THE FEDERAL RESERVE
Reporting Central

Spreadsheet File Transfer User Guide

FFIEC 101

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

Federal Reserve System

Overview

The Federal Reserve System's Reporting Central Application provides the ability to submit data upload files generated from spreadsheet files (*e.g.*, Microsoft Excel) via the internet. As a result, reporting institutions that use a spreadsheet to prepare their data will not have to key their data into a web page form. While this feature was provided for reporting institutions using spreadsheets, the file can be created by any other backend system that a reporting institution uses to generate its data.

This document provides the required file format for submitting the data upload file via Reporting Central and shows how a reporting institution can create the file from a spreadsheet for the **FFIEC101 – Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework.** Formulas were used to pull the data from the spreadsheet worksheets containing the data and format them for transmission to Reporting Central.

Microsoft Excel was used in this example but the same process can be applied to other spreadsheet software. The method used to create the file is at the discretion of the reporter. This guide assumes that the data already exist in spreadsheet form.

How to create a text file from a spreadsheet for the FFIEC101

The FFIEC101 is comprised of multiple schedules and several financial and text fields. To minimize issues arising during the creation of the Reporting Central text file, it is strongly recommended reporting institutions follow the process described below.

> **NOTE** Only one file upload can be submitted for each individual respondent and as of date. It is no longer possible to submit multiple branches or agencies in a single file.

Field Labels

The identifying label for both financial and text data is the eight-character MDRM descriptor listed in Appendix A. Reporting Central uses the MDRM to identify individual report items in the file upload.

Report Form Line Number	Row Description	Column Description / 8-character MDRM	(Derived Values are flagged with * and Should be Excluded from the Upload File)									
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red										
	Schedule C - Wholesale Exposure: Corporate											
		(Column A) Weighted-Average Obligor PD	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years)	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Effect of Double Default Treatment on RWA	(Column K) Risk-Weighted Assets **	(Column L) Expected Credit Loss
		8,2	11,0				8,2	8,2	8,2				
1.	1. 0.00 to < 0.15	AACAJ005	AACBJ005	AACCJ005	AACDJ005	AACEJ005	AACFJ005	AACGJ005	AACHJ005	AACIJ005	AACJJ005	AACKJ005	AACLJ005
2.	2. 0.15 to < 0.25	AACAJ008	AACBJ008	AACCJ008	AACDJ008	AACEJ008	AACFJ008	AACGJ008	AACHJ008	AACIJ008	AACJJ008	AACKJ008	AACLJ008
3.	3. 0.25 to < 0.35	AACAJ010	AACBJ010	AACCJ010	AACDJ010	AACEJ010	AACFJ010	AACGJ010	AACHJ010	AACIJ010	AACJJ010	AACKJ010	AACLJ010
4.	4. 0.35 to < 0.50	AACAJ013	AACBJ013	AACCJ013	AACDJ013	AACEJ013	AACFJ013	AACGJ013	AACHJ013	AACIJ013	AACJJ013	AACKJ013	AACLJ013
5.	5. 0.50 to < 0.75	AACAJ014	AACBJ014	AACCJ014	AACDJ014	AACEJ014	AACFJ014	AACGJ014	AACHJ014	AACIJ014	AACJJ014	AACKJ014	AACLJ014

Field Values

Financial data fields can have either positive, negative, zero, or null values.

Table 1. Format Differences for Financial Data Item Values

Financial Data Item Value	Format
Positive	[leave value as is]
Negative	Precede by minus (-) sign
Zero	0
Null (or blank)	[leave blank]

Step 1 – Create Data Listing

Since it is presumed that the reporter already has the report data in spreadsheet format, all subsequent steps in this guide are based on using this report data as the source. The first step recommended is to create a sequential listing of all the items containing the item number, the eight-character MDRM, item description, and item value. (Only the MDRM number and item value should be reflected in the text file. Additional information, such as the item description and item number, is not needed in the spreadsheet but does make it easier to identify items and can be helpful when troubleshooting potential problems.)

It is easier if you list all of the financial data items first and then the text items after that.

Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework – FFIEC101

FINANCIAL DATA ITEMS

Report Form Line Number	Item Description	RC Item Identifier	Dollar Amount in Thousands
*	Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework – FFIEC101		
*	Schedule A - Advanced Approaches Regulatory Capital		
1	1. Common stock plus related surplus, net of treasury stock	AAABP742	1
2	2. Retained earnings	AAAB3247	2
3	3. Accumulated other comprehensive income (AOCI)	AAABB530	300
4	4. Directly issued capital subject to phase out from common equity tier 1 capital (not applicable)		
5	5. Common equity tier 1 minority interest includable in common equity t	AAABP839	40
6	6. Common equity tier 1 capital before regulatory deductions and adjust	AAABP840	6
7	7. Prudential valuation adjustments (not applicable)		
8	8. Goodwill net of associated deferred tax liabilities (DTLs)	AAABP841	50
9	9. Other intangible assets, net of associated DTLs, other than goodwill a	AAABP842	10
10	10. Deferred tax assets (DTAs) that arise from net operating loss and tax	AAABP843	90
11	11. Accumulated net gain or loss on cash-flow hedges included in AOCI,	AAABP849	5
12	12. Expected credit loss that exceeds eligible credit reserves	AAABP886	120
TEXT ITEMS			
Cover Page	Contact Name	AAXX8901	A Smith
Cover Page	Contact Phone	AAXX8902	9999999999
Cover Page	Contact FAX	AAXX9116	1111111111

NOTE Adding additional information to this spreadsheet (like item description and item number) can make items easier to identify and help troubleshoot potential problems. However, this information is completely optional.

Step 2 – Link and Format Data Cells

In Sheet 2 of the workbook, all of the financial and text items will be linked to Sheet 1 and formatting characters inserted to aid in the creation of the final text file.

Data Format for Financial Data Items
- "L" is the separator between data items.
- Eight-character MDRM.
- For FFIEC101, the formula for each financial item must contain only one "+" following the eight-character MDRM.
- Financial data is entered after each "+" and includes a "-" (minus sign) if the value is negative.

  Financial Data Excel formula: =″L″&Sheet1!C6&″+″&Sheet1!D6
  Translates to: LAAABP793+1.02

Data Format for Text Items
- "L" is the separator between data items.
- Eight-character MDRM.
- Text data entry is preceded by two underscores and followed by two underscores.

  Text Data Excel formula: =″L″&Sheet1!C221&″__″&Sheet1!D221&″__″
  Translates to: LAAXX8901__John Smith__

This is repeated for all fields. Once all fields have been linked, you can create the text file.

Step 3 – Create the Text File

Before creating the text file, you may want to save the file in spreadsheet format, however it is not required to save the spreadsheet before creating the text file. From the spreadsheet, the text file can be created by first selecting sheet 2 of the spreadsheet (with the formulas) to make it the active sheet and **navigating** to the **File menu**.
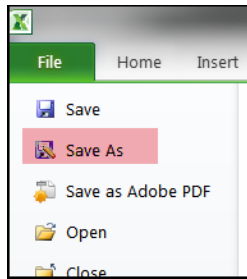
Then selecting the '**Save As**' option and indicating the file type as '**Text (Tab delimited) (*.txt)**.
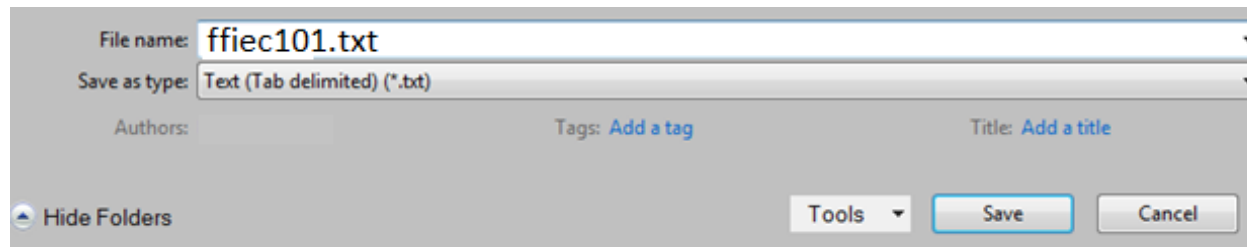
A message will appear indicating that this file selection does not support workbooks with multiple worksheets; select '**OK**.'
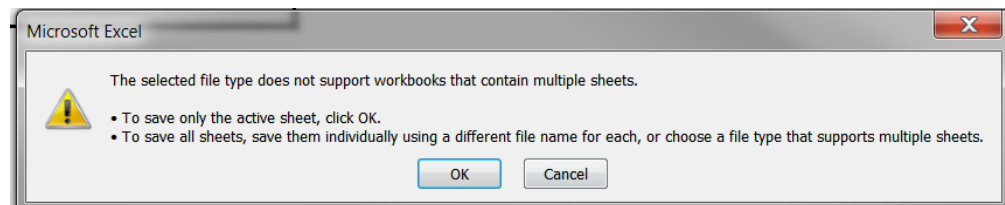
An additional message will be displayed concerning incompatibility features, select '**Yes**.
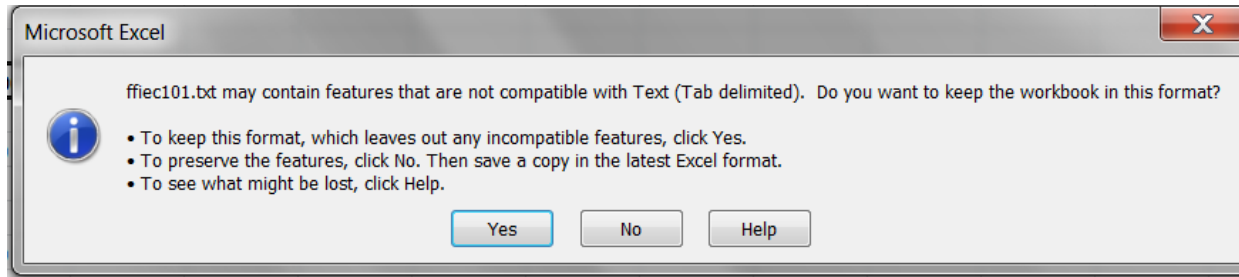
Step 4 – Format the Text File and Add Header Record

The text file will have been created and will look like this. If you see quotation marks at the beginning and the end of the file, then you will need to remove those before continuing.
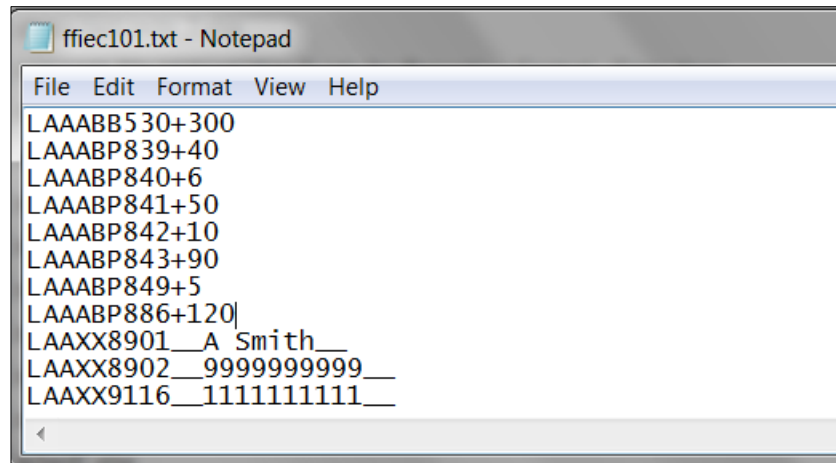
The next step is to add the header record.

The <u>file header record</u> consists of the following items:
- the first 10 spaces are the RSSD ID with leading zeroes
- the next 10 spaces are the report series ID 'FFIEC101,' plus two trailing spaces   the report as-of date, in MM-DD-YYYY.

ffiec101.txt - Notepad

two trailing spaces after the report series name

File   Edit   Format   View   Help

```
0123456789FFIEC101  12-31-2014
LAAABB530+300
LAAABP839+40
LAAABP840+6
LAAABP841+50
LAAABP842+10
LAAABP843+90
LAAABP849+5
LAAABP886+120
LAAXX8901__A Smith__
LAAXX8902__9999999999__
```

Step 5 – Reporting Central Submission

In Reporting Central, select the File Upload tab and then click the '**Browse…**" button. Then, navigate to the stored text file and select the filename so it appears in the 'File:' box. Select "Continue" to upload.

If there are no formatting issues during the file upload the data will load directly into the report screen.

| Status/Search | Data Entry | File Upload | Data Editing | Admin |

Reporter:

Series:	FFIEC101	**Status:**	
Asof Date:	12/31/2014	**Submission Date:**	
Security Classification:	Restricted FR	**Submitter:**	

Sections: Cover Page

Save As Draft | Save As Draft with Edits | Validate | Submit | Cancel   Clear Form

Federal Financial Institutions Examination Council

Regulatory Capital Reporting for Institutions Subject to the Advanced Capital
Adequacy Framework - FFIEC 101

Board of Governors of the Federal Reserve System OMB Number 7100-0319
Federal Deposit Insurance Corporation OMB Number 3064-0159
Office of the Comptroller of the Currency OMB Number 1557-0239

Person to whom questions about this report should be directed: **Important Notes**

Name / Title	A Smith
Area Code / Phone Number	9999999999
Area Code / FAX Number	1111111111

The estimated average reporting burden for this information collection is 676
hours per response, including time to gather and maintain data in the required
form and to review instructions and complete the information collection. A federal
agency may not conduct or sponsor, and an organization (or a person) is not
required to respond to a collection of information, unless it displays a currently

The report data can then be validated and submitted. If errors exist in the text file, error messages will appear in the file upload window, which can be used to troubleshoot any formatting issues.

