

Federal Financial Institutions Examination Council



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

Report at the close of business September 30, 2025

This report is required by law: 12 U.S.C. § 161 (National banks), 12 U.S.C. § 324 and 12 U.S.C. § 1844(c) (State member banks and BHCs, respectively), 12 U.S.C. § 1817 (Insured state nonmember commercial and savings banks),

The FFIEC 101 is to be prepared in accordance with federal regulatory authority instructions. The report must be signed by a senior officer of the reporting entity who can attest that the risk estimates and other information submitted in this report meet the requirements set forth in 12 CFR Part 3 (OCC); 12 CFR Part 217 (Federal Reserve); 12 CFR Part 324 (FDIC) and the FFIEC 101 reporting instructions. The senior officer may be the chief financial officer, the chief risk officer, or the equivalent senior officer.

I, the undersigned senior officer of the named reporting institution attest that the FFIEC 101 report for this report date has been prepared in conformance with the instructions issued by the federal regulatory authority and that the reported risk estimates meet the requirements set forth in the advanced approaches rule to the best of my knowledge and belief.

Printed Name of Senior Officer (AAXX C490)

Signature of Senior Officer (AAXX H321)

Title of Officer (AAXX C491)

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

(20250930)
 (AAXX 9999)

12 U.S.C. § 1467a(b)(2) (Savings and loan holding companies), 12 U.S.C. § 1844(c), 12 U.S.C. §§ 3106 and 3108(a), 12 U.S.C. § 5365, 12 CFR 252.153(b)(2) (Intermediate holding companies), and 12 U.S.C. § 1464 (Savings associations).

To fulfill the signature and attestation requirement for the FFIEC 101 for this report date, attach the reporting institution's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy records of the data file submitted electronically that the reporting institution must place in its files.

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

R4PP93JZOLY261QX3811

Legal Entity Identifier (LEI) of the Reporting Institution (Report only if the reporting institution already has an LEI.) (AAXX 9224)

AMERICAN EXPRESS COMPANY

Legal Title of Reporting Institution (AAXX J197)

200 VESEY STREET

Mailing Address of the Reporting Institution Street / PO Box (AAXX 9110)

NEW YORK

City (AAXX 9130)

NY

State Abbreviation (AAXX 9200)

10285

Zip Code (AAXX 9220)

Person to whom questions about this report should be directed:

Name / Title (AAXX 8901)

Area Code / Phone Number (AAXX 8902)

Area Code / FAX Number (AAXX 9116)

E-mail Address of Contact (AAXX 4086)

For Federal Reserve Bank Use Only

BHC RSSD ID _____
 SUB RSSD ID _____
 C.I. _____

The estimated average reporting burden for this information collection is 674 hours per response for insured depository institutions, 677 hours per response for bank holding companies and savings and loan holding companies, and 3 hours per response for intermediate holding companies, bank holding companies, savings and loan holding companies, and insured depository institutions that complete Supplementary Leverage Ratio (SLR) Tables 1 and 2 only, including time to gather and maintain data in the required form and to review instructions and complete the information collection. A federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; and Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503.

Schedule A—Advanced Approaches Regulatory Capital

This schedule is to be submitted on a consolidated basis.

