt and Redeemable Preferred Stock…………..	CCR310	
27. Other Equity Instruments…………………………………………………..	CCR340	
28. Excess of eligible credit reserves over total expected credit losses (up to 0.60% of credit risk-weighted assets)**. …………………………………….	n.a.	
29. Other…………………………………………………………………………	n.a.	
Adjustments to Tier 2 Capital:		
30. Shortfall of eligible credit reserves below total expected credit losses (up to lower of 50% of the shortfall or amount of tier 2 capital)……………	n.a.	
31. Certain failed capital markets transactions (up to the lower of 50% of shortfall or amount of tier 2 capital…………………………………………	n.a.	
32. Other securitization deductions (up to lower of 50% of shortfall or amount of tier 2 capital)………………………………………………….	n.a.	
33. **Tier 2 Capital……………………………………………………………**	**n.a.**	
34. Allowable Tier 2 Capital……………………………………………………	**n.a.**	
35. Tier 3 Capital Allocated for Market Risk……………………………………….	n.a.	
36. Equity Investments and Other Assets Required to be Deducted………….	CCR370	
37. Total Risk-based Capital……………………………………………………..	**n.a.**	
38. Eligible credit reserves………………………………………………………...	n.a.	
39. Total expected credit losses………………………………………………….	n.a.	
40. Total Risk-Weighted Assets (from Schedule B, Line 31)………………	**n.a.**	
41. Total Risk-Based Capital Requirement (Line 40 x 8%)…………………	**n.a.**	

CAPITAL AND PROMPT CORRECTIVE ACTION RATIOS:

Tier 1 Capital Leverage Ratio…………………………………………………….. (Tier 1 Capital ÷ Adjusted Total Assets)	CCR810	__ _ .__ ___ %
Total Risk-Based Capital Ratio………………………………………………… (Total Risk-Based Capital ÷ Risk-Weighted Assets)	n.a.	__ _ .__ ___ %
Tier 1 Risk-Based Capital Ratio……………………………………………….. (Tier 1 Capital ÷ Risk-Weighted Assets)	n.a.	__ _ .__ ___ %

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

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

Schedule B

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

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

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

Wholesale Exposure - Schedule C - Corporate

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

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

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

Wholesale Exposure - Schedule D - Bank

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

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

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

Wholesale Exposure - Schedule E - Sovereign

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

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

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

Wholesale Exposure - Schedule F - Construction IPRE

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

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

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

Wholesale Exposure - Schedule G - HVCRE

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

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

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

Wholesale Exposure - Schedule H - IPRE

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

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

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

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

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

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

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

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

	O	EAD	M1	M2	M3
	Adjustment Method (%):		Collateral Haircut	Simple VaR	Internal Models
14					

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

Wholesale Exposure Schedule K - OTC Derivatives

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

	O Adjustment Method (%):	EAD M1 Collateral Haircut	M2 Internal Models
14			

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

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

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

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

* LTV cell values are cumulative EAD totals. LTV values are calculated by combining any junior lien amounts with the exposure amounts applicable to this report.

** Cells in line 16 are calculated.

*** Not calculated from previous column entries.

**** Report the EAD of accounts that are included in the segments reported in this row where the LTV has been updated since the last report date for portfolio management purposes, that is, the updated LTV is based upon a refreshed assessment of the collateral value. If LTVs were not updated for any accounts in the segments reported in the row since the last report date, report 0.

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

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

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

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

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

Retail Exposure - Schedule N - Residential Mortgage - Revolving Exposures

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

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

* LTV cell values are cumulative EAD totals. LTV values are calculated by combining any junior lien amounts with the exposure amounts applicable to this report.

** Cells in line 16 are calculated.

*** Not calculated from previous column entries.

**** Report the EAD of accounts that are included in the segments reported in this row where the LTV has been updated since the last report date for portfolio management purposes, that is, the updated LTV is based upon a refreshed assessment of the collateral value. If LTVs were not updated for any accounts in the segments reported in the row since the last report date, report 0.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

* Cells in line 16 are calculated.