FFIEC101 Report Detailed Field Specifications

Report Form Line Number	Row Description	8-character MDRM / Special Formatting
	Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**	
Financial Data Items		
	Schedule A - Advanced Approaches Regulatory Capital	
	1. Common stock plus related surplus, net of treasury stock	AAABP742
	2. Retained earnings	AAAB3247
	3. Accumulated other comprehensive income (AOCI)	AAABB530
	4. Directly issued capital subject to phase out from common equity tier 1 capital (not applicable)	
	5. Common equity tier 1 minority interest includable in common equity tier 1 capital	AAABP839
	6. Common equity tier 1 capital before regulatory deductions and adjustments (sum of items 1, 2, 3, and 5)	AAABP840
	7. Prudential valuation adjustments (not applicable)	
	8. Goodwill net of associated deferred tax liabilities (DTLs)	AAABP841
	9. Other intangible assets, net of associated DTLs, other than goodwill and mortgage servicing assets (MSAs)	AAABP842
	10. Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.	AAABP843
	11. Accumulated net gain or loss on cash-flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet	AAABP849
	12. Expected credit loss that exceeds eligible credit reserves	AAABP886
	13. Gain-on-sale associated with a securitization exposure	AAABJ161
	14. Unrealized gain or loss related to changes in the fair value of liabilities that are due to changes in own credit risk	AAABQ258
	15. Defined-benefit pension fund assets, net of associated DTLs	AAABP887
	16. Investments in own shares to the extent not excluded above as part of treasury stock	AAABP888
	17. Reciprocal cross-holdings in the common equity of financial institutions	AAABP889
	18. Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	AAABP851

Report Form Line Number	Row Description	8-character MDRM / Special Formatting
	Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**	
Financial Data Items		
	Schedule A - Advanced Approaches Regulatory Capital	
	19. Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	AAABP853
	20. MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	AAABP854
	21. DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	AAABP855
	22. Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold	AAABP856
	23. of which: significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs	AAABP890
	24. of which: MSAs, net of associated DTLs	AAABP891
	25. of which: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs	AAABP892
	26. National specific regulatory adjustments (not applicable)	
	27. Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	AAABP857
	28. Total adjustments and deductions for common equity tier 1 capital (sum of items 8 through 22, plus item 27)	AAABP858
	29. Common equity tier 1 capital (item 6 less item 28)	AAABP859
	30. Additional tier 1 capital instruments plus related surplus	AAABP860
	31. of which: classified as equity under GAPP (not applicable)	
	32. of which: classified as liabilities under GAAP (not applicable)	
	33. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	AAABP861
	34. Tier 1 minority interest not included in common equity tier 1 capital	AAABP862
	35. of which: amount subject to phase out	AAABP893
	36. Additional tier 1 capital before deductions (sum of items 30, 33, and 34)	AAABP863
	37. Investments in own additional tier 1 capital instruments	AAABP894
	38. Reciprocal cross-holdings in the additional tier 1 capital of financial institutions	AAABP895

Report Form Line Number	Row Description	8-character MDRM / Special Formatting
	Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**	
Financial Data Items		
	Schedule A - Advanced Approaches Regulatory Capital	
	39. Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments	AAABP896
	40. Significant investments in financial institutions not in the form of common stock to be deducted from additional tier 1 capital	AAABP897
	41. Other deductions from additional tier 1 capital	AAABP898
	42. Deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions	AAABP899
	43. Total additional tier 1 capital deductions (sum of items 37 through 42)	AAABP864
	44. Additional tier 1 capital (greater of item 36 less item 43 or zero)	AAABP865
	45. Tier 1 capital (sum of items 29 and 44)	AAAB8274
	46. Tier 2 capital instruments plus related surplus	AAABP866
	47. Non-qualifying capital instruments subject to phase out from tier 2 capital	AAABP867
	48. Total capital minority interest that is not included in tier 1 capital	AAABP868
	49. of which: instruments subject to phase out	AAABP900
	50. Eligible credit reserves includable in tier 2 capital	AAAB5310
	51. Tier 2 capital before deductions (sum of items 46, 47, 48, and 50, plus the amount reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 31)	AAABP870
	52. Investments in own tier 2 capital instruments	AAABP902
	53. Reciprocal cross-holdings in the tier 2 capital of unconsolidated financial institutions	AAABP903
	54. Non-significant investments in the tier 2 capital and covered debt instruments of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments	AAABP904
	55. Significant investments in financial institutions not in the form of common stock to be deducted from tier 2 capital	AAABP905
	56. Other deductions from tier 2 capital:	
	a. Investments in excluded covered debt instruments	AAABLB40
	b. All other deductions from tier 2 capital	AAABP906
	57. Total tier 2 capital deductions (sum of items 52 through 56)	AAABP872
	58. Tier 2 capital (greater of item 51 less item 57 or zero)	AAAB5311
	59. Total capital (sum of items 45 and 58)	AAAB3792
	60. Total risk-weighted assets (RWAs)	AAABA223

Report Form Line Number	Row Description	8-character MDRM / Special Formatting	
	Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**		
Financial Data Items			
	Schedule A - Advanced Approaches Regulatory Capital		
	61. Common equity tier 1 capital ratio (item 29 divided by item 60)	AAABP793	8,2
		AAABP793	10,4 (effective starting March 31, 2016)
	62. Tier 1 capital ratio (item 45 divided by item 60)	AAAB7206	8,2
		AAAB7206	10,4 (effective starting March 31, 2016)
	63. Total capital ratio (item 59 divided by item 60)	AAAB7205	8,2
		AAAB7205	10,4 (effective starting March 31, 2016)
	64. Institution-specific common equity tier 1 capital ratio necessary to avoid limitations on capital distributions and discretionary bonus payments	AAABY933	10,4
	65. of which: capital conservation buffer	AAABFB52	10,4
	66. of which: countercyclical capital buffer (if applicable)	AAABFB53	10,4
	67. of which: G-SIB surcharge (if applicable)	AAABFB54	10,4
	68. Common equity tier 1 capital available to meet items 65 through 67 (as a percentage of RWA)	AAABFB55	10,4
	Regulatory minimums if different from Basel III (not applicable)		
	69. Minimum common equity tier 1 capital ratio: 4.5%		
	70. Minimum tier 1 capital ratio: 6.0%		
	71. Minimum total capital ratio: 8.0%		
	72. Non-significant investments in the capital of unconsolidated financial institutions that are not deducted	AAABP907	
	73. Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that are not deducted	AAABP908	
	74. MSAs, net of associated DTLs, that are not deducted	AAABP909	
	75. DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that are not deducted	AAABP910	
	76. Total allowance for loan and lease losses (ALLL) under the standardized approach	AAAAP911	
	77. Amount of ALLL includable in tier 2 capital under the standardized approach	AAAA5310	
	78. Total eligible credit reserves (calculated using advanced approaches)	AAAAJ183	
	79. Amount of eligible credit reserves includable in tier 2 capital	AAAAJ173	
	80. Cap on common equity tier 1 non-qualifying capital instruments subject to phase-out	AAABP913	

Report Form Line Number	Row Description	8-character MDRM / Special Formatting
	Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red	
Financial Data Items		
	Schedule A - Advanced Approaches Regulatory Capital	
	81. Amount of common equity tier 1 non-qualifying capital instruments excluded	AAABP914
	82. Cap on additional tier 1 non-qualifying capital instruments subject to phase-out	AAABP915
	83. Amount of additional tier 1 non-qualifying capital instruments excluded	AAABP916
	84. Cap on tier 2 non-qualifying capital instruments subject to phase-out	AAABP917
	85. Amount of tier 2 non-qualifying capital instruments excluded	AAABP918
	Memoranda	
	86. Expected credit loss that exceeds eligible credit reserves	AAAAP886
	87. Advanced approaches RWA (from FFIEC 101, Schedule B, item 36)	
	88. Common equity tier 1 capital ratio (calculated using advanced approaches)	AAAAP793 8,2
		AAAAP793 10,4 (effective starting March 31, 2016)
	89. Tier 1 capital ratio (calculated using advanced approaches)	AAAA7206 8,2
		AAAA7206 10,4 (effective starting March 31, 2016)
	90. Total capital ratio (calculated using advanced approaches)	AAAA7205 8,2
		AAAA7205 10,4 (effective starting March 31, 2016)
	(Tables 1 and 2 are effective starting September 30, 2016)	
	Table 1	
	Summary comparison of accounting assets and total leverage exposure	
	1.1. Total consolidated assets as reported in published financial statements	AAAA2170
	1.2. Adjustment for investments in banking, financial, insurance, and commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	AAAAFS87
	1.3. Adjustment for fiduciary assets recognized on-balance sheet but excluded from total leverage exposure	

Report Form Line Number	Row Description	8-character MDRM / Special Formatting
	Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**	
	Financial Data Items	
	Schedule A - Advanced Approaches Regulatory Capital	
	1.4. Adjustment for derivative transactions	AAAAFS88
	1.5. Adjustment for repo-style transactions	AAAAFS89
	1.6. Adjustment for off-balance sheet exposures	AAAAFS90
	1.7. Other adjustments	
	1.7a Adjustments for deductions from tier 1 capital	AAAAFS91
	1.7b Adjustments for frequency of calculations	AAAAFS92
	1.7c Adjustments for deductions of qualifying central bank deposits for custodial banking organizations	AAAALB41
	1.8. Total leverage exposure (sum of items 1.1 through 1.6 minus items 1.7a, 1.7b and 1.7c)	AAAAH015
	Table 2	
	Supplementary leverage ratio	
	On-balance sheet exposures	
	2.1. The balance sheet carrying value of all on-balance sheet assets (excluding on-balance sheet assets for derivative transactions and repo-style transactions, but including collateral)	AAAAY830
	2.2. Deductions (report as positive amounts)	
	2.2a Deductions from common equity tier 1 capital and additional tier 1 capital	AAAAM349
	2.2b Deductions of qualifying central bank deposits from total on-balance sheet exposures for custodial banking organizations	AAAALB42
	2.3. Total on-balance sheet exposures (item 2.1 minus items 2.2a and 2.2b)	AAAAD956
	Derivative transactions	
	2.4. Replacement cost for all derivative transactions	AAAAM337
	2.5. Add-on amounts for potential future exposure (PFE) for all derivative transactions	AAAAM339
	2.6. Gross-up for collateral posted in derivative transactions if collateral is deducted from on-balance sheet assets	AAAAY822
	2.7. Deduction of receivable assets for qualifying cash variation margin posted in derivative transactions (report as a positive amount)	AAAAY823
	2.8. Exempted exposures to central counterparties (CCPs) in cleared transactions (report as a positive amount)	AAAAY824
	2.9. Adjusted effective notional principal amount of sold credit protection	AAAAM340

Report Form Line Number	Row Description	8-character MDRM / Special Formatting	
	Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**		
Financial Data Items			
	Schedule A - Advanced Approaches Regulatory Capital		
	2.10. Adjusted effective notional principal amount offsets and PFE deductions for sold credit protection (report as a positive amount)	AAAAY825	
	2.11. Total derivative exposures (sum of items 2.4, 2.5, 2.6, and 2.9, minus items 2.7, 2.8, and 2.10)	AAAAY826	
	Repo-style transactions		
	2.12. Gross assets for repo-style transactions, with no recognition of netting	AAAAM334	
	2.13. Reduction of the gross value of receivables in reverse repurchase transactions by cash payables in repurchase transactions (report as a positive value)	AAAAY828	
	2.14. Counterparty credit risk for all repo-style transactions	AAAAN507	
	2.15. Exposure amount for repo-style transactions where an institution acts as an agent	AAAAY827	
	2.16. Total exposures for repo-style transactions (sum of items 2.12, 2.14, and 2.15, minus item 2.13)	AAAAY829	
	Off-balance sheet exposures		
	2.17. Off-balance sheet exposures at gross notional amounts	AAAAH012	
	2.18. Adjustments for conversion to credit equivalent amounts (report as a positive amount)	AAAAH013	
	2.19. Total off-balance sheet exposures (item 2.17 minus item 2.18)	AAAAY831	
	Capital and total leverage exposure		
	2.20. Tier 1 capital (from Schedule A, item 45)	AAAA8274	
	2.21. Total leverage exposure (sum of items 2.3, 2.11, 2.16, and 2.19)	AAABH015	
	Supplementary leverage ratio		
	2.22. Supplementary leverage ratio (item 2.20 divided by item 2.21)	AAAAH036	10,4
	2.23. Holding companies subject to enhanced SLR standards only: Leverage buffer	AAAAFS93	10,4

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red												
		Schedule B - Summary Risk-Weighted Asset Information for Banks Approved to Use Advanced Internal Ratings-Based and Advanced Measurement Approaches for Regulatory Capital Purposes												
		(Column A) Weighted-Average Probability of Default	(Column B) Balance Sheet Amount	(Column C) Total Undrawn Amount	(Column D) Exposure at Default	(Column E) Weighted-Average Maturity(Years)	(Column F) Wtd-Avg LGD after Consideration of Credit Risk Mitigants	(Column G) Risk-weighted Assets	(Column H) Expected Credit Loss					
		For Schedule B, since the bulk of this schedule is derived and therefore excluded from the Upload File, items 1 – 25 are not listed below.												
26.	26. Unsettled transactions		AABBJ147					AABGJ147						
27.	27. Assets not included in a defined exposure category		AABBJ148					AABGJ148						
28.	28. Non-material portfolios of exposures		AABBJ149					AABGJ149						
29.	29. Sum of Column G, 1 through 28							AABGJ150						
30.	30. Total credit risk weighted assets (cell G-29 x 1.06)							AABGJ151						

Report Form Line Number	Row Description	Column Description / 8-character MDRM												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red												
	Schedule B - Summary Risk-Weighted Asset Information for Banks Approved to Use Advanced Internal Ratings-Based and Advanced Measurement Approaches for Regulatory Capital Purposes													
		(Column A) Weighted-Average Probability of Default	(Column B) Balance Sheet Amount	(Column C) Total Undrawn Amount	(Column D) Exposure at Default	(Column E) Weighted-Average Maturity(Years)	(Column F) Wtd-Avg LGD after Consideration of Credit Risk Mitigants	(Column G) Risk-weighted Assets	(Column H) Expected Credit Loss					
	31. Credit Valuation Adjustments:													
31.a.	31. a. Credit Valuation Adjustments: Simple							AABGP925						
31.b.	31. b. Credit Valuation Adjustments: Advanced							AABGP926						
32.	32. Assets subject to the general risk-based capital requirements							AABGJ198						
33.	33. Excess eligible credit reserves not included in Tier 2 capital							AABGJ152						
34.	34. Advanced market risk equivalent assets							AABGJ153						

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)							
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red							
		Schedule B - Summary Risk-Weighted Asset Information for Banks Approved to Use Advanced Internal Ratings-Based and Advanced Measurement Approaches for Regulatory Capital Purposes							
		(Column A) Weighted-Average Probability of Default	(Column B) Balance Sheet Amount	(Column C) Total Undrawn Amount	(Column D) Exposure at Default	(Column E) Weighted-Average Maturity(Years)	(Column F) Wtd-Avg LGD after Consideration of Credit Risk Mitigants	(Column G) Risk-weighted Assets	(Column H) Expected Credit Loss
35.	35. Operational risk							AABGJ154*	
36.	36. Total(add cells G-30, G-31, G-32, G-34 and G-35, and subtract G-33)							AABGA223	

21

Report Form Line Number	Row Description	Column Description / 8-character MDRM					(Derived Values are flagged with * and Should be Excluded from the Upload File)						

Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**

Schedule C - Wholesale Exposure: Corporate

Report Form Line Number	Row Description	(Column A) Weighted-Average Obligor PD[2]	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years)[2]	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives[2]	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants[2]	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Effect of Double Default Treatment on RWA	(Column K) Risk-Weighted Assets[3]	(Column L) Expected Credit Loss
		8,2	11,0				8,2	8,2	8,2				
1.	1. 0.00 to < 0.15	AACAJ005	AACBJ005	AACCJ005	AACDJ005	AACEJ005	AACFJ005	AACGJ005	AACHJ005	AACIJ005	AACJJ005	AACKJ005	AACLJ005
2.	2. 0.15 to < 0.25	AACAJ008	AACBJ008	AACCJ008	AACDJ008	AACEJ008	AACFJ008	AACGJ008	AACHJ008	AACIJ008	AACJJ008	AACKJ008	AACLJ008
3.	3. 0.25 to < 0.35	AACAJ010	AACBJ010	AACCJ010	AACDJ010	AACEJ010	AACFJ010	AACGJ010	AACHJ010	AACIJ010	AACJJ010	AACKJ010	AACLJ010
4.	4. 0.35 to < 0.50	AACAJ013	AACBJ013	AACCJ013	AACDJ013	AACEJ013	AACFJ013	AACGJ013	AACHJ013	AACIJ013	AACJJ013	AACKJ013	AACLJ013
5.	5. 0.50 to < 0.75	AACAJ014	AACBJ014	AACCJ014	AACDJ014	AACEJ014	AACFJ014	AACGJ014	AACHJ014	AACIJ014	AACJJ014	AACKJ014	AACLJ014
6.	6. 0.75 to < 1.35	AACAJ016	AACBJ016	AACCJ016	AACDJ016	AACEJ016	AACFJ016	AACGJ016	AACHJ016	AACIJ016	AACJJ016	AACKJ016	AACLJ016
7.	7. 1.35 to < 2.50	AACAJ019	AACBJ019	AACCJ019	AACDJ019	AACEJ019	AACFJ019	AACGJ019	AACHJ019	AACIJ019	AACJJ019	AACKJ019	AACLJ019
8.	8. 2.50 to < 5.50	AACAJ025	AACBJ025	AACCJ025	AACDJ025	AACEJ025	AACFJ025	AACGJ025	AACHJ025	AACIJ025	AACJJ025	AACKJ025	AACLJ025
9.	9. 5.50 to < 10.00	AACAJ029	AACBJ029	AACCJ029	AACDJ029	AACEJ029	AACFJ029	AACGJ029	AACHJ029	AACIJ029	AACJJ029	AACKJ029	AACLJ029
10.	10. 10.00 to < 20.00	AACAJ031	AACBJ031	AACCJ031	AACDJ031	AACEJ031	AACFJ031	AACGJ031	AACHJ031	AACIJ031	AACJJ031	AACKJ031	AACLJ031
11.	11. 20.00 to < 100	AACAJ033	AACBJ033	AACCJ033	AACDJ033	AACEJ033	AACFJ033	AACGJ033	AACHJ033	AACIJ033	AACJJ033	AACKJ033	AACLJ033
12.	12. 100.00 (default)	AACAJ034*	AACBJ034	AACCJ034	AACDJ034	AACEJ034	AACFJ034	AACGJ034	AACHJ034	AACIJ034	AACJJ034	AACKJ034	AACLJ034
13.	13. Total[1]	AACAJ035*	AACBJ035*	AACCJ035*	AACDJ035*	AACEJ035*	AACFJ035*	AACGJ035*	AACHJ035*	AACIJ035*	AACJJ035*	AACKJ035*	AACLJ035*

1. Cells in line 13 are calculated. 2. Report weighted averages rounded to two decimal places. 3. Not calculated from previous column entries.

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red											
		Schedule C - Wholesale Exposure: Corporate											
	Memoranda												
M.1.	1. Risk-weighted assets associated with non-material portfolios not included above	AACXJ036											
		(Column A) Weighted-Average Obligor PD[1]	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years) [1]	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives[1]	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants[1]	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Effect of Double Default Treatment on RWA	(Column K) Risk-Weighted Assets	(Column L) Expected Credit Loss
		8,2	11,0				8,2	8,2	8,2				
M.2.	2. Regulated financial institutions	AACAP929	AACBP929	AACCP929	AACDP929	AACEP929	AACFP929	AACGP929	AACHP929	AACIP929	AACJP929	AACKP929	AACLP929
M.3.	3. Unregulated financial institutions	AACAP930	AACBP930	AACCP930	AACDP930	AACEP930	AACFP930	AACGP930	AACHP930	AACIP930	AACJP930	AACKP930	AACLP930

1. Report weighted averages rounded to two decimal places.

Report Form Line Number	Row Description	Column Description / 8-character MDRM	(Derived Values are flagged with * and Should be Excluded from the Upload File)									
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red										
		Schedule D - Wholesale Exposure: Bank										
		(Column A) Weighted-Average Obligor PD[2]	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years) [2]	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives[2]	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants[2]	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Risk-Weighted Assets[3]	(Column K) Expected Credit Loss
		8,2	11,0				8,2	8,2	8,2			
1.	1. 0.00 to < 0.15	AADAJ005	AADBJ005	AADCJ005	AADDJ005	AADEJ005	AADFJ005	AADGJ005	AADHJ005	AADIJ005	AADJJ005	AADKJ005
2.	2. 0.15 to < 0.25	AADAJ008	AADBJ008	AADCJ008	AADDJ008	AADEJ008	AADFJ008	AADGJ008	AADHJ008	AADIJ008	AADJJ008	AADKJ008
3.	3. 0.25 to < 0.35	AADAJ010	AADBJ010	AADCJ010	AADDJ010	AADEJ010	AADFJ010	AADGJ010	AADHJ010	AADIJ010	AADJJ010	AADKJ010
4.	4. 0.35 to < 0.50	AADAJ013	AADBJ013	AADCJ013	AADDJ013	AADEJ013	AADFJ013	AADGJ013	AADHJ013	AADIJ013	AADJJ013	AADKJ013
5.	5. 0.50 to < 0.75	AADAJ014	AADBJ014	AADCJ014	AADDJ014	AADEJ014	AADFJ014	AADGJ014	AADHJ014	AADIJ014	AADJJ014	AADKJ014
6.	6. 0.75 to < 1.35	AADAJ016	AADBJ016	AADCJ016	AADDJ016	AADEJ016	AADFJ016	AADGJ016	AADHJ016	AADIJ016	AADJJ016	AADKJ016
7.	7. 1.35 to < 2.50	AADAJ019	AADBJ019	AADCJ019	AADDJ019	AADEJ019	AADFJ019	AADGJ019	AADHJ019	AADIJ019	AADJJ019	AADKJ019
8.	8. 2.50 to < 5.50	AADAJ025	AADBJ025	AADCJ025	AADDJ025	AADEJ025	AADFJ025	AADGJ025	AADHJ025	AADIJ025	AADJJ025	AADKJ025
9.	9. 5.50 to < 10.00	AADAJ029	AADBJ029	AADCJ029	AADDJ029	AADEJ029	AADFJ029	AADGJ029	AADHJ029	AADIJ029	AADJJ029	AADKJ029
10.	10. 10.00 to < 20.00	AADAJ031	AADBJ031	AADCJ031	AADDJ031	AADEJ031	AADFJ031	AADGJ031	AADHJ031	AADIJ031	AADJJ031	AADKJ031
11.	11. 20.00 to < 100	AADAJ033	AADBJ033	AADCJ033	AADDJ033	AADEJ033	AADFJ033	AADGJ033	AADHJ033	AADIJ033	AADJJ033	AADKJ033
12.	12. 100.00 (default)	AADAJ034*	AADBJ034	AADCJ034	AADDJ034	AADEJ034	AADFJ034	AADGJ034	AADHJ034	AADIJ034	AADJJ034	AADKJ034
13.	13. Total[1]	AADAJ035*	AADBJ035*	AADCJ035*	AADDJ035*	AADEJ035*	AADFJ035*	AADGJ035*	AADHJ035*	AADIJ035*	AADJJ035*	AADKJ035*

1. Cells in line 13 are calculated. 2. Report weighted averages rounded to two decimals places. 3. Not calculated from previous column entries.

Report Form Line Number	Row Description	Column Description / 8-character MDRM										
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**										
	Schedule D - Wholesale Exposure: Bank											
	Memoranda											
M.1.	1. Risk-weighted assets associated with non-material portfolios not included above	AADXJ036										
		(Column A) Weighted-Average Obligor PD[1]	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years) [1]	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives[1]	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants[1]	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Risk-Weighted Assets	(Column K) Expected Credit Loss	
		8,2	11,0				8,2	8,2	8,2				
M.2.	2. Regulated financial institutions	AADAP929	AADBP929	AADCP929	AADDP929	AADEP929	AADFP929	AADGP929	AADHP929	AADIP929	AADJP929	AADKP929
M.3.	3. Unregulated financial institutions	AADAP930	AADBP930	AADCP930	AADDP930	AADEP930	AADFP930	AADGP930	AADHP930	AADIP930	AADJP930	AADKP930

1. Report weighted averages rounded to two decimals places.

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)										
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red										
		Schedule E - Wholesale Exposure: Sovereign										
		(Column A) Weighted- Average Obligor PD[2]	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted- Average Effective Maturity (Years) [2]	(Column G) Weighted- Average LGD before Consideration of Eligible Guarantees and Credit Derivatives[2]	(Column H) Weighted- Average LGD after Consideration of Credit Risk Mitigants[2]	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Risk- Weighted Assets[3]	(Column K) Expected Credit Loss
		8,2	11,0				8,2	8,2	8,2			
1.	1. 0.00 to < 0.15	AAEAJ005	AAEBJ005	AAECJ005	AAEDJ005	AAEEJ005	AAEFJ005	AAEGJ005	AAEHJ005	AAEIJ005	AAEJJ005	AAEKJ005
2.	2. 0.15 to < 0.25	AAEAJ008	AAEBJ008	AAECJ008	AAEDJ008	AAEEJ008	AAEFJ008	AAEGJ008	AAEHJ008	AAEIJ008	AAEJJ008	AAEKJ008
3.	3. 0.25 to < 0.35	AAEAJ010	AAEBJ010	AAECJ010	AAEDJ010	AAEEJ010	AAEFJ010	AAEGJ010	AAEHJ010	AAEIJ010	AAEJJ010	AAEKJ010
4.	4. 0.35 to < 0.50	AAEAJ013	AAEBJ013	AAECJ013	AAEDJ013	AAEEJ013	AAEFJ013	AAEGJ013	AAEHJ013	AAEIJ013	AAEJJ013	AAEKJ013
5.	5. 0.50 to < 0.75	AAEAJ014	AAEBJ014	AAECJ014	AAEDJ014	AAEEJ014	AAEFJ014	AAEGJ014	AAEHJ014	AAEIJ014	AAEJJ014	AAEKJ014
6.	6. 0.75 to < 1.35	AAEAJ016	AAEBJ016	AAECJ016	AAEDJ016	AAEEJ016	AAEFJ016	AAEGJ016	AAEHJ016	AAEIJ016	AAEJJ016	AAEKJ016
7.	7. 1.35 to < 2.50	AAEAJ019	AAEBJ019	AAECJ019	AAEDJ019	AAEEJ019	AAEFJ019	AAEGJ019	AAEHJ019	AAEIJ019	AAEJJ019	AAEKJ019
8.	8. 2.50 to < 5.50	AAEAJ025	AAEBJ025	AAECJ025	AAEDJ025	AAEEJ025	AAEFJ025	AAEGJ025	AAEHJ025	AAEIJ025	AAEJJ025	AAEKJ025
9.	9. 5.50 to < 10.00	AAEAJ029	AAEBJ029	AAECJ029	AAEDJ029	AAEEJ029	AAEFJ029	AAEGJ029	AAEHJ029	AAEIJ029	AAEJJ029	AAEKJ029
10.	10. 10.00 to < 20.00	AAEAJ031	AAEBJ031	AAECJ031	AAEDJ031	AAEEJ031	AAEFJ031	AAEGJ031	AAEHJ031	AAEIJ031	AAEJJ031	AAEKJ031
11.	11. 20.00 to < 100	AAEAJ033	AAEBJ033	AAECJ033	AAEDJ033	AAEEJ033	AAEFJ033	AAEGJ033	AAEHJ033	AAEIJ033	AAEJJ033	AAEKJ033
12.	12. 100.00 (default)	AAEAJ034*	AAEBJ034	AAECJ034	AAEDJ034	AAEEJ034	AAEFJ034	AAEGJ034	AAEHJ034	AAEIJ034	AAEJJ034	AAEKJ034
13.	13. Total[1]	AAEAJ035*	AAEBJ035*	AAECJ035*	AAEDJ035*	AAEEJ035*	AAEFJ035*	AAEGJ035*	AAEHJ035*	AAEIJ035*	AAEJJ035*	AAEKJ035*

1. Cells in line 13 are calculated. 2. Report weighted averages rounded to two decimal places. 3. Not calculated from previous column entries.

Report Form Line Number	Row Description	Column Description / 8-character MDRM										
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red										
	Schedule E - Wholesale Exposure: Sovereign											
		(Column A) Weighted-Average Obligor PD[2]	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years) [2]	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives[2]	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants[2]	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Risk-Weighted Assets[3]	(Column K) Expected Credit Loss
		8,2	11,0				8,2	8,2	8,2			

Report Form Line Number	Row Description	Column Description / 8-character MDRM										
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red										
	Schedule E - Wholesale Exposure: Sovereign											
M.1.	1. Risk-weighted assets associated with non-material portfolios not included above	AAEXJ036										

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red											
		Schedule F - Wholesale Exposure: IPRE											
		(Column A) Weighted-Average Obligor PD[2]	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years) [2]	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives[2]	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants[2]	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Effect of Double Default Treatment on RWA	(Column K) Risk-Weighted Assets[3]	(Column L) Expected Credit Loss	
		8,2	11,0				8,2	8,2	8,2					
1.	1. 0.00 to < 0.15	AAFAJ005	AAFBJ005	AAFCJ005	AAFDJ005	AAFEJ005	AAFFJ005	AAFGJ005	AAFHJ005	AAFIJ005	AAFJJ005	AAFKJ005	AAFLJ005	
2.	2. 0.15 to < 0.25	AAFAJ008	AAFBJ008	AAFCJ008	AAFDJ008	AAFEJ008	AAFFJ008	AAFGJ008	AAFHJ008	AAFIJ008	AAFJJ008	AAFKJ008	AAFLJ008	
3.	3. 0.25 to < 0.35	AAFAJ010	AAFBJ010	AAFCJ010	AAFDJ010	AAFEJ010	AAFFJ010	AAFGJ010	AAFHJ010	AAFIJ010	AAFJJ010	AAFKJ010	AAFLJ010	
4.	4. 0.35 to < 0.50	AAFAJ013	AAFBJ013	AAFCJ013	AAFDJ013	AAFEJ013	AAFFJ013	AAFGJ013	AAFHJ013	AAFIJ013	AAFJJ013	AAFKJ013	AAFLJ013	
5.	5. 0.50 to < 0.75	AAFAJ014	AAFBJ014	AAFCJ014	AAFDJ014	AAFEJ014	AAFFJ014	AAFGJ014	AAFHJ014	AAFIJ014	AAFJJ014	AAFKJ014	AAFLJ014	
6.	6. 0.75 to < 1.35	AAFAJ016	AAFBJ016	AAFCJ016	AAFDJ016	AAFEJ016	AAFFJ016	AAFGJ016	AAFHJ016	AAFIJ016	AAFJJ016	AAFKJ016	AAFLJ016	
7.	7. 1.35 to < 2.50	AAFAJ019	AAFBJ019	AAFCJ019	AAFDJ019	AAFEJ019	AAFFJ019	AAFGJ019	AAFHJ019	AAFIJ019	AAFJJ019	AAFKJ019	AAFLJ019	
8.	8. 2.50 to < 5.50	AAFAJ025	AAFBJ025	AAFCJ025	AAFDJ025	AAFEJ025	AAFFJ025	AAFGJ025	AAFHJ025	AAFIJ025	AAFJJ025	AAFKJ025	AAFLJ025	
9.	9. 5.50 to < 10.00	AAFAJ029	AAFBJ029	AAFCJ029	AAFDJ029	AAFEJ029	AAFFJ029	AAFGJ029	AAFHJ029	AAFIJ029	AAFJJ029	AAFKJ029	AAFLJ029	
10.	10. 10.00 to < 20.00	AAFAJ031	AAFBJ031	AAFCJ031	AAFDJ031	AAFEJ031	AAFFJ031	AAFGJ031	AAFHJ031	AAFIJ031	AAFJJ031	AAFKJ031	AAFLJ031	

Report Form Line Number	Row Description	Column Description / 8-character MDRM											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red											
	Schedule F - Wholesale Exposure: IPRE												
		(Column A) Weighted-Average Obligor PD[2]	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years) [2]	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives[2]	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants[2]	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Effect of Double Default Treatment on RWA	(Column K) Risk-Weighted Assets[3]	(Column L) Expected Credit Loss	
		8,2	11,0				8,2	8,2	8,2					
11.	11. 20.00 to < 100	AAFAJ033	AAFBJ033	AAFCJ033	AAFDJ033	AAFEJ033	AAFFJ033	AAFGJ033	AAFHJ033	AAFIJ033	AAFJJ033	AAFKJ033	AAFLJ033	
12.	12. 100.00 (default)	AAFAJ034*	AAFBJ034	AAFCJ034	AAFDJ034	AAFEJ034	AAFFJ034	AAFGJ034	AAFHJ034	AAFIJ034	AAFJJ034	AAFKJ034	AAFLJ034	
13.	13. Total[1]	AAFAJ035*	AAFBJ035*	AAFCJ035*	AAFDJ035*	AAFEJ035*	AAFFJ035*	AAFGJ035*	AAFHJ035*	AAFIJ035*	AAFJJ035*	AAFKJ035*	AAFLJ035*	

1. Cells in line 13 are calculated. 2. Report weighted averages rounded to two decimal places. 3. Not calculated from previous column entries.

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red												
	Schedule F - Wholesale Exposure: IPRE													
	Memoranda													
M.1.	1. Risk-weighted assets associated with non-material portfolios not included above		AAFXJ036											

30

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red											
		Schedule G - Wholesale Exposure: HVCRE											
		(Column A) Weighted-Average Obligor PD[2]	(Column B) Number of Obligors	(Column C) Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Effective Maturity (Years) [2]	(Column G) Weighted-Average LGD before Consideration of Eligible Guarantees and Credit Derivatives [2]	(Column H) Weighted-Average LGD after Consideration of Credit Risk Mitigants[2]	(Column I) Effect of PD Substitution and LGD Adjustment Approaches on RWA	(Column J) Effect of Double Default Treatment on RWA	(Column K) Risk-Weighted Assets[3]	(Column L) Expected Credit Loss
		8,2	11,0				8,2	8,2	8,2				
1.	1. 0.00 to < 0.15	AAGAJ005	AAGBJ005	AAGCJ005	AAGDJ005	AAGEJ005	AAGFJ005	AAGGJ005	AAGHJ005	AAGIJ005	AAGJJ005	AAGKJ005	AAGLJ005
2.	2. 0.15 to < 0.25	AAGAJ008	AAGBJ008	AAGCJ008	AAGDJ008	AAGEJ008	AAGFJ008	AAGGJ008	AAGHJ008	AAGIJ008	AAGJJ008	AAGKJ008	AAGLJ008
3.	3. 0.25 to < 0.35	AAGAJ010	AAGBJ010	AAGCJ010	AAGDJ010	AAGEJ010	AAGFJ010	AAGGJ010	AAGHJ010	AAGIJ010	AAGJJ010	AAGKJ010	AAGLJ010
4.	4. 0.35 to < 0.50	AAGAJ013	AAGBJ013	AAGCJ013	AAGDJ013	AAGEJ013	AAGFJ013	AAGGJ013	AAGHJ013	AAGIJ013	AAGJJ013	AAGKJ013	AAGLJ013
5.	5. 0.50 to < 0.75	AAGAJ014	AAGBJ014	AAGCJ014	AAGDJ014	AAGEJ014	AAGFJ014	AAGGJ014	AAGHJ014	AAGIJ014	AAGJJ014	AAGKJ014	AAGLJ014
6.	6. 0.75 to < 1.35	AAGAJ016	AAGBJ016	AAGCJ016	AAGDJ016	AAGEJ016	AAGFJ016	AAGGJ016	AAGHJ016	AAGIJ016	AAGJJ016	AAGKJ016	AAGLJ016
7.	7. 1.35 to < 2.50	AAGAJ019	AAGBJ019	AAGCJ019	AAGDJ019	AAGEJ019	AAGFJ019	AAGGJ019	AAGHJ019	AAGIJ019	AAGJJ019	AAGKJ019	AAGLJ019
8.	8. 2.50 to < 5.50	AAGAJ025	AAGBJ025	AAGCJ025	AAGDJ025	AAGEJ025	AAGFJ025	AAGGJ025	AAGHJ025	AAGIJ025	AAGJJ025	AAGKJ025	AAGLJ025
9.	9. 5.50 to < 10.00	AAGAJ029	AAGBJ029	AAGCJ029	AAGDJ029	AAGEJ029	AAGFJ029	AAGGJ029	AAGHJ029	AAGIJ029	AAGJJ029	AAGKJ029	AAGLJ029
10.	10. 10.00 to < 20.00	AAGAJ031	AAGBJ031	AAGCJ031	AAGDJ031	AAGEJ031	AAGFJ031	AAGGJ031	AAGHJ031	AAGIJ031	AAGJJ031	AAGKJ031	AAGLJ031
11.	11. 20.00 to < 100	AAGAJ033	AAGBJ033	AAGCJ033	AAGDJ033	AAGEJ033	AAGFJ033	AAGGJ033	AAGHJ033	AAGIJ033	AAGJJ033	AAGKJ033	AAGLJ033
12.	12. 100.00 (default)	AAGAJ034*	AAGBJ034	AAGCJ034	AAGDJ034	AAGEJ034	AAGFJ034	AAGGJ034	AAGHJ034	AAGIJ034	AAGJJ034	AAGKJ034	AAGLJ034
13.	13. Total[1]	AAGAJ035*	AAGBJ035*	AAGCJ035*	AAGDJ035*	AAGEJ035*	AAGFJ035*	AAGGJ035*	AAGHJ035*	AAGIJ035*	AAGJJ035*	AAGKJ035*	AAGLJ035*

1. Cells in line 13 are calculated. 2. Report weighted averages rounded to two decimal places. 3. Not calculated from previous column entries.

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red											
	Schedule G - Wholesale Exposure: HVCRE												
	Memoranda												
M.1.	1. Risk-weighted assets associated with non-material portfolios not included above		AAGXJ036										

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**											
		Schedule H - Wholesale Exposure: Eligible Margin Loans, Repo-Style Transactions, and OTC Derivatives with Cross-Product Netting											
		(Column A) Weighted-Average PD[2]	(Column B) Weighted-Average Effective Maturity (Years) [2]	(Column C) EAD	(Column D) Weighted-Average LGD[2]	(Column E) Risk-Weighted Assets[3]	(Column F) Expected Credit Loss	(Column G) Weighted-Average PD[2]	(Column H) Weighted-Average Maturity (Years) [2]	(Column I) EAD	(Column J) Weighted-Average LGD[2]	(Column K) Risk-Weighted Assets[3]	(Column L) Expected Credit Loss
		8,2	8,2		8,2			8,2	8,2		8,2		
1.	1. 0.00 to < 0.03	AAHAJ001	AAHBJ001	AAHCJ001	AAHDJ001	AAHEJ001	AAHFJ001	AAHGJ001	AAHHJ001	AAHIJ001	AAHJJ001	AAHKJ001	AAHLJ001
2.	2. 0.03 to < 0.10	AAHAJ003	AAHBJ003	AAHCJ003	AAHDJ003	AAHEJ003	AAHFJ003	AAHGJ003	AAHHJ003	AAHIJ003	AAHJJ003	AAHKJ003	AAHLJ003
3.	3. 0.10 to < 0.15	AAHAJ006	AAHBJ006	AAHCJ006	AAHDJ006	AAHEJ006	AAHFJ006	AAHGJ006	AAHHJ006	AAHIJ006	AAHJJ006	AAHKJ006	AAHLJ006
4.	4. 0.15 to < 0.25	AAHAJ008	AAHBJ008	AAHCJ008	AAHDJ008	AAHEJ008	AAHFJ008	AAHGJ008	AAHHJ008	AAHIJ008	AAHJJ008	AAHKJ008	AAHLJ008
5.	5. 0.25 to < 0.50	AAHAJ012	AAHBJ012	AAHCJ012	AAHDJ012	AAHEJ012	AAHFJ012	AAHGJ012	AAHHJ012	AAHIJ012	AAHJJ012	AAHKJ012	AAHLJ012
6.	6. 0.50 to < 0.75	AAHAJ014	AAHBJ014	AAHCJ014	AAHDJ014	AAHEJ014	AAHFJ014	AAHGJ014	AAHHJ014	AAHIJ014	AAHJJ014	AAHKJ014	AAHLJ014
7.	7. 0.75 to < 1.35	AAHAJ016	AAHBJ016	AAHCJ016	AAHDJ016	AAHEJ016	AAHFJ016	AAHGJ016	AAHHJ016	AAHIJ016	AAHJJ016	AAHKJ016	AAHLJ016
8.	8. 1.35 to < 2.50	AAHAJ019	AAHBJ019	AAHCJ019	AAHDJ019	AAHEJ019	AAHFJ019	AAHGJ019	AAHHJ019	AAHIJ019	AAHJJ019	AAHKJ019	AAHLJ019
9.	9. 2.50 to < 5.50	AAHAJ025	AAHBJ025	AAHCJ025	AAHDJ025	AAHEJ025	AAHFJ025	AAHGJ025	AAHHJ025	AAHIJ025	AAHJJ025	AAHKJ025	AAHLJ025
10.	10. 5.50 to < 10.00	AAHAJ029	AAHBJ029	AAHCJ029	AAHDJ029	AAHEJ029	AAHFJ029	AAHGJ029	AAHHJ029	AAHIJ029	AAHJJ029	AAHKJ029	AAHLJ029
11.	11. 10.00 to < 100	AAHAJ032	AAHBJ032	AAHCJ032	AAHDJ032	AAHEJ032	AAHFJ032	AAHGJ032	AAHHJ032	AAHIJ032	AAHJJ032	AAHKJ032	AAHLJ032
12.	12. 100.00 (default)	AAHAJ034*	AAHBJ034	AAHCJ034	AAHDJ034	AAHEJ034	AAHFJ034	AAHGJ034*	AAHHJ034	AAHIJ034	AAHJJ034	AAHKJ034	AAHLJ034

Report Form Line Number	Row Description	Column Description / 8-character MDRM											(Derived Values are flagged with * and Should be Excluded from the Upload File)

Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**

Schedule H - Wholesale Exposure: Eligible Margin Loans, Repo-Style Transactions, and OTC Derivatives with Cross-Product Netting

Report Form Line Number	Row Description	(Column A) Weighted-Average PD[2]	(Column B) Weighted-Average Effective Maturity (Years)[2]	(Column C) EAD	(Column D) Weighted-Average LGD[2]	(Column E) Risk-Weighted Assets[3]	(Column F) Expected Credit Loss	(Column G) Weighted-Average PD[2]	(Column H) Weighted-Average Maturity (Years)[2]	(Column I) EAD	(Column J) Weighted-Average LGD[2]	(Column K) Risk-Weighted Assets[3]	(Column L) Expected Credit Loss
		8,2	8,2		8,2			8,2	8,2		8,2		
13.	13. Eligible margin loans where a 300% risk weight has been applied			AAHCJ037		AAHEJ037							
14.	14. Total[1]	AAHAJ035*	AAHBJ035*	AAHCJ035*	AAHDJ035*	AAHEJ035*	AAHFJ035*	AAHGJ035*	AAHHJ035*	AAHIJ035*	AAHJJ035*	AAHKJ035*	AAHLJ035*

1. Cells in line 14 are calculated. 2. Report weighted averages rounded to two decimal places. 3. Not calculated from previous column entries.

		(Column A) Weighted-Average PD[1]	(Column B) Weighted-Average Effective Maturity (Years)[1]	(Column C) EAD	(Column D) Weighted-Average[1]	(Column E) Risk-Weighted Assets	(Column F) Expected Credit Loss	(Column G) Weighted-Average[1]	(Column H) Weighted-Average Maturity (Years)[1]	(Column I) EAD	(Column J) Weighted-Average[1]	(Column K) Risk-Weighted Assets	(Column L) Expected Credit Loss
	Memoranda												
	1. Regulated institutions	AAHAP929	AAHBP929	AAHCP929	AAHDP929	AAHEP929	AAHFP929	AAHGP929	AAHHP929	AAHIP929	AAHJP929	AAHKP929	AAHLP929
	2. Unregulated institutions	AAHAP930	AAHBP930	AAHCP930	AAHDP930	AAHEP930	AAHFP930	AAHGP930	AAHHP930	AAHIP930	AAHJP930	AAHKP930	AAHLP930

1. Report weighted averages rounded to two decimal places.

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red											
		Schedule H - Wholesale Exposure: Eligible Margin Loans, Repo-Style Transactions, and OTC Derivatives with Cross-Product Netting											
		(Column A) Weighted-Average PD[2]	(Column B) Weighted-Average Effective Maturity (Years) [2]	(Column C) EAD	(Column D) Weighted-Average LGD[2]	(Column E) Risk-Weighted Assets[3]	(Column F) Expected Credit Loss	(Column G) Weighted-Average PD[2]	(Column H) Weighted-Average Maturity (Years) [2]	(Column I) EAD	(Column J) Weighted-Average LGD[2]	(Column K) Risk-Weighted Assets[3]	(Column L) Expected Credit Loss
		8,2	8,2		8,2			8,2	8,2		8,2		
		(Column A) Exposure Amount	(Column B) Risk-Weighted Assets	(Column C) Exposure Amount	(Column D) Risk-Weighted Assets	(Column E) Exposure Amount	(Column F) Risk-Weighted Assets						
	3. Exposure amount and risk-weighted assets	AAHMP931	AAHNP931	AAHOP931	AAHPP931	AAHQP931	AAHRP931						