** Not calculated from previous column entries.

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

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

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

Securitization - Schedule T - Detail Schedule

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

Equity Exposures - Schedule U

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

Operational Risk - Schedule V

			A	Format
	PUBLIC			
	Operational Risk Capital			
1	Risk-based Capital Requirement for Operational Risk			Num
2	Is item 1 generated from an "alternative operational risk quantification system?"	y/n		Text
	Expected Operational Loss (EOL) and Eligible Operational Risk Offsets			
3	Expected Operational Loss (EOL)			Num
4	Total Eligible Operational Risk Offsets			
4a	Eligible GAAP reserves			Num
4b	Other eligible offsets			Num
	Total Risk-based Capital Requirement for Operational Risk without:			
5	Dependence assumptions			Num
6	Adjustments reflecting business environment and internal control factors			Num
7	Risk mitigants (e.g., insurance)			Num
	CONFIDENTIAL			
	Internal Operational Loss Data Characteristics			
8	Reporting dates			
8a	Starting date			Num
8b	Ending date			Num
9	Highest dollar threshold on loss data			Num
10	Does the dollar threshold change across units of measure?	y/n		Text

		A Used in Modeling Op Risk Capital	B Total for Current Reporting Period	Format
11	Total number of losses			Num
12	Total dollar amount of losses			Num
13	Dollar amount of largest loss			Num
14	Number of losses in the following ranges (e.g., ≥ $10,000 and < $100,000):			
14a	$10,000 - $100,000			Num
14b	$100,000 - $1 Million			Num
14c	$1 Million - $10 Million			Num
14d	$10 Million - $100 Million			Num
14e	$100 Million - $1 Billion			Num
14f	$1 Billion+			Num
15	Total dollar amount of losses in the following ranges (e.g., ≥ $10,000 and < $100,000):			
15a	$10,000 - $100,000			Num
15b	$100,000 - $1 Million			Num
15c	$1 Million - $10 Million			Num
15d	$10 Million - $100 Million			Num
15e	$100 Million - $1 Billion			Num
15f	$1 Billion+			Num
	Scenario Analysis			
16	How many individual scenarios were used in calculating the risk-based capital requirement for operational risk?			Num
17	What is the dollar value of the largest individual scenario?			Num
18	Number of scenarios in the following ranges (e.g., ≥ $1 Million and < $10 Million):			
18a	$1 Million - $10 Million			Num
18b	$10 Million - $100 Million			Num
18c	$100 Million - $500 Million			Num
18d	$500 Million - $1 Billion			Num
18e	$1 Billion+			Num
	Distributional Assumptions			
19	How many units of measure were used in calculating the risk-based capital requirement for operational risk?			Num
20	**Frequency Distribution**: Across how many individual units of measure did the choice of frequency distribution change since the last reporting period?			Num
21	**Severity Distribution**: Across how many individual units of measure did the choice of severity distribution change since the last reporting period?			Num
	Loss Caps			
22	How many loss caps are used in calculating the risk-based capital requirement for operational risk?			Num
23	What is the dollar amount of the smallest cap used?			Num
24	What is the dollar amount of the largest cap used?			Num

Reporting Instructions for Schedules A through V

Schedule A - ADVANCED RISK-BASED CAPITAL: (Calculation of Numerator and Ratios for Savings Associations)

CALCULATION OF TIER 1 CAPITAL

Line 1: Total Equity Capital

Equals SC80, Total Equity Capital.

General note for Lines 2 through 9: Report positive balances for each of these lines. You will deduct each of these lines when you calculate Tier 1 capital for Line 14.

Line 2: Investments in and Loans to Nonincludable Subsidiaries

Reduce Tier 1 (core) capital by your investment in, loans to, and guaranteed obligations of certain nonincludable subsidiaries.

In consolidation, you eliminate the investment and intercompany loan accounts of subsidiaries on Schedule SC. Therefore, you must obtain the amount of the investment and advances from your books before consolidation. Calculate the investment using the equity method as prescribed by GAAP plus any loans, advances, guaranteed obligations, or other extensions of credit, whether secured or unsecured. Use negative investments to offset loans, guaranteed obligations, or advances to the same subsidiary, but do not reduce this line below zero. If you have a nonincludable subsidiary and the result on this line rounds to zero or is a negative amount, report a one to indicate that you have reported your nonincludable subsidiary.

Nonincludable Subsidiaries

Section 5(t)(5)(a) of HOLA [12 USC 1464(t)(5)(A)] requires a savings association to deduct investments and extensions of credit to its subsidiary that engages in activities impermissible for a national bank with the following exceptions:

1. Subsidiaries solely engaged in impermissible activities as an agent for its customers where the subsidiary has no risk of loss.
2. Subsidiaries engaged solely in mortgage banking activities.
3. Insured depository institutions acquired as subsidiaries before May 1, 1989.
4. Subsidiaries of federal savings associations that existed on August 9, 1989, and were chartered before October 15, 1982, as a savings bank or cooperative bank under state law.
5. Subsidiaries of federal savings associations that existed on August 9, 1989, that acquired their principal assets from a savings association chartered before October 15, 1982, as a savings bank or cooperative bank under state law.