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red											
		Schedule I - Wholesale Exposure: Eligible Margin Loans and Repo-Style Transactions with No Cross-Product Netting											
		(Column A) Weighted-Average PD[2]	(Column B) Weighted-Average Effective Maturity (Years) [2]	(Column C) EAD	(Column D) Weighted-Average LGD[2]	(Column E) Risk-Weighted Assets[3]	(Column F) Expected Credit Loss	(Column G) Weighted-Average PD[2]	(Column H) Weighted-Average Maturity (Years) [2]	(Column I) EAD	(Column J) Weighted-Average LGD[2]	(Column K) Risk-Weighted Assets[3]	(Column L) Expected Credit Loss	
		8,2	8,2		8,2			8,2	8,2		8,2			
1.	1. 0.00 to < 0.03	AAIAJ001	AAIBJ001	AAICJ001	AAIDJ001	AAIEJ001	AAIFJ001	AAIGJ001	AAIHJ001	AAIIJ001	AAIJJ001	AAIKJ001	AAILJ001
2.	2. 0.03 to < 0.10	AAIAJ003	AAIBJ003	AAICJ003	AAIDJ003	AAIEJ003	AAIFJ003	AAIGJ003	AAIHJ003	AAIIJ003	AAIJJ003	AAIKJ003	AAILJ003
3.	3. 0.10 to < 0.15	AAIAJ006	AAIBJ006	AAICJ006	AAIDJ006	AAIEJ006	AAIFJ006	AAIGJ006	AAIHJ006	AAIIJ006	AAIJJ006	AAIKJ006	AAILJ006
4.	4. 0.15 to < 0.25	AAIAJ008	AAIBJ008	AAICJ008	AAIDJ008	AAIEJ008	AAIFJ008	AAIGJ008	AAIHJ008	AAIIJ008	AAIJJ008	AAIKJ008	AAILJ008
5.	5. 0.25 to < 0.50	AAIAJ012	AAIBJ012	AAICJ012	AAIDJ012	AAIEJ012	AAIFJ012	AAIGJ012	AAIHJ012	AAIIJ012	AAIJJ012	AAIKJ012	AAILJ012
6.	6. 0.50 to < 0.75	AAIAJ014	AAIBJ014	AAICJ014	AAIDJ014	AAIEJ014	AAIFJ014	AAIGJ014	AAIHJ014	AAIIJ014	AAIJJ014	AAIKJ014	AAILJ014
7.	7. 0.75 to < 1.35	AAIAJ016	AAIBJ016	AAICJ016	AAIDJ016	AAIEJ016	AAIFJ016	AAIGJ016	AAIHJ016	AAIIJ016	AAIJJ016	AAIKJ016	AAILJ016
8.	8. 1.35 to < 2.50	AAIAJ019	AAIBJ019	AAICJ019	AAIDJ019	AAIEJ019	AAIFJ019	AAIGJ019	AAIHJ019	AAIIJ019	AAIJJ019	AAIKJ019	AAILJ019
9.	9. 2.50 to < 5.50	AAIAJ025	AAIBJ025	AAICJ025	AAIDJ025	AAIEJ025	AAIFJ025	AAIGJ025	AAIHJ025	AAIIJ025	AAIJJ025	AAIKJ025	AAILJ025
10.	10. 5.50 to < 10.00	AAIAJ029	AAIBJ029	AAICJ029	AAIDJ029	AAIEJ029	AAIFJ029	AAIGJ029	AAIHJ029	AAIIJ029	AAIJJ029	AAIKJ029	AAILJ029
11.	11. 10.00 to < 100	AAIAJ032	AAIBJ032	AAICJ032	AAIDJ032	AAIEJ032	AAIFJ032	AAIGJ032	AAIHJ032	AAIIJ032	AAIJJ032	AAIKJ032	AAILJ032

Report Form Line Number	Row Description	Column Description / 8-character MDRM										
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red										
		Schedule I - Wholesale Exposure: Eligible Margin Loans and Repo-Style Transactions with No Cross-Product Netting										
		(Column A) Weighted-Average PD[2]	(Column B) Weighted-Average Effective Maturity (Years) [2]	(Column C) EAD	(Column D) Weighted-Average LGD[2]	(Column E) Risk-Weighted Assets[3]	(Column F) Expected Credit Loss	(Column G) Weighted-Average PD[2]	(Column H) Weighted-Average Maturity (Years) [2]	(Column I) EAD	(Column J) Weighted-Average LGD[2]	(Column K) Risk-Weighted Assets[3]	(Column L) Expected Credit Loss
		8,2	8,2		8,2			8,2	8,2		8,2		
12.	12. 100.00 (default)	AAIAJ034*	AAIBJ034	AAICJ034	AAIDJ034	AAIEJ034	AAIFJ034	AAIGJ034*	AAIHJ034	AAIIJ034	AAIJJ034	AAIKJ034	AAILJ034
13.	13. Eligible margin loans where a 300% risk weight has been applied			AAICJ037		AAIEJ037							
14.	14. Total[1]	AAIAJ035*	AAIBJ035*	AAICJ035*	AAIDJ035*	AAIEJ035*	AAIFJ035*	AAIGJ035*	AAIHJ035*	AAIIJ035 *	AAIJJ035*	AAIKJ035*	AAILJ035*

1. Cells in line 14 are calculated. 2. Reported weighted averages rounded to two decimal places. 3. Not calculated from previous column entries

Report Form Line Number	Row Description	Column Description / 8-character MDRM — (Derived Values are flagged with * and Should be Excluded from the Upload File)
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red

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

Memoranda

Report Form Line Number	Row Description	(Column A) Collateral Haircut	(Column B) Simple VaR	(Column C) Internal Models
		8,1	8,1	8,1
M.1.	1. Percent of line 14, column C calculated using[1]	AAIXJ038	AAIXJ039	AAIXJ040

Report Form Line Number	Row Description	(Column A) Weighted-Average PD[2]	(Column B) Weighted-Average Effective Maturity (Years)[2]	(Column C) EAD	(Column D) Weighted-Average LGD[2]	(Column E) Risk-Weighted Assets	(Column F) Expected Credit Loss	(Column G) Weighted-Average PD[2]	(Column H) Weighted-Average Maturity (Years)[2]	(Column I) EAD	(Column J) Weighted-Average LGD[2]	(Column K) Risk-Weighted Assets	(Column L) Expected Credit Loss
		8,2	8,2		8,2			8,2	8,2		8,2		
M.2.	2. Regulated institutions	AAIAP929	AAIBP929	AAICP929	AAIDP929	AAIEP929	AAIFP929	AAIGP929	AAIHP929	AAIIP929	AAIJP929	AAIKP929	AAILP929
M.3.	3. Unregulated institutions	AAIAP930	AAIBP930	AAICP930	AAIDP930	AAIEP930	AAIFP930	AAIGP930	AAIHP930	AAIIP930	AAIJP930	AAIKP930	AAILP930

1. Report each percentage rounded to one decimal place. 2. Reported weighted averages rounded to two decimal places.

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)													
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red													
		Schedule I - Wholesale Exposure: Eligible Margin Loans and Repo-Style Transactions with No Cross-Product Netting													
		(Column A) Exposure Amount	(Column B) Risk-Weighted Assets	(Column C) Exposure Amount	(Column D) Risk-Weighted Assets	(Column E) Exposure Amount	(Column F) Risk-Weighted Assets								
M.4.	4. Exposure amount and risk-weighted assets	AAIMP931	AAINP931	AAIOP931	AAIPP931	AAIQP931	AAIRP931								

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red											
		Schedule J - Wholesale Exposure: OTC Derivatives with No Cross-Product Netting											
		Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD[4]					
		(Column A) Weighted-Average PD[2]	(Column B) Weighted-Average Effective Maturity (Years) [2]	(Column C) EAD	(Column D) Weighted-Average LGD[2]	(Column E) Risk-Weighted Assets[3]	(Column F) Expected Credit Loss	(Column G) Weighted-Average PD[2]	(Column H) Weighted-Average Maturity (Years) [2]	(Column I) EAD	(Column J) Weighted-Average LGD[2]	(Column K) Risk-Weighted Assets[3]	(Column L) Expected Credit Loss	
		8,2	8,2		8,2			8,2	8,2		8,2		
1.	1. 0.00 to < 0.03	AAJAJ001	AAJBJ001	AAJCJ001	AAJDJ001	AAJEJ001	AAJFJ001	AAJGJ001	AAJHJ001	AAJIJ001	AAJJJ001	AAJKJ001	AAJLJ001
2.	2. 0.03 to < 0.10	AAJAJ003	AAJBJ003	AAJCJ003	AAJDJ003	AAJEJ003	AAJFJ003	AAJGJ003	AAJHJ003	AAJIJ003	AAJJJ003	AAJKJ003	AAJLJ003
3.	3. 0.10 to < 0.15	AAJAJ006	AAJBJ006	AAJCJ006	AAJDJ006	AAJEJ006	AAJFJ006	AAJGJ006	AAJHJ006	AAJIJ006	AAJJJ006	AAJKJ006	AAJLJ006
4.	4. 0.15 to < 0.25	AAJAJ008	AAJBJ008	AAJCJ008	AAJDJ008	AAJEJ008	AAJFJ008	AAJGJ008	AAJHJ008	AAJIJ008	AAJJJ008	AAJKJ008	AAJLJ008
5.	5. 0.25 to < 0.50	AAJAJ012	AAJBJ012	AAJCJ012	AAJDJ012	AAJEJ012	AAJFJ012	AAJGJ012	AAJHJ012	AAJIJ012	AAJJJ012	AAJKJ012	AAJLJ012
6.	6. 0.50 to < 0.75	AAJAJ014	AAJBJ014	AAJCJ014	AAJDJ014	AAJEJ014	AAJFJ014	AAJGJ014	AAJHJ014	AAJIJ014	AAJJJ014	AAJKJ014	AAJLJ014
7.	7. 0.75 to < 1.35	AAJAJ016	AAJBJ016	AAJCJ016	AAJDJ016	AAJEJ016	AAJFJ016	AAJGJ016	AAJHJ016	AAJIJ0168	AAJJJ016	AAJKJ016	AAJLJ016
8.	8. 1.35 to < 2.50	AAJAJ019	AAJBJ019	AAJCJ019	AAJDJ019	AAJEJ019	AAJFJ019	AAJGJ019	AAJHJ019	AAJIJ019	AAJJJ019	AAJKJ019	AAJLJ019
9.	9. 2.50 to < 5.50	AAJAJ025	AAJBJ025	AAJCJ025	AAJDJ025	AAJEJ025	AAJFJ025	AAJGJ025	AAJHJ025	AAJIJ025	AAJJJ025	AAJKJ025	AAJLJ025
10.	10. 5.50 to < 10.00	AAJAJ029	AAJBJ029	AAJCJ029	AAJDJ029	AAJEJ029	AAJFJ029	AAJGJ029	AAJHJ029	AAJIJ029	AAJJJ029	AAJKJ029	AAJLJ029
11.	11. 10.00 to < 100	AAJAJ032	AAJBJ032	AAJCJ032	AAJDJ032	AAJEJ032	AAJFJ032	AAJGJ032	AAJHJ032	AAJIJ032	AAJJJ032	AAJKJ032	AAJLJ032
12.	12. 100.00 (default)	AAJAJ034*	AAJBJ034	AAJCJ034	AAJDJ034	AAJEJ034	AAJFJ034	AAJGJ034*	AAJHJ034	AAJIJ034	AAJJJ034	AAJKJ034	AAJLJ034
13.	13. Total[1]	AAJAJ035*	AAJBJ035*	AAJCJ035*	AAJDJ035*	AAJEJ035*	AAJFJ035*	AAJGJ035*	AAJHJ035*	AAJIJ035*	AAJJJ035*	AAJKJ035*	AAJLJ035*

1. Cells in line 13 are calculated. 2. Report weighted averages rounded to two decimal places. 3. Not calculated from previous column entries. 4. Report exposures for which the bank uses the current exposure methodology to determine EAD and reflects collateral, if any, in LGD.

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red

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

Memoranda

Report Form Line Number	Row Description	(Column A) Collateral Haircut	(Column B) Internal Models
		8,1	8,1
M.1.	1. Percent of line 13, column C calculated using[1]	AAJXJ038	AAJXJ040

Report Form Line Number	Row Description	Exposures with EAD Adjustment (Column A) Weighted-Average PD[2]	Exposures with EAD Adjustment (Column B) Weighted-Average Effective Maturity (Years)[2]	Exposures with EAD Adjustment (Column C) EAD	Exposures with EAD Adjustment (Column D) Weighted-Average LGD[2]	Exposures with EAD Adjustment (Column E) Risk-Weighted Assets	Exposures with EAD Adjustment (Column F) Expected Credit Loss	Exposures Where Collateral Is Reflected in LGD (Column G) Weighted-Average PD[2]	Exposures Where Collateral Is Reflected in LGD (Column H) Weighted-Average Maturity (Years)[2]	Exposures Where Collateral Is Reflected in LGD (Column I) EAD	Exposures Where Collateral Is Reflected in LGD (Column J) Weighted-Average LGD[2]	Exposures Where Collateral Is Reflected in LGD (Column K) Risk-Weighted Assets	Exposures Where Collateral Is Reflected in LGD (Column L) Expected Credit Loss
		8,2	8,2		8,2			8,2	8,2		8,2		
M.2.	2. Regulated institutions	AAJAP929	AAJBP929	AAJCP929	AAJDP929	AAJEP929	AAJFP929	AAJGP929	AAJHP929	AAJIP929	AAJJP929	AAJKP929	AAJLP929
M.3.	3. Unregulated institutions	AAJAP930	AAJBP930	AAJCP930	AAJDP930	AAJEP930	AAJFP930	AAJGP930	AAJHP930	AAJIP930	AAJJP930	AAJKP930	AAJLP930

1. Report each percentage rounded to one decimal place. 2. Reported weighted averages rounded to two decimal places.

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red												
	Schedule J - Wholesale Exposure: OTC Derivatives with No Cross-Product Netting													
	Memoranda													
		(Column A) Exposure Amount	(Column B) Risk-Weighted Assets	(Column C) Exposure Amount	(Column D) Risk-Weighted Assets	(Column E) Exposure Amount	(Column F) Risk-Weighted Assets							
M.4.	4. Exposure amount and risk-weighted assets	AAJMP931	AAJNP931	AAJOP931	AAJPP931	AAJQP931	AAJRP931							

Report Form Line Number	Row Description	Column Description / 8-character MDRM　　　　　(Derived Values are flagged with * and Should be Excluded from the Upload File)												

Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**

Schedule K - Retail Exposure: Residential Mortgage - Closed-End First Lien Exposures

Report Form Line Number	Row Description	(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Age (Months)[2]	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	LTV[4] (Column J) Less Than 70%	(Column K) At Least 70% but Less Than 80%	(Column L) At Least 80% but Less Than 90%	(Column M) At Least 90% but Less Than 100%
		8,2	11,0				8,2	8,2						
												(Column N) Greater than or Equal to 100% Weighted-Average Bureau Score[5]	(Column O) Greater than or Equal to 100% EAD of Accounts with Updated LTV	(Column P) Greater than or Equal to 100%
													8,1	
1.	1. 0.00 to < 0.05	AAKAJ002	AAKBJ002	AAKCJ002	AAKDJ002	AAKEJ002	AAKFJ002	AAKGJ002	AAKHJ002	AAKIJ002	AAKJJ002	AAKKJ002	AAKLJ002	AAKMJ002
												AAKNJ002	AAKOJ002	AAKPJ002
2.	2. 0.05 to < 0.10	AAKAJ004	AAKBJ004	AAKCJ004	AAKDJ004	AAKEJ004	AAKFJ004	AAKGJ004	AAKHJ004	AAKIJ004	AAKJJ004	AAKKJ004	AAKLJ004	AAKMJ004
												AAKNJ004	AAKOJ004	AAKPJ004
3.	3. 0.10 to < 0.15	AAKAJ006	AAKBJ006	AAKCJ006	AAKDJ006	AAKEJ006	AAKFJ006	AAKGJ006	AAKHJ006	AAKIJ006	AAKJJ006	AAKKJ006	AAKLJ006	AAKMJ006
												AAKNJ006	AAKOJ006	AAKPJ006
4.	4. 0.15 to < 0.20	AAKAJ007	AAKBJ007	AAKCJ007	AAKDJ007	AAKEJ007	AAKFJ007	AAKGJ007	AAKHJ007	AAKIJ007	AAKJJ007	AAKKJ007	AAKLJ007	AAKMJ007
												AAKNJ007	AAKOJ007	AAKPJ007
5.	5. 0.20 to < 0.25	AAKAJ009	AAKBJ009	AAKCJ009	AAKDJ009	AAKEJ009	AAKFJ009	AAKGJ009	AAKHJ009	AAKIJ009	AAKJJ009	AAKKJ009	AAKLJ009	AAKMJ009
												AAKNJ009	AAKOJ009	AAKPJ009
6.	6. 0.25 to < 0.35	AAKAJ010	AAKBJ010	AAKCJ010	AAKDJ010	AAKEJ010	AAKFJ010	AAKGJ010	AAKHJ010	AAKIJ010	AAKJJ010	AAKKJ010	AAKLJ010	AAKMJ010
												AAKNJ010	AAKOJ010	AAKPJ010
7.	7. 0.35 to < 0.50	AAKAJ013	AAKBJ013	AAKCJ013	AAKDJ013	AAKEJ013	AAKFJ013	AAKGJ013	AAKHJ013	AAKIJ013	AAKJJ013	AAKKJ013	AAKLJ013	AAKMJ013
												AAKNJ013	AAKOJ013	AAKPJ013

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)

Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**

Schedule K - Retail Exposure: Residential Mortgage - Closed-End First Lien Exposures

Report Form Line Number	Row Description	(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Age (Months)[2]	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	LTV[4] (Column J) Less Than 70%	(Column K) At Least 70% but Less Than 80%	(Column L) At Least 80% but Less Than 90%	(Column M) At Least 90% but Less Than 100%	(Column N) Weighted-Average Bureau Score[5]	(Column O) Greater Than or Equal to 100%	(Column P) EAD of Accounts with Updated LTV
		8,2	11,0				8,2	8,2							8,1		
8.	8. 0.50 to < 0.75	AAKAJ014	AAKBJ014	AAKCJ014	AAKDJ014	AAKEJ014	AAKFJ014	AAKGJ014	AAKHJ014	AAKIJ014	AAKJJ014	AAKKJ014	AAKLJ014	AAKMJ014			
															AAKNJ014	AAKOJ014	AAKPJ014
9.	9. 0.75 to < 1.35	AAKAJ016	AAKBJ016	AAKCJ016	AAKDJ016	AAKEJ016	AAKFJ016	AAKGJ016	AAKHJ016	AAKIJ016	AAKJJ016	AAKKJ016	AAKLJ016	AAKMJ016			
															AAKNJ016	AAKOJ016	AAKPJ016
10.	10. 1.35 to < 2.50	AAKAJ019	AAKBJ019	AAKCJ019	AAKDJ019	AAKEJ019	AAKFJ019	AAKGJ019	AAKHJ019	AAKIJ019	AAKJJ019	AAKKJ019	AAKLJ019	AAKMJ019			
															AAKNJ019	AAKOJ019	AAKPJ019
11.	11. 2.50 to < 5.50	AAKAJ025	AAKBJ025	AAKCJ025	AAKDJ025	AAKEJ025	AAKFJ025	AAKGJ025	AAKHJ025	AAKIJ025	AAKJJ025	AAKKJ025	AAKLJ025	AAKMJ025			
															AAKNJ025	AAKOJ025	AAKPJ025
12.	12. 5.50 to < 10.00	AAKAJ029	AAKBJ029	AAKCJ029	AAKDJ029	AAKEJ029	AAKFJ029	AAKGJ029	AAKHJ029	AAKIJ029	AAKJJ029	AAKKJ029	AAKLJ029	AAKMJ029			
															AAKNJ029	AAKOJ029	AAKPJ029
13.	13. 10.00 to < 20.00	AAKAJ031	AAKBJ031	AAKCJ031	AAKDJ031	AAKEJ031	AAKFJ031	AAKGJ031	AAKHJ031	AAKIJ031	AAKJJ031	AAKKJ031	AAKLJ031	AAKMJ031			
															AAKNJ031	AAKOJ031	AAKPJ031

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**

Schedule K - Retail Exposure: Residential Mortgage - Closed-End First Lien Exposures

Report Form Line Number	Row Description	(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Age (Months)[2]	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	LTV[4] (Column J) Less Than 70%	(Column K) At Least 70% but Less Than 80%	(Column L) At Least 80% but Less Than 90%	(Column M) At Least 90% but Less Than 100%
		8,2	11,0				8,2	8,2						
14.	14. 20.00 to < 100	AAKAJ033	AAKBJ033	AAKCJ033	AAKDJ033	AAKEJ033	AAKFJ033	AAKGJ033	AAKHJ033	AAKIJ033	AAKJJ033	AAKKJ033	AAKLJ033	AAKMJ033
15.	15. 100.00 Default	AAKAJ034*	AAKBJ034	AAKCJ034	AAKDJ034	AAKEJ034	AAKFJ034	AAKGJ034	AAKHJ034	AAKIJ034	AAKJJ034	AAKKJ034	AAKLJ034	AAKMJ034
16.	16. Total[1]	AAKAJ035*	AAKBJ035*	AAKCJ035*	AAKDJ035*	AAKEJ035*	AAKFJ035*	AAKGJ035*	AAKHJ035*	AAKIJ035*	AAKJJ035*	AAKKJ035*	AAKLJ035*	AAKMJ035*

Report Form Line Number	Row Description	(Column N) Greater than or Equal to 100%	(Column O) Weighted-Average Bureau Score[5]	(Column P) EAD of Accounts with Updated LTV
			8,1	
14.	14. 20.00 to < 100	AAKNJ033	AAKOJ033	AAKPJ033
15.	15. 100.00 Default	AAKNJ034	AAKOJ034	AAKPJ034
16.	16. Total[1]	AAKNJ035*	AAKOJ035 11,0	AAKPJ035*

1. Cells in line 16 are calculated, except for Column O. 2. Report weighted averages in Columns A, F, and G rounded to two decimal places. 3. Not calculated from previous column entries. 4. LTV values should be calculated using only first lien exposures. Where LTV information is available for all accounts, the sum of EADs reported in Columns J through N for a given PD range should equal the amount reported in Column E for that same PD range. Otherwise, the sum of EADs reported in Columns J through N for a given PD range will be less than the EAD reported in Column E for that same PD range. 5. Report weighted averages in Column O rounded to one decimal place, except in item 16, which should be rounded to the nearest whole number.

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red											
	Schedule K - Retail Exposure: Residential Mortgage - Closed-End First Lien Exposures												
	Memoranda												
	1. Risk-weighted assets associated with non-material portfolios not included above	AAKXJ036											
	2. Credit scores shown in Column O are from which credit scoring system(s)?	AAKXJ041 219											

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red													

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

Report Form Line Number	Row Description	(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Age (Months)[2]	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	LTV[4]			
											(Column J) Less Than 70%	(Column K) At Least 70% but Less Than 80%	(Column L) At Least 80% but Less Than 90%	(Column M) At Least 90% but Less Than 100%
		8,2	11,0				8,2	8,2						
											(Column N) Greater than or Equal to 100%	(Column O) Weighted-Average Bureau Score[5]	(Column P) EAD of Accounts with Updated LTV	
												8,1		
1.	1. 0.00 to < 0.05	AALAJ002	AALBJ002	AALCJ002	AALDJ002	AALEJ002	AALFJ002	AALGJ002	AALHJ002	AALIJ002	AALJJ002	AALKJ002	AALLJ002	AALMJ002
												AALNJ002	AALOJ002	AALPJ002
2.	2. 0.05 to < 0.10	AALAJ004	AALBJ004	AALCJ004	AALDJ004	AALEJ004	AALFJ004	AALGJ004	AALHJ004	AALIJ004	AALJJ004	AALKJ004	AALLJ004	AALMJ004
												AALNJ004	AALOJ004	AALPJ004
3.	3. 0.10 to < 0.15	AALAJ006	AALBJ006	AALCJ006	AALDJ006	AALEJ006	AALFJ006	AALGJ006	AALHJ006	AALIJ006	AALJJ006	AALKJ006	AALLJ006	AALMJ006
												AALNJ006	AALOJ006	AALPJ006
4.	4. 0.15 to < 0.20	AALAJ007	AALBJ007	AALCJ007	AALDJ007	AALEJ007	AALFJ007	AALGJ007	AALHJ007	AALIJ007	AALJJ007	AALKJ007	AALLJ007	AALMJ007
												AALNJ007	AALOJ007	AALPJ007
5.	5. 0.20 to < 0.25	AALAJ009	AALBJ009	AALCJ009	AALDJ009	AALEJ009	AALFJ009	AALGJ009	AALHJ009	AALIJ009	AALJJ009	AALKJ009	AALLJ009	AALMJ009
												AALNJ009	AALOJ009	AALPJ009
6.	6. 0.25 to < 0.35	AALAJ010	AALBJ010	AALCJ010	AALDJ010	AALEJ010	AALFJ010	AALGJ010	AALHJ010	AALIJ010	AALJJ010	AALKJ010	AALLJ010	AALMJ010
												AALNJ010	AALOJ010	AALPJ010
7.	7. 0.35 to < 0.50	AALAJ013	AALBJ013	AALCJ013	AALDJ013	AALEJ013	AALFJ013	AALGJ013	AALHJ013	AALIJ013	AALJJ013	AALKJ013	AALLJ013	AALMJ013
												AALNJ013	AALOJ013	AALPJ013

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												

| | | Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red |

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

											LTV[4]			
		(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Age (Months)[2]	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	(Column J) Less Than 70%	(Column K) At Least 70% but Less Than 80%	(Column L) At Least 80% but Less Than 90%	(Column M) At Least 90% but Less Than 100%
		8,2	11,0				8,2	8,2				(Column N) Greater than or Equal to 100%	(Column O) Weighted-Average Bureau Score[5]	(Column P) EAD of Accounts with Updated LTV
													8,1	
8.	8. 0.50 to < 0.75	AALAJ014	AALBJ014	AALCJ014	AALDJ014	AALEJ014	AALFJ014	AALGJ014	AALHJ014	AALIJ014	AALJJ014	AALKJ014	AALLJ014	AALMJ014
												AALNJ014	AALOJ014	AALPJ014
9.	9. 0.75 to < 1.35	AALAJ016	AALBJ016	AALCJ016	AALDJ016	AALEJ016	AALFJ016	AALGJ016	AALHJ016	AALIJ016	AALJJ016	AALKJ016	AALLJ016	AALMJ016
												AALNJ016	AALOJ016	AALPJ016
10.	10. 1.35 to < 2.50	AALAJ019	AALBJ019	AALCJ019	AALDJ019	AALEJ019	AALFJ019	AALGJ019	AALHJ019	AALIJ019	AALJJ019	AALKJ019	AALLJ019	AALMJ019
												AALNJ019	AALOJ019	AALPJ019
11.	11. 2.50 to < 5.50	AALAJ025	AALBJ025	AALCJ025	AALDJ025	AALEJ025	AALFJ025	AALGJ025	AALHJ025	AALIJ025	AALJJ025	AALKJ025	AALLJ025	AALMJ025
												AALNJ025	AALOJ025	AALPJ025
12.	12. 5.50 to < 10.00	AALAJ029	AALBJ029	AALCJ029	AALDJ029	AALEJ029	AALFJ029	AALGJ029	AALHJ029	AALIJ029	AALJJ029	AALKJ029	AALLJ029	AALMJ029
												AALNJ029	AALOJ029	AALPJ029
13.	13. 10.00 to < 20.00	AALAJ031	AALBJ031	AALCJ031	AALDJ031	AALEJ031	AALFJ031	AALGJ031	AALHJ031	AALIJ031	AALJJ031	AALKJ031	AALLJ031	AALMJ031
												AALNJ031	AALOJ031	AALPJ031
14.	14. 20.00 to < 100	AALAJ033	AALBJ033	AALCJ033	AALDJ033	AALEJ033	AALFJ033	AALGJ033	AALHJ033	AALIJ033	AALJJ033	AALKJ033	AALLJ033	AALMJ033
												AALNJ033	AALOJ033	AALPJ033

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)													

Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**

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

											LTV[4]				
		(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Age (Months)[2]	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	(Column J) Less Than 70%	(Column K) At Least 70% but Less Than 80%	(Column L) At Least 80% but Less Than 90%	(Column M) At Least 90% but Less Than 100%
		8,2	11,0				8,2	8,2						
											(Column N) Greater than or Equal to 100%	(Column O) Weighted-Average Bureau Score[5]	(Column P) EAD of Accounts with Updated LTV
												8,1	
15.	15. 100.00 Default	AALAJ034*	AALBJ034	AALCJ034	AALDJ034	AALEJ034	AALFJ034	AALGJ034	AALHJ034	AALIJ034	AALJJ034	AALKJ034	AALLJ034	AALMJ034
												AALNJ034	AALOJ034	AALPJ034
16.	16. Total[1]	AALAJ035*	AALBJ035*	AALCJ035*	AALDJ035*	AALEJ035*	AALFJ035*	AALGJ035*	AALHJ035*	AALIJ035*	AALJJ035*	AALKJ035*	AALLJ035*	AALMJ035*
												AALNJ035*	AALOJ035 11,0	AALPJ035*

1. Cells in line 16 are calculated, except for Column O. 2. Report weighted averages in Columns A, F, and G rounded to two decimal places. 3. Not calculated from previous column entries. 4. LTV values should be calculated by combining junior liens applicable to amounts on this schedule with prior lien amounts. Where LTV information is available for all accounts, the sum of EADs reported in Columns J through N for a given PD range should equal the amount reported in Column E for that same PD range. Otherwise, the sum of EADs reported in Columns J through N for a given PD range will be less than the EAD reported in Column E for that same PD range. 5. Report weighted averages in Column O rounded to one decimal place, except in item 16, which should be rounded to the nearest whole number.