Generally, a subsidiary of a savings association is nonincludable if any of its activities are impermissible for a national bank. If any **lower-tier subsidiary** engages in impermissible activities or invests in an entity that engages in impermissible activities, but the first-tier subsidiary owned by the parent savings association does not directly engage in impermissible activities, the first-tier subsidiary is an **includable** subsidiary. Deduct your investment and loans (and guarantees) in the nonincludable lower-tier subsidiary in computing the capital of the uppertier subsidiary on an unconsolidated basis and in computing your consolidated capital. **Fully deduct all nonincludable subsidiaries from capital.**

You should report investments in and advances to nonincludable subsidiaries net of all general valuation allowances, specific valuation allowances, and charge-offs, as they have already reduced equity capital.

Line 3: Goodwill and Certain Other Intangible Assets

This line will generally equal SC660 with the exception of certain intangible assets such as intangible pension assets and computer software. You may change this amount in certain cases. For purposes of regulatory capital only, you may reduce the amount of core deposit premiums and certain other intangible assets that you acquired in a nontaxable business combination by any corresponding deferred tax liabilities.

Include:

1. Core deposit intangible assets (CDIs).
2. Purchased credit card relationships, (PCCRs).
3. Favorable leaseholds

Do not include:

1. Servicing assets.
2. Certain nonsecurity financial instruments accounted for under FASB Statement No. 125.
3. Net deferred tax assets.

Line 4: Disallowed Servicing Assets, Disallowed Deferred Tax Assets, and Other Disallowed Assets

Disallowed Servicing Assets

Generally, you may include servicing assets reported on SC642 and SC644 in regulatory capital, subject to **both** of the following limitations:

1. For mortgage and nonmortgage servicing assets, and PCCRs, combined — include in capital the lesser of:
   a. 100 percent of Tier 1 (core) capital.
   b. 90 percent of fair value.
   c. 100 percent of reported amount.
2. For nonmortgage servicing assets and PCCRs, as a separate sub-limit — include in capital the lesser of the following:
   a. 25 percent of Tier 1 (core) capital.
   b. 90 percent of fair value.
   c. 100 percent of reported amount.

Accordingly, on Line 4, include the amount of servicing assets reported on SC642 and SC644 (that are not in a nonincludable subsidiary) and PCCRs included on SC660 that exceed the above limitations.

For purposes of the 25 percent and 100 percent of Tier 1 (core) capital limitations above, base the deduction on a Tier 1 (core) capital subtotal before the deduction. In addition, in computing the deduction for the 25 percent and 100 percent limitations, you may reduce the amount of servicing assets by any corresponding deferred tax liability.

Disallowed Deferred Tax Assets

Generally, if regulatory capital includes disallowed deferred tax assets, include the amount of the disallowed deferred tax assets on this line. To the extent that realizing deferred tax assets depends on your future taxable income (exclusive of reversing temporary differences and carryforwards), or your tax planning strategies, such deferred tax assets are limited for regulatory capital purposes to the lesser of the following:

1. The amount that you can realize within one year.
2. 10 percent of Tier 1 (core) capital.

Accordingly, disallowed deferred tax assets is that amount includable in assets under GAAP, but **not** includable in regulatory capital pursuant to OTS policy. The deferred tax asset subject to the limitation is the net deferred tax asset or liability included on Schedule SC, adjusted for the deferred tax asset or liability added to or subtracted from total assets related to the following:

1. Accumulated gains and losses on certain AFS securities and cash flow hedges on Line 2.
2. Goodwill and other intangible assets on Line 17 and Line 21.
3. Servicing assets on Line 18.

Note: You can generally realize deferred tax assets without limitation from the following sources:

1. Taxes paid in prior carry-back years.
2. Future reversals of existing taxable temporary differences.

For purposes of the 10 percent of Tier 1 (core) capital limitation above, base the deduction on a Tier 1 (Core) capital subtotal before the deduction.

Line 5: Shortfall of Eligible Credit Reserves Below Total Expected Credit Losses (50% of Shortfall Plus Tier 2 Carryover)

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

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

A shortfall exists when the total dollar amount of ECL exceeds the thrift's eligible credit reserves. If there is a shortfall of eligible credit reserves compared to ECL, the thrift must deduct 50 percent of the shortfall from Tier 1 capital and 50 percent from Tier 2 capital. (See Line 30.) If the amount deductible from Tier 2 capital exceeds the thrift's actual Tier 2 capital, the thrift would deduct the excess from Tier 1 capital.

Line 6: Gain-on-Sale Associated with Securitization Exposures

A thrift must deduct from Tier 1 capital any increase in the thrift's equity capital at the inception of a securitization transaction (gain-on-sale), other than an increase in equity capital that results from the thrift's receipt of cash in connection with the securitization. Under SFAS No. 140, an institution initially measures and records assets retained in connection with a sale or securitization, based on relative fair values. That is, the institution allocates the previous carrying amount between the sold assets and the retained interests based on their relative fair values. The reported gain is the difference between the net proceeds from the sale and the allocated carrying value of the assets sold. This methodology is often called "gain-on-sale" accounting. For example, a thrift would deduct a gain attributable to a credit-enhancing interest-only strip (CEIO) that results from FAS 140 accounting treatment for the sale of underlying exposures to a securitization special purpose entity (SPE). A thrift must deduct these interests in securitizations from Tier 1 to the extent they represent gain-on-sale. A thrift must deduct any remaining CEIOs 50 percent from Tier 1 capital and 50 percent from Tier 2 capital. Any remaining CEIOs (that do not represent gain-on-sale) should be deducted from Tier 1 Capital in Line 8 below, and any remaining Tier 2 deductions should be reported in Line 32 below.

Line 7: Certain Failed Capital Markets Transactions (up to the lower of 50% of shortfall or amount of Tier 2 capital)

Deduct in this item 50% of your exposure on certain unsettled and failed transactions (50 percent from Tier 1 and 50 percent from Tier 2). These transactions include non-delivery-versus-payment (non DvP) and non-payment-versus-payment (non-PvP) transactions (with a normal settlement period) where the thrift has not received the deliverables by the fifth business day after counterparty delivery was due. In these instances, the thrift must deduct the current market value of the deliverables owed to the thrift 50 percent from Tier 1 and 50% from Tier 2 capital. (See Line 31.)

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

Line 8: Other Securitization Deductions (50% of Deductions Plus Tier 2 Carryover)

Certain other securitization exposures are also deducted from Tier 1 and Tier 2 capital. These exposures include, for example, securitization exposures that have an applicable external rating that is more than one category below investment grade (for example, below BB) and most subordinated unrated securitization exposures. When a thrift must deduct a securitization exposure (other than gain-on-sale) from regulatory capital, the thrift must take the deduction 50 percent from Tier 1 capital and 50 percent from Tier 2 capital. Report in this item any remaining Tier 1 deductions for CEIOs (that do not represent gain-on-sale). Refer also to Line 32.

If the amount deductible from Tier 2 capital exceeds the thrift's actual Tier 2 capital, the thrift would deduct the excess from Tier 1 capital on this line.

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

Line 9: Other

Report other items required to be deducted from Tier 1 Capital not included in Line 2 through Line 8.

Line 10: Accumulated Losses (Gains) on Certain Available-For-Sale Securities and Cash Flow Hedges, Net of Taxes

Report on this line:

1. Accumulated Unrealized Gains and Losses on Certain Available-for-Sale Securities

Equity capital on SC80 includes a separate component for accumulated, unrealized gains and losses, net of income taxes, on AFS securities. See SC860, Unrealized Gains (Losses) on Available-for-sale Securities. However, you cannot include most of that separate component of equity capital in regulatory capital, as specified below.

For regulatory capital purposes on this schedule, but not for reporting purposes on Schedule SC:

- Report aggregate AFS **debt** securities at amortized cost, not at fair value.
- Report aggregate AFS **equity** securities at the lower of cost or fair value, not at fair value.

Report on Line 10 the amount on SC860, Unrealized Gains (Losses) on Available-for-Sale Securities, adjusted for losses on certain equity securities, as follows:

- SC860, Unrealized Gains (Losses) on Available-for-Sale Securities
- Plus: As a positive number, any portion of the amount on SC860 that represents unrealized **losses** on **equity** securities (but not debt securities), net of gains and net of income taxes.

2. Accumulated Gains and Losses Related to Qualifying Cash Flow Hedges

Equity capital on SC80 includes a separate component for accumulated gains and losses on qualifying cash flow hedges. See SC865, Gains (Losses) on Cash Flow Hedges. However, you cannot include that separate component of equity capital in regulatory capital.