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red												
	Schedule L - Retail Exposure: Residential Mortgage - Closed-end Junior Lien Exposures													
	Memoranda													
M.1.	1. Risk-weighted assets associated with non-material portfolios not included above	AALXJ036												
M.2.	2. Credit scores shown in Column O are from which credit scoring system(s)?	AALXJ041 219												

50

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**												
		Schedule M - Retail Exposure: Residential Mortgage - Revolving Exposures												
												LTV[4]		
		(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Age (Months) [2]	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	(Column J) Less Than 70%	(Column K) At Least 70% but Less Than 80%	(Column L) At Least 80% but Less Than 90%	(Column M) At Least 90% but Less Than 100%
												(Column N) Greater than or Equal to 100%	(Column O) Weighted-Average Bureau Score[5]	(Column P) EAD of Accounts with Updated LTV
		8,2	11,0				8,2	8,2					8,1	
	1. 0.00 to < 0.05	AAMAJ002	AAMBJ002	AAMCJ002	AAMDJ002	AAMEJ002	AAMFJ002	AAMGJ002	AAMHJ002	AAMIJ002	AAMJJ002	AAMKJ002	AAMLJ002	AAMMJ002
												AAMNJ002	AAMOJ002	AAMPJ002
	2. 0.05 to < 0.10	AAMAJ004	AAMBJ004	AAMCJ004	AAMDJ004	AAMEJ004	AAMFJ004	AAMGJ004	AAMHJ004	AAMIJ004	AAMJJ004	AAMKJ004	AAMLJ004	AAMMJ004
												AAMNJ004	AAMOJ004	AAMPJ004
	3. 0.10 to < 0.15	AAMAJ006	AAMBJ006	AAMCJ006	AAMDJ006	AAMEJ006	AAMFJ006	AAMGJ006	AAMHJ006	AAMIJ006	AAMJJ006	AAMKJ006	AAMLJ006	AAMMJ006
												AAMNJ006	AAMOJ006	AAMPJ006
	4. 0.15 to < 0.20	AAMAJ007	AAMBJ007	AAMCJ007	AAMDJ007	AAMEJ007	AAMFJ007	AAMGJ007	AAMHJ007	AAMIJ007	AAMJJ007	AAMKJ007	AAMLJ007	AAMMJ007
												AAMNJ007	AAMOJ007	AAMPJ007
	5. 0.20 to < 0.25	AAMAJ009	AAMBJ009	AAMCJ009	AAMDJ009	AAMEJ009	AAMFJ009	AAMGJ009	AAMHJ009	AAMIJ009	AAMJJ009	AAMKJ009	AAMLJ009	AAMMJ009
												AAMNJ009	AAMOJ009	AAMPJ009
	6. 0.25 to < 0.35	AAMAJ010	AAMBJ010	AAMCJ010	AAMDJ010	AAMEJ010	AAMFJ010	AAMGJ010	AAMHJ010	AAMIJ010	AAMJJ0102	AAMKJ010	AAMLJ010	AAMMJ010
												AAMNJ010	AAMOJ010	AAMPJ010
	7. 0.35 to < 0.50	AAMAJ013	AAMBJ013	AAMCJ013	AAMDJ013	AAMEJ013	AAMFJ013	AAMGJ013	AAMHJ013	AAMIJ013	AAMJJ013	AAMKJ013	AAMLJ013	AAMMJ013
												AAMNJ013	AAMOJ013	AAMPJ013

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**												
		Schedule M - Retail Exposure: Residential Mortgage - Revolving Exposures												
											LTV[4]			
		(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Age (Months)[2]	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	(Column J) Less Than 70%	(Column K) At Least 70% but Less Than 80%	(Column L) At Least 80% but Less Than 90%	(Column M) At Least 90% but Less Than 100%
											(Column N) Greater than or Equal to 100%	(Column O) Weighted-Average Bureau Score[5]	(Column P) EAD of Accounts with Updated LTV
		8,2	11,0				8,2	8,2					8,1	
	8. 0.50 to < 0.75	AAMAJ014	AAMBJ014	AAMCJ014	AAMDJ014	AAMEJ014	AAMFJ014	AAMGJ014	AAMHJ014	AAMIJ014	AAMJJ014	AAMKJ014	AAMLJ014	AAMMJ014
											AAMNJ014	AAMOJ014	AAMPJ014
	9. 0.75 to < 1.35	AAMAJ016	AAMBJ016	AAMCJ016	AAMDJ016	AAMEJ016	AAMFJ016	AAMGJ016	AAMHJ016	AAMIJ016	AAMJJ016	AAMKJ016	AAMLJ016	AAMMJ016
											AAMNJ016	AAMOJ016	AAMPJ016
	10. 1.35 to < 2.50	AAMAJ019	AAMBJ019	AAMCJ019	AAMDJ019	AAMEJ019	AAMFJ019	AAMGJ019	AAMHJ019	AAMIJ019	AAMJJ019	AAMKJ019	AAMLJ019	AAMMJ019
											AAMNJ019	AAMOJ019	AAMPJ019
	11. 2.50 to < 5.50	AAMAJ025	AAMBJ025	AAMCJ025	AAMDJ025	AAMEJ025	AAMFJ025	AAMGJ025	AAMHJ025	AAMIJ025	AAMJJ025	AAMKJ025	AAMLJ025	AAMMJ025
											AAMNJ025	AAMOJ025	AAMPJ025
	12. 5.50 to < 10.00	AAMAJ029	AAMBJ029	AAMCJ029	AAMDJ029	AAMEJ029	AAMFJ029	AAMGJ029	AAMHJ029	AAMIJ029	AAMJJ029	AAMKJ029	AAMLJ029	AAMMJ029
											AAMNJ029	AAMOJ029	AAMPJ029
	13. 10.00 to < 20.00	AAMAJ031	AAMBJ031	AAMCJ031	AAMDJ031	AAMEJ031	AAMFJ031	AAMGJ031	AAMHJ031	AAMIJ031	AAMJJ031	AAMKJ031	AAMLJ031	AAMMJ031
											AAMNJ031	AAMOJ031	AAMPJ031
	14. 20.00 to < 100	AAMAJ033	AAMBJ033	AAMCJ033	AAMDJ033	AAMEJ033	AAMFJ033	AAMGJ033	AAMHJ033	AAMIJ033	AAMJJ033	AAMKJ033	AAMLJ033	AAMMJ033
											AAMNJ033	AAMOJ033	AAMPJ033

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red												
		Schedule M - Retail Exposure: Residential Mortgage - Revolving Exposures												
											LTV[4]			
		(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) Weighted-Average Age (Months)[2]	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	(Column J) Less Than 70%	(Column K) At Least 70% but Less Than 80%	(Column L) At Least 80% but Less Than 90%	(Column M) At Least 90% but Less Than 100%
											(Column N) Greater than or Equal to 100%	(Column O) Weighted-Average Bureau Score[5]	(Column P) EAD of Accounts with Updated LTV
		8,2	11,0				8,2	8,2					8,1	
	15. 100.00 Default	AAMAJ034*	AAMBJ034	AAMCJ034	AAMDJ034	AAMEJ034	AAMFJ034	AAMGJ034	AAMHJ034	AAMIJ034	AAMJJ034	AAMKJ034	AAMLJ034	AAMMJ034
											AAMNJ034	AAMOJ034	AAMPJ034
	16. Total[1]	AAMAJ035*	AAMBJ035*	AAMCJ035*	AAMDJ035*	AAMEJ035*	AAMFJ035*	AAMGJ035*	AAMHJ035*	AAMIJ035*	AAMJJ035*	AAMKJ035*	AAMLJ035*	AAMMJ035*
											AAMNJ035*	AAMOJ035 11,0	AAMPJ035*

1. Cells in line 16 are calculated, except for Column O. 2. Report weighted averages in Columns A, F, and G rounded to two decimal places. 3. Not calculated from previous column entries. 4. LTV values should be calculated by combining junior liens applicable to amounts on this schedule with prior lien amounts. Where LTV information is available for all accounts, the sum of EADs reported in Columns J through N for a given PD range should equal the amount reported in Column E for that same PD range. Otherwise, the sum of EADs reported in Columns J through N for a given PD range will be less than the EAD reported in Column E for that same PD range. 5. Report weighted averages in Column O rounded to one decimal place, except in item 16, which should be rounded to the nearest whole number.

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red												
	Schedule M - Retail Exposure: Residential Mortgage - Revolving Exposures													
	Memoranda													
	1. Risk-weighted assets associated with non-material portfolios not included above	AAMXJ036												
	2. Credit scores shown in Column O are from which credit scoring system(s)?	AAMXJ041 219												

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**											
		Schedule N - Retail Exposure: Qualifying Revolving Exposures											
		(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) EAD of Accounts < Two Years Old	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	(Column J) Weighted-Average Bureau Score[4]		
		8,2	11,0					8,2			8,1		
	1. 0.00 to < 0.50	AANAJ011	AANBJ011	AANCJ011	AANDJ011	AANEJ011	AANFJ011	AANGJ011	AANHJ011	AANIJ011	AANJJ011		
	2. 0.50 to < 1.00	AANAJ015	AANBJ015	AANCJ015	AANDJ015	AANEJ015	AANFJ015	AANGJ015	AANHJ015	AANIJ015	AANJJ015		
	3. 1.00 to < 1.50	AANAJ017	AANBJ017	AANCJ017	AANDJ017	AANEJ017	AANFJ017	AANGJ017	AANHJ017	AANIJ017	AANJJ017		
	4. 1.50 to < 2.00	AANAJ018	AANBJ018	AANCJ018	AANDJ018	AANEJ018	AANFJ018	AANGJ018	AANHJ018	AANIJ018	AANJJ018		
	5. 2.00 to < 2.50	AANAJ020	AANBJ020	AANCJ020	AANDJ020	AANEJ020	AANFJ020	AANGJ020	AANHJ020	AANIJ020	AANJJ020		
	6. 2.50 to < 3.00	AANAJ021	AANBJ021	AANCJ021	AANDJ021	AANEJ021	AANFJ021	AANGJ021	AANHJ021	AANIJ021	AANJJ021		
	7. 3.00 to < 3.50	AANAJ022	AANBJ022	AANCJ022	AANDJ022	AANEJ022	AANFJ022	AANGJ022	AANHJ022	AANIJ022	AANJJ022		
	8. 3.50 to < 4.00	AANAJ023	AANBJ023	AANCJ023	AANDJ023	AANEJ023	AANFJ023	AANGJ023	AANHJ023	AANIJ023	AANJJ023		
	9. 4.00 to < 5.00	AANAJ024	AANBJ024	AANCJ024	AANDJ024	AANEJ024	AANFJ024	AANGJ024	AANHJ024	AANIJ024	AANJJ024		
	10. 5.00 to < 6.00	AANAJ026	AANBJ026	AANCJ026	AANDJ026	AANEJ026	AANFJ026	AANGJ026	AANHJ026	AANIJ026	AANJJ026		
	11. 6.00 to < 7.00	AANAJ027	AANBJ027	AANCJ027	AANDJ027	AANEJ027	AANFJ027	AANGJ027	AANHJ027	AANIJ027	AANJJ027		
	12. 7.00 to < 8.00	AANAJ028	AANBJ028	AANCJ028	AANDJ028	AANEJ028	AANFJ028	AANGJ028	AANHJ028	AANIJ028	AANJJ028		

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)										
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red										
		Schedule N - Retail Exposure: Qualifying Revolving Exposures										
		(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) EAD of Accounts < Two Years Old	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	(Column J) Weighted-Average Bureau Score[4]	
		8,2	11,0					8,2			8,1	
	13. 8.00 to < 10.00	AANAJ030	AANBJ030	AANCJ030	AANDJ030	AANEJ030	AANFJ030	AANGJ030	AANHJ030	AANIJ030	AANJJ030	
	14. 10.00 to < 100	AANAJ032	AANBJ032	AANCJ032	AANDJ032	AANEJ032	AANFJ032	AANGJ032	AANHJ032	AANIJ032	AANJJ032	
	15. 100.00 (default)	AANAJ034*	AANBJ034	AANCJ034	AANDJ034	AANEJ034	AANFJ034	AANGJ034	AANHJ034	AANIJ034	AANJJ034	
	16. Total[1]	AANAJ035*	AANBJ035*	AANCJ035*	AANDJ035*	AANEJ035*	AANFJ035*	AANGJ035*	AANHJ035*	AANIJ035*	AANJJ035 11,0	

1. Cells in line 16 are calculated, except for Column J. 2. Report weighted averages in Columns A and G rounded to two decimal places. 3. Not calculated from previous column entries. 4. Report weighted averages in Column J rounded to one decimal place, except for item 16, which should be rounded to the nearest whole number.