Report the result on Line 10 as follows:

- When the amount on this line represents **gains**, net of losses, report a **negative** number **reducing** capital.
- When the amount on this line represents **losses**, net of gains, report a **positive** number **increasing** capital.

Report the corresponding adjustment to assets on Line 20. See the instructions for Line 20 for additional information.

Line 11: Intangible Assets

Report PCCRs included on SC660 as well as Line 3, subject to the haircut described for Line 4.

Line 12: Minority Interest in Includable Consolidated Subsidiaries Including REIT Preferred Stock Reported as a Borrowing

Report minority interest in common and noncumulative perpetual preferred stock of **includable, consolidated** subsidiaries that you report on SC800, Minority Interest. Also include REIT preferred stock of an includable, consolidated subsidiary that you report on **either SC736 or SC800**, to the extent the amount is eligible for inclusion in Tier 1 (core) capital. See the instructions for Line 2 for a definition of nonincludable subsidiaries.

Line 13: Other

Report other items permitted to be added to Tier 1 Capital that are not included in Line 10 through Line 12.

Line 14: Tier 1 Capital

Compute this line as follows: Line 1 ***less*** Line 2, Line 3, Line 4, Line 5, Line 6, Line 7, Line 8, Line 9 ***plus*** Line 10, Line 11, Line 12, and Line 13.

CALCULATION OF ADJUSTED TOTAL ASSETS

Line 15: Total Assets

Report total assets of the consolidated entity as reported on SC60, Total Assets.

General note for Lines 16 through 19: Report positive balances for each of these lines. You will deduct each of these lines when you calculate Adjusted Total Assets for Line 23.

Line 16: Assets of "Nonincludable" Subsidiaries

Report the entire amount of the assets of nonincludable subsidiaries included in Schedule SC. For consolidated subsidiaries, this amount should equal total assets of the subsidiary less any assets eliminated in consolidation. For subsidiaries accounted for under the equity method, this amount should equal your investment account plus all advances to the subsidiary.

Line 17: Goodwill and Certain Other Intangible Assets

This line will ordinarily equal Line 3.

Line 18: Disallowed Servicing Assets, Disallowed Deferred Tax Assets, and Other Disallowed Assets

For most savings associations this line will equal Line 4.

Line 19: Other

Report other items required to be deducted from Adjusted Total Assets not included in Line 16 through Line 18.

Line 20: Accumulated Losses (Gains) on Certain Available-For-Sale Securities and Cash Flow Hedges

Report on this line:

1. Accumulated Unrealized Gains and Losses on Certain Available-for-Sale (AFS) Securities

Report amounts included in total assets for accumulated unrealized gains and losses on certain AFS securities, including any related component of income tax assets. Calculate the amount included on this line for unrealized gains and losses on certain AFS securities as follows:

- The amount included in SC60, Total Assets, that corresponds to the separate component of equity capital on SC860.
- Add to this amount: As a positive number, any amount included in SC60 that represents net unrealized **losses** on **equity** securities. That is, you include all unrealized gains and

losses on available-for-sale securities included in assets except for those losses on equity securities.

2. Derivative Instruments Reported as Assets Related to Qualifying Cash Flow Hedges

Report amounts included in total assets for derivative instruments related to qualifying cash flow hedges, including any related component of income tax assets. Do not include derivative instruments reported as liabilities.

Report the result on Line 20 as follows:

- When the amount on this line represents a net amount that **increased assets** reported on Schedule SC, report a **negative** number that will deduct this amount from total assets for regulatory capital purposes.
- When the amount on this line represents a net amount that **decreased assets** reported on Schedule SC, report a **positive** number that will add this amount back to total assets for regulatory capital purposes.

Report the corresponding adjustment to equity capital on Line 10. See the instructions for Line 10 for additional information.

Line 21: Qualifying Intangible Assets

For most savings associations, this line will equal Line 11. In certain cases, it may be appropriate to change this amount. For example, where you have deducted deferred tax liabilities from corresponding PCCRs on Line 11, you enter the gross amount of PCCRs on this Line 21.

Line 22: Other

Report other items permitted to be added to Adjusted Total assets that are not included in Line 20 or Line 21.

Line 23: Adjusted Total Assets

Compute this line as follows: Line 15 ***less*** Line 16, Line 17, Line 18, and Line 19 ***plus*** Line 20, Line 21 and Line 22.

Line 24: Tier 1 (Core) Capital Requirement

This represents the Tier 1 capital necessary for adequate capitalization pursuant to 12 CFR § 565.

You compute this line as Line 23, Adjusted Total Assets, multiplied by four percent. If we have assigned you a composite CAMELS rating of one, you report Line 23 multiplied by three percent.

If you have an individual minimum capital requirement (IMCR) set by OTS that requires the maintenance of a capital level in excess of the minimum requirement, you report your IMCR.

This amount should never be less than three percent of Line 23.Total Risk-Based Capital Requirement.

Tier 2 (Supplementary) Capital

Under the OTS risk-based capital regulations, there are two types of capital: Tier 1 (core) capital and Tier 2 (supplementary) capital. Tier 2 (supplementary) capital includes certain specified instruments with characteristics of capital that do not qualify as Tier 1 (core) capital. You may include Tier 2 (supplementary) capital in your total risk-based capital, up to a maximum of 100 percent of your Tier 1 (core) capital.

Tier 2 (supplementary) capital consists of the following:

1. Permanent instruments not qualifying as Tier 1 (core) capital. Report on Line 26, Qualifying Subordinated Debt and Redeemable Preferred Stock; Line 27, Other Equity Instruments; and Line 29, Other.
2. Maturing capital instruments. After adjustments for the limitations described below, report on Line 26, Qualifying Subordinated Debt and Redeemable Preferred Stock; Line 27, Other Equity Instruments; and Line 29, Other.
3. Up to 45 percent of your pretax unrealized gains, net of unrealized losses, on AFS equity securities. Report on Line 25.
4. Minority interests in includable subsidiaries consolidated under GAAP that are not eligible for inclusion in Tier 1 (core) Capital on Line 12, provided the minority interest meets the other requirements for Tier 2 (supplementary) capital and neither you nor any of your subsidiaries or other subordinate organizations that you own, directly or indirectly, hold the minority interest. Report such minority interest on Line 27, Other Equity Instruments.

Maturing Capital Instruments

You may elect to include maturing capital instruments by choosing one of the following options. Once you elect either option, you must continue to apply that option for all subsequent issuances of maturing capital instruments as long as there is a balance outstanding of such issuances. Once such issuances have all been repaid, you may elect the other option for future issuances.

Option 1 Tier 2 (supplementary) capital is equal to the outstanding capital instrument multiplied by the applicable percentage from the following amortization schedule:

Years to Maturity	Percentage Counted as Tier 2 (Supplementary) Capital
Greater than 5	100%
Greater than 4, but less than or equal to 5	80%
Greater than 3, but less than or equal to 4	60%
Greater than 2, but less than or equal to 3	40%
Greater than 1, but less than or equal to 2	20%
Less than or equal to 1	0%

Option 2 Tier 2 (supplementary) capital will include only the aggregate amount of maturing capital instruments that mature in any one year during the seven years immediately before an instrument's maturity that does not exceed 20 percent of your capital. For this purpose, capital is Tier 1 (core) capital plus, without limitation, items included in Tier 2 (supplementary) capital. For this computation, there is no

percentage of assets limitation for general loan and lease valuation allowances. Also, for this computation, there are no limitations on maturing capital instruments based on maturity dates. Furthermore, for this computation, there is no limitation on Tier 2 (supplementary) based on the amount of Tier 1 (core) capital.

Line 25: Unrealized Gains on Available-for-Sale Equity Securities

You may include in Tier 2 (supplementary) capital up to 45 percent of the amount of any pretax unrealized gains. This is net of any unrealized losses, on AFS **equity** securities included in SC140, Equity Securities Subject to FASB Statement No. 115. If losses exceed gains, do not report an amount on this line.

Do not include unrealized gains on AFS **debt** securities or on equity securities in a trading portfolio.

Line 26: Subordinated Debt and Redeemable Preferred Stock

Include:

1. Perpetual subordinated debentures and mandatory convertible securities.
2. Maturing subordinated debentures, mandatory convertible securities, and mandatory redeemable preferred stock calculated according to the above instructions.
3. Intermediate term preferred stock

Line 27: Other Equity Instruments

Report equity instruments you issued that we permit as supplemental capital but not as Tier 1 (core) capital and that you deducted on Line 9.