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. **Character limits are listed in red**												
	Schedule N - Retail Exposure: Qualifying Revolving Exposures													
	Memoranda													
	1. Risk-weighted assets associated with non-material portfolios not included above	AANXJ036												
	2. Credit scores shown in Column J are from which credit scoring system(s)?	AANXJ041 219												

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red											
	Schedule O - Retail Exposure: Other Retail Exposures												
		(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) EAD of Accounts < Two Years Old	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	(Column J) Weighted-Average Bureau Score[4]		
		8,2	11,0					8,2			8,1		
	1. 0.00 to < 0.50	AAOAJ011	AAOBJ011	AAOCJ011	AAODJ011	AAOEJ011	AAOFJ011	AAOGJ011	AAOHJ011	AAOIJ011	AAOJJ011		
	2. 0.50 to < 1.00	AAOAJ015	AAOBJ015	AAOCJ015	AAODJ015	AAOEJ015	AAOFJ015	AAOGJ015	AAOHJ015	AAOIJ015	AAOJJ015		
	3. 1.00 to < 1.50	AAOAJ017	AAOBJ017	AAOCJ017	AAODJ017	AAOEJ017	AAOFJ017	AAOGJ017	AAOHJ017	AAOIJ017	AAOJJ017		
	4. 1.50 to < 2.00	AAOAJ018	AAOBJ018	AAOCJ018	AAODJ018	AAOEJ018	AAOFJ018	AAOGJ018	AAOHJ018	AAOIJ018	AAOJJ018		
	5. 2.00 to < 2.50	AAOAJ020	AAOBJ020	AAOCJ020	AAODJ020	AAOEJ020	AAOFJ020	AAOGJ020	AAOHJ020	AAOIJ020	AAOJJ020		
	6. 2.50 to < 3.00	AAOAJ021	AAOBJ021	AAOCJ021	AAODJ021	AAOEJ021	AAOFJ021	AAOGJ021	AAOHJ021	AAOIJ021	AAOJJ021		
	7. 3.00 to < 3.50	AAOAJ022	AAOBJ022	AAOCJ022	AAODJ022	AAOEJ022	AAOFJ022	AAOGJ022	AAOHJ022	AAOIJ022	AAOJJ022		
	8. 3.50 to < 4.00	AAOAJ023	AAOBJ023	AAOCJ023	AAODJ023	AAOEJ023	AAOFJ023	AAOGJ023	AAOHJ023	AAOIJ023	AAOJJ023		
	9. 4.00 to < 5.00	AAOAJ024	AAOBJ024	AAOCJ024	AAODJ024	AAOEJ024	AAOFJ024	AAOGJ024	AAOHJ024	AAOIJ024	AAOJJ024		
	10. 5.00 to < 6.00	AAOAJ026	AAOBJ026	AAOCJ026	AAODJ026	AAOEJ026	AAOFJ026	AAOGJ026	AAOHJ026	AAOIJ026	AAOJJ026		
	11. 6.00 to < 7.00	AAOAJ027	AAOBJ027	AAOCJ027	AAODJ027	AAOEJ027	AAOFJ027	AAOGJ027	AAOHJ027	AAOIJ027	AAOJJ027		
	12. 7.00 to < 8.00	AAOAJ028	AAOBJ028	AAOCJ028	AAODJ028	AAOEJ028	AAOFJ028	AAOGJ028	AAOHJ028	AAOIJ028	AAOJJ028		
	13. 8.00 to < 10.00	AAOAJ030	AAOBJ030	AAOCJ030	AAODJ030	AAOEJ030	AAOFJ030	AAOGJ030	AAOHJ030	AAOIJ030	AAOJJ030		
	14. 10.00 to < 100	AAOAJ032	AAOBJ032	AAOCJ032	AAODJ032	AAOEJ032	AAOFJ032	AAOGJ032	AAOHJ032	AAOIJ032	AAOJJ032		
	15. 100.00 (default)	AAOAJ034*	AAOBJ034	AAOCJ034	AAODJ034	AAOEJ034	AAOFJ034	AAOGJ034	AAOHJ034	AAOIJ034	AAOJJ034		
	16. Total[1]	AAOAJ035*	AAOBJ035*	AAOCJ035*	AAODJ035*	AAOEJ035*	AAOFJ035*	AAOGJ035*	AAOHJ035*	AAOIJ035*	AAOJJ035 11,0		

1. Cells in line 16 are calculated, except for Column J. 2. Report weighted averages in Columns A and G rounded to two decimal places. 3. Not calculated from previous column entries. 4. Report weighted averages in Column J rounded to one decimal place, except for item 16, which should be rounded to the nearest whole number.

Report Form Line Number	Row Description	Column Description / 8-character MDRM									(Derived Values are flagged with * and Should be Excluded from the Upload File)		
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red												
	Schedule O - Retail Exposure: Other Retail Exposures													
		(Column A) Weighted-Average PD[2]	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn Amount	(Column E) EAD	(Column F) EAD of Accounts < Two Years Old	(Column G) Weighted-Average LGD[2]	(Column H) Risk-Weighted Assets[3]	(Column I) Expected Credit Loss	(Column J) Weighted-Average Bureau Score[4]			
		8,2	11,0					8,2			8,1			
	Memoranda													
	1. Risk-weighted assets associated with non-material portfolios not included above	AAOXJ036												
	2. Credit scores shown in Column J are from which credit scoring system(s)?	AAOXJ041 219												

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
	Schedule P - Securitization Exposures												
		(Column A) Exposure Amount	(Column B) Risk-Weighted Assets	(Column C) Deduction	(Column D) Exposure Amount	(Column E) Risk-Weighted Assets	(Column F) Deduction						
	1. Exposures subject to the supervisory formula approach	AAPPP932	AAPPP933		AAPPP934	AAPPP935							
	2. Exposures subject to the simplified supervisory formula approach	AAPPP936	AAPPP937		AAPPP938	AAPPP939							
	3. Exposures subject to 1,250 percent risk weight	AAPPP940	AAPPP941		AAPPP942	AAPPP943							
	4. Exposures subject to deduction			AAPPP944			AAPPP945						
	5. Total securitization exposures and risk-weighted assets	AAPPP946	AAPPP947		AAPPP948	AAPPP949							

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)											
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red											
	Schedule Q - Cleared Transactions												
		(Column A) Exposure amount with qualifying central counterparty (QCCP) qualifying for 2% risk weight	(Column B) Exposure amount not qualifying for 2% risk weight	(Column C) Exposure amount for default fund contributions	(Column D) Risk-Weighted Assets								
1.	1. Derivative contracts or netting sets of derivative contracts	AAQQP950	AAQQP951		AAQQP952								
2.	2. Repo-style transactions	AAQQP953	AAQQP954		AAQQP955								
3.	3. Derivative contracts or netting sets of derivative contracts	AAQQP956	AAQQP957		AAQQP958								
4.	4. Repo-style transactions	AAQQP959	AAQQP960		AAQQP961								
5.	5. Default fund contributions to non-QCCP[1]			AAQQP962	AAQQP963								
6.	6. Default fund contributions to QCCP			AAQQP964	AAQQP965								

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)													
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red													
		Schedule Q - Cleared Transactions													
		(Column A) Exposure amount with qualifying central counterparty (QCCP) qualifying for 2% risk weight	(Column B) Exposure amount not qualifying for 2% risk weight	(Column C) Exposure amount for default fund contributions	(Column D) Risk-Weighted Assets										
7.	7. Total clearing member exposures and risk weighted assets	AAQQP966	AAQQP967	AAQQP968	AAQQP969										
1. QCCP: qualifying central counterparty															

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red												
	Schedule R - Equity Exposures													
		(Column A) Exposure	(Column B) Risk-Weighted Assets	(Column C) Exposure	(Column D) Risk-Weighted Assets	(Column E) Exposure	(Column F) Risk-Weighted Assets							
1.	1. Total equity exposures	AARAJ053		AARCJ053		AAREJ053								
2.	2. 0% risk weight	AARAJ054	AARBJ054	AARCJ054	AARDJ054	AAREJ054	AARFJ054							
3.	3. 20% risk weight	AARAJ055	AARBJ055	AARCJ055	AARDJ055	AAREJ055	AARFJ055							
4.	4. Community development equity exposures	AARAJ056	AARBJ056	AARCJ056	AARDJ056	AAREJ056	AARFJ056							
5.	5. Effective portion of hedge pairs	AARAJ057	AARBJ057											
6.	6. Non-significant equity exposures	AARAJ058	AARBJ058											
7.	7. Significant investments in unconsolidated financial institutions (Risk weight will increase to 250% beginning in 2018)	AARAP970	AARBP970											
8.	8. Publicly traded equity exposures under the SRWA	AARAJ059	AARBJ059											

63

Report Form Line Number	Row Description	Column Description / 8-character MDRM						(Derived Values are flagged with * and Should be Excluded from the Upload File)						
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red												
	Schedule R - Equity Exposures													
		(Column A) Exposure	(Column B) Risk-Weighted Assets	(Column C) Exposure	(Column D) Risk-Weighted Assets	(Column E) Exposure	(Column F) Risk-Weighted Assets							
9.	9. Non-publicly traded equity exposures under the SRWA	AARAJ060	AARBJ060			AAREJ060	AARFJ060							
10.	10. 600% risk-weight equity exposures under the SRWA	AARAJ061	AARBJ061			AAREJ061	AARFJ061							
11	11. Total RWA under the SRWA (sum column B, lines 2 through 10)		AARBJ062											
12.	12. Full look-through approach	AARAJ063	AARBJ063	AARCJ063	AARDJ063	AAREJ063	AARFJ063							
13.	13. Simple modified look-through approach	AARAJ064	AARBJ064	AARCJ064	AARDJ064	AAREJ064	AARFJ064							
14.	14. Alternative modified look-through approach	AARAJ065	AARBJ065	AARCJ065	AARDJ065	AAREJ065	AARFJ065							

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)													
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red													
	Schedule R - Equity Exposures														
		(Column A) Exposure	(Column B) Risk-Weighted Assets	(Column C) Exposure	(Column D) Risk-Weighted Assets	(Column E) Exposure	(Column F) Risk-Weighted Assets								
15.	15. Total RWA for investment funds (sum columns B, D, and F, lines 12 through 14)		AARBJ067		AARDJ067		AARFJ067								
16.	16. Total: SRWA (column B, lines 11 and 15)		AARBJ068												
17.	17. Estimate of potential losses on equity exposures			AARCJ069	AARDJ069										
18.	18. Publicly traded			AARCJ070	AARDJ070										
19.	19. Non-publicly traded			AARCJ071	AARDJ071										
20.	20. RWA floors (add from column D, lines 18 and 19)				AARDJ072										
21.	21. Total RWA - Full IMA (larger of column D, lines 17 and 20)				AARDJ073										

Report Form Line Number	Row Description	Column Description / 8-character MDRM (Derived Values are flagged with * and Should be Excluded from the Upload File)												
		Item limits, where applicable, are provided in (x,y) format, where "x" is the maximum number of digits/characters allowed for the item, "y" is the maximum number of digits allowed after the decimal, and subtracting "y" from "x" is the maximum number of digits allowed before the decimal. Character limits are listed in red												
	Schedule R - Equity Exposures													
		(Column A) Exposure	(Column B) Risk-Weighted Assets	(Column C) Exposure	(Column D) Risk-Weighted Assets	(Column E) Exposure	(Column F) Risk-Weighted Assets							
22.	22. Total: Full IMA (add from column D lines 3, 4, 15, and 21)				AARDJ074									
23.	23. Estimate of potential losses on publicly traded equity					AAREJ075	AARFJ075							
24.	24. Publicly traded					AAREJ076	AARFJ076							
25.	25. Total RWA - Partial IMA (larger of column F, lines 23 and 24)						AARFJ077							
26.	26. Total: Partial IMA, partial SRWA (add from column F, lines 3, 4, 9, 10, 15, and 25)						AARFJ078							

Report Form Line Number	Row Description	8-character MDRM / Special Formatting	
	Schedule S - Operational Risk		
1.	1. Risk-based capital requirement for operational risk	AASAJ079	
2.	2. Is item 1 generated from an "alternative operational risk quantification system?" (Enter "1" for Yes; enter "0" for No.)	AASAJ080	1,0
3.	3. Expected operational loss (EOL)	AASAJ081	
	4. Total eligible operational risk offsets		
4.a.	a. Eligible GAAP reserves	AASAJ082	
4.b.	b. Other eligible offsets	AASAJ083	
5.	5. Dependence assumptions	AASAJ084	
6.	6. Adjustments reflecting business environment and internal control factors	AASAJ085	
7.	7. Risk mitigants (e.g., insurance)	AASAJ086	
	8. Date ranges of internal operational loss event data used in modeling operational risk capital:		
8.a.	a. Starting date for frequency distribution (if applicable)	AASAJ087	6,0 (mmyyyy)
8.b.	b. Ending date for frequency distribution (if applicable)	AASAJ088	6,0 (mmyyyy)
8.c.	c. Starting date for severity distribution (if applicable)	AASAJ089	6,0 (mmyyyy)
8.d.	d. Ending date for severity distribution (if applicable)	AASAJ090	6,0 (mmyyyy)
9.	9. Highest dollar threshold applied in modeling internal operational loss event data	AASAJ091	
10.	10. Does the dollar threshold change across units of measure? (Enter "1" for Yes; enter "0" for No.)	AASAJ092	1,0
11.	11. Total number of loss events	AASAJ093	11,0
12.	12. Total dollar amount of loss events	AASAJ094	
13.	13. Dollar amount of largest loss event	AASAJ095	
	14. Number of loss events in the following ranges (e.g., $\geq$ 10,000 and < $100,000):		
14.a.	a. Less than $10,000	AASAJ096	11,0
14.b.	b. $10,000-$100,000	AASAJ097	11,0
14.c.	c. $100,000-$1 million	AASAJ098	11,0
14.d.	d. $1 million-$10 million	AASAJ099	11,0
14.e.	e. $10 million-$100 million	AASAJ100	11,0
14.f.	f. $100 million-$1 billion	AASAJ101	11,0
14.g.	g. $1 billion +	AASAJ102	11,0

Report Form Line Number	Row Description	8-character MDRM / Special Formatting
	Schedule S - Operational Risk	
	15. Total dollar amount of losses in the following ranges (e.g., ≥ $10,000 and < $100,000):	
15.a.	a. Less than $10,000	AASAJ103
15.b.	b. $10,000-$100,000	AASAJ104
15.c.	c. $100,000-$1 million	AASAJ105
15.d.	d. $1 million-$10 million	AASAJ106
15.e.	e. $10 million-$100 million	AASAJ107
15.f.	f. $100 million-$1 billion	AASAJ108
15.g.	g. $1 billion +	AASAJ109
16.	16. How many individual scenarios were used in calculating the risk-based capital requirement for operational risk?	AASAJ110 11,0
17.	17. What is the dollar value of the largest individual scenario?	AASAJ111
	18. Number of scenarios in the following ranges (e.g., ≥ $1 million and < $10 million):	
18.a.	a. Less than $1 million	AASAJ112 11,0
18.b.	b. $1 million-$10 million	AASAJ113 11,0
18.c.	c. $10 million-$100 million	AASAJ114 11,0
18.d.	d. $100 million-$500 million	AASAJ115 11,0
18.e.	e. $500 million-$1 billion	AASAJ116 11,0
18.f.	f. $1 billion +	AASAJ117 11,0
19.	19. How many units of measure were used in calculating the risk-based capital requirement for operational risk?	AASAJ118 11,0
20.	20. Frequency Distribution: Across how many individual units of measure did the choice of frequency distribution change since the last reporting period (if applicable)?	AASAJ119 11,0
21.	21. Severity Distribution: Across how many individual units of measure did the choice of severity distribution change since the last reporting period (if applicable)?	AASAJ120 11,0
22.	22. How many loss caps are used in calculating the risk-based capital requirement for operational risk?	AASAJ121 11,0
23.	23. What is the dollar amount of the smallest cap used (if applicable)?	AASAJ122
24.	24. What is the dollar amount of the largest cap used (if applicable)?	AASAJ123

Report Form Line Number	Row Description	8-character MDRM / Special Formatting	
Text Items			
	Cover Page		
Cover Page	Contact Name	AAXX8901	72
Cover Page	Contact Phone	AAXX8902	30
Cover Page	Contact FAX	AAXX9116	72
Cover Page	Contact email	AAXX4086	72
Cover Page	Legal Title of Bank	AAXXJ197	72
Cover Page	Street Address of Bank	AAXX9110	72
Cover Page	City of Bank	AAXX9130	72
Cover Page	State of Bank	AAXX9200	2
Cover Page	Zip Code of Bank	AAXX9220	30
Cover Page	Legal Entity Identifier	AAXX9224	0 or exactly 20
Cover Page	Name of Chief Senior Officer	AAXXC490	72
Cover Page	Title of Officer	AAXXC491	72
Cover Page	Signature Date	AAXXJ196	MM/DD/YYYY
M.2. on Schedules K, L, M, N, and O	2. Credit scores shown in Column O or J are from which credit scoring system(s)?	AAKXJ041 AALXJ041 AAMXJ041 AANXJ041 AAOXJ041 219	