Include:

1. Cumulative preferred stock reported on SC812.
2. Preferred stock reported on SC812 or SC814 where the dividend adjusts based on current market conditions or indexes and the issuer's current credit rating;
3. Any other equity instruments reported on Line 9 except preferred stock that is, in effect, collateralized by assets of the reporting savings association; and
4. Minority interest reported on SC800, Minority Interest, in excess of the amount included in Tier 1 (core) capital on Line 12.

Line 28: Excess of Eligible Credit Reserves Over Total Expected Credit Losses (up to 0.60% of credit risk weighted assets)

If eligible credit reserves exceed total ECL, the excess portion of eligible credit reserves may be included in Tier 2 capital up to 0.6 percent of credit-risk-weighted assets. Refer also to the instructions for Line 5. Credit-risk-weighted assets is defined as [1.06] multiplied by the sum of total wholesale and retail risk-weighted assets, risk-weighted assets for securitization exposures, and risk-weighted assets for equity exposures. (See Lines 5 and 30)

Line 29: Other

Report other items permitted in Tier 2 Capital that you do not include in Line 25 through Line 28.

Adjustments to Tier 2 Capital

General note for Lines 30 through 32: Report positive balances for each of these lines. You will deduct each of these lines when you calculate Tier 2 capital for Line 33.

Line 30: Shortfall of Eligible Credit Reserves Below Total Expected Credit Losses (up to lower of 50% of the shortfall or amount of Tier 2 capital)

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

A shortfall exists when the total dollar amount of ECL exceeds the thrift's eligible credit reserves. If there is a shortfall of eligible credit reserves compared to ECL, the thrift must deduct 50 percent of the shortfall from Tier 1 capital and 50 percent from Tier 2 capital. If the amount deductible from Tier 2 capital exceeds the thrift's actual Tier 2 capital, the thrift would deduct the excess from Tier 1 capital.

Refer also to Line 5.

Line 31: Certain Failed Capital Market Transactions (up to the lower of 50% of shortfall or amount of Tier 2 capital)

Deduct in this item 50% of your exposure on certain unsettled and failed transactions (50 percent from Tier 1 and 50% from Tier 2). These transactions include non-delivery-versus-payment (non-DVP) and non-payment-versus-payment (non-PvP) transactions (with a normal settlement period) where the thrift has not received the deliverables by the fifth business day after counterparty delivery was due. In these instances, the thrift must deduct the current market value of the deliverables owed to the thrift 50% from Tier 1 and 50% from Tier 2. If the amount of the deductible from Tier 2 capital exceeds the thrift's actual Tier 2 capital, the thrift would deduct the excess from Tier 1 capital.

Refer also to Line 7.

Line 32: Other Securitization Deductions (up to the lower of 50% of shortfall of amount of Tier 2 capital).

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

Refer also to Line 8.

Line 33: Tier 2 (Supplementary) Capital

Compute this line as the ***sum of*** Line 25, Line 26, Line 27, Line 28, and Line 29 ***less*** Line 30, Line 31, and Line 32.

Line 34: Allowable Tier 2 (Supplementary) Capital

Computes this line as follows.

If Tier 1 (core) capital is a positive amount, report the lesser of the following:

1. Tier 2 (supplementary) Capital reported on Line 33.
2. Tier 1 (core) Capital reported on Line 14.

If you have negative Tier 1 (core) capital, report zero on Line 34.

The amount of Tier 2 (supplementary) capital included in total capital cannot exceed the amount of Tier 1 capital.

Line 35: Tier 3 Capital Allocated for Market Risk

Tier 3 capital is subordinated debt that is unsecured, is fully paid up, has an original maturity of at least two years, is not redeemable before maturity without prior OTS approval, includes a lock-in clause precluding payment of either interest or principal (even at maturity) if the payment would cause the issuing institution's risk-based capital ratio to fall or remain below the minimum required under the general risk-based capital rules or the proposed advanced capital adequacy framework, as applicable, and does not contain and is not covered by any covenants, terms, or restrictions that are inconsistent with safe and sound banking practices.

Report the amount of the saving association's Tier 3 capital allocated for market risk. This item is only applicable to institutions that are subject to the market risk capital guidelines. The amount reported in this item may only be used to satisfy the saving association's market risk capital requirement and may not be used to support credit risk. The sum of the amount reported in this item and the amount reported on Line 34, "Allowable Tier 2 (Supplementary) Capital," must be less than or equal to the amount reported on Line 14, "Tier 1 (Core) Capital." In addition, Tier 3 capital allocated for market risk plus Tier 2 capital allocated for market risk are limited to 71.4 percent of an institution's measure for market risk.

Line 36: Equity Investments and Other Assets Required to be Deducted

Report the assets that 12 CFR § 567.5(c) requires to be deducted from total capital unless deducted elsewhere.

Include:

1. Investments in other depository institutions (reciprocal holdings) that other depository institutions may count in their regulatory capital such as capital stock, qualifying subordinated debt, etc.
2. The entire amount of all the following items:
   a. Investments in real property except real property primarily used or intended to be used by you, your subsidiaries, subordinate organizations, or affiliates as offices.
   b. Real property acquired in satisfaction of a debt, where you intend to hold the property for real estate investment purposes or do not expect to dispose of it within five years.

Line 37: Total Risk-Based Capital

Compute this line as the total of Line 14 ***plus*** Line 34 and Line 35 ***minus*** Line 36.

Line 38: Eligible Credit Reserves

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

Line 39: Total Expected Credit Losses

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

LINE 40: Total Risk-weighted Assets

Carry over this line from Schedule B, Line 31.

Line 41: Total Risk-Based Capital Requirement

Compute this line as Total Risk-Weighted Assets multiplied by eight percent. This represents the Total Risk-based Capital necessary to be deemed adequately capitalized pursuant to 12 CFR Part 565.

If you have an individual minimum capital requirement (IMCR) set by OTS that requires the maintenance of a capital level in excess of the minimum requirement, you should report your IMCR.

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

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

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

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

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

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

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

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

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

Preparation Instructions for Wholesale Exposures (Schedules C through H)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

WHOLESALE EXPOSURES – SCHEDULE K OTC DERIVATIVES NOT QUALIFIED FOR NETTING TREATMENT INSTRUCTIONS		
L	1 – 12	Report the weighted average LGD of exposures included in this row for column G.
M	1 – 12	Report the total risk weighted assets associated with all exposures included in this row for column G after any adjustments for eligible guarantees and eligible credit derivatives.
N	1 - 12	Report the total Expected Credit Loss (ECL) for the exposures reported in this row for Column H.
O	Row 15, cells: L-1 L-2	Report the percentage, to one decimal place, of total EAD for this schedule calculated by the methods listed. L-1 is for the percentage EAD calculated by collateral haircuts and L-2 is for the percentage EAD calculated using Internal Models.

Preparation Instructions for Retail Exposures
(Schedules L through R)

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

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

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

RETAIL EXPOSURES – SCHEDULE L
RESIDENTIAL MORTGAGE - NON-REVOLVING FIRST LIENS
INSTRUCTIONS

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

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

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

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

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

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

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

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

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

Preparation Instructions for Securitization Exposures (Schedules S and T)

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

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

Preparation Instructions for Equity Exposures (Schedule U)

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

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

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

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

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

Preparation Instructions for Operational Risk (Schedule V)

Item No. Caption and Instructions

<u>Public</u>

Operational Risk Capital

1. Risk-based Capital Requirement for Operational Risk

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

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

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

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

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

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

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

   <u>Expected Operational Loss (EOL) and Eligible Operational Risk Offsets</u>

3. Expected Operational Loss (EOL)

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

4. Total Eligible Operational Risk Offsets

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

   a. Eligible GAAP reserves: Reserves calculated in a manner consistent with GAAP as described above.

   b. Other eligible offsets: Offsets approved by the institution's supervisor outside of GAAP reserves reported in item 4.a. above.

Total Risk-based Capital Requirement for Operational Risk without:

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

5. Dependence Assumptions: This amount is equal to the risk-based capital for operational risk excluding the effects of dependence assumptions. As defined in the NPR, dependence is a measure of the association among operational losses across and within business lines and operational loss event types.

6. Adjustments Reflecting Business Environment and Internal Control Factors: This amount is equal to the risk-based capital for operational risk excluding the effects of qualitative adjustments that account for key business environment and internal control factors.

7. Risk Mitigants (e.g., insurance): This amount is equal to the risk-based capital requirement for operational risk excluding the effects of risk mitigants, as described in section 61(b) of the NPR.

Confidential

Internal Operational Loss Data Characteristics

8. Reporting dates

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

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

9. Highest dollar threshold on loss data

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

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

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

11. Total number of losses:

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

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

12. Total dollar amount of losses:

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

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

13. Dollar amount of largest loss:

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

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

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

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

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

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

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

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

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

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

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

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

Scenario Analysis

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

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

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

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

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

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

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

Distributional Assumptions

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

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

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

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

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

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

Loss Caps

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

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

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

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

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

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

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