Dollar Amounts in Thousands	AAAB	Amount	
Common equity tier 1 capital			
1. Common stock plus related surplus, net of treasury stock	P742		1.
2. Retained earnings ¹	3247		2.
3. Accumulated other comprehensive income (AOCI).....	B530		3.
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	P839		5.
6. Common equity tier 1 capital before regulatory deductions and adjustments (sum of items 1, 2, 3, and 5)..	P840		6.
Common equity tier 1 capital: adjustments and deductions			
7. Prudential valuation adjustments (not applicable)			
8. Goodwill net of associated deferred tax liabilities (DTLs)	P841		8.
9. Other intangible assets, net of associated DTLs, other than goodwill and mortgage servicing assets (MSAs)	P842		9.
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	P843		10.
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.....	P849		11.
12. Expected credit loss that exceeds eligible credit reserves	P886		12.
13. Gain-on-sale associated with a securitization exposure	J161		13.
14. Unrealized gain or loss related to changes in the fair value of liabilities that are due to changes in own credit risk	Q258		14.
15. Defined-benefit pension fund assets, net of associated DTLs	P887		15.
16. Investments in own shares to the extent not excluded above as part of treasury stock	P888		16.
17. Reciprocal cross-holdings in the common equity of financial institutions.....	P889		17.
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	P851		18.
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.....	P853		19.
20. MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P854		20.
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	P855		21.
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.....	P856		22.
23. of which: significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs	P890		23.
24. of which: MSAs, net of associated DTLs	P891		24.
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	P892		25.
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	P857		27.
28. Total adjustments and deductions for common equity tier 1 capital (sum of items 8 through 22, plus item 27).....	P858		28.
29. Common equity tier 1 capital (item 6 less item 28).....	P859		29.

1. Institutions have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

Schedule A—Continued

This schedule is to be submitted on a consolidated basis.

	Dollar Amounts in Thousands	AAAB	Amount	
Additional tier 1 capital				
30. Additional tier 1 capital instruments plus related surplus	P860			30.
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	P861			33.
34. Tier 1 minority interest not included in common equity tier 1 capital.....	P862			34.
35. of which: amount subject to phase out.....	P893			35.
36. Additional tier 1 capital before deductions (sum of items 30, 33, and 34).....	P863			36.
Additional tier 1 capital deductions				
37. Investments in own additional tier 1 capital instruments.....	P894			37.
38. Reciprocal cross-holdings in the additional tier 1 capital of financial institutions	P895			38.
39. Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments	P896			39.
40. Significant investments in financial institutions not in the form of common stock to be deducted from additional tier 1 capital.....	P897			40.
41. Other deductions from additional tier 1 capital	P898			41.
42. Deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions	P899			42.
43. Total additional tier 1 capital deductions (sum of items 37 through 42)	P864			43.
44. Additional tier 1 capital (greater of item 36 less item 43 or zero)	P865			44.
Tier 1 capital				
45. Tier 1 capital (sum of items 29 and 44)	8274			45.
Tier 2 capital				
46. Tier 2 capital instruments plus related surplus	P866			46.
47. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867			47.
48. Total capital minority interest that is not included in tier 1 capital.....	P868			48.
49. of which: instruments subject to phase out	P900			49.
50. Eligible credit reserves includable in tier 2 capital ¹	5310			50.
51. Tier 2 capital before deductions (sum of items 46, 47, 48, and 50).....	P870			51.
Tier 2 capital deductions				
52. Investments in own tier 2 capital instruments	P902			52.
53. Reciprocal cross-holdings in the tier 2 capital of unconsolidated financial institutions	P903			53.
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.....	P904			54.
55. Significant investments in financial institutions not in the form of common stock to be deducted from tier 2 capital	P905			55.
56. Other deductions from tier 2 capital:				
a. Investments in excluded covered debt instruments	LB40			56.a.
b. All other deductions from tier 2 capital	P906			56.b.
57. Total tier 2 capital deductions (sum of items 52 through 56).....	P872			57.
58. Tier 2 capital (greater of item 51 less item 57 or zero)	5311			58.
Total capital				
59. Total capital (sum of items 45 and 58).....	3792			59.
Total risk-weighted assets				
60. Total risk-weighted assets (RWAs)	A223			60.

¹ Institutions have elected to apply the CECL transition provision should subtract the applicable portion of the eligible credit reserves transitional amount from this item.

Schedule A—Continued

This schedule is to be submitted on a consolidated basis.

	AAAB	Percentage ¹	
Capital ratios and buffers			
61. Common equity tier 1 capital ratio (item 29 divided by item 60)	P793		61.
62. Tier 1 capital ratio (item 45 divided by item 60)	7206		62.
63. Total capital ratio (item 59 divided by item 60)	7205		63.
64. Institution-specific common equity tier 1 capital ratio necessary to avoid limitations on capital distributions and discretionary bonus payments	Y933		64.
65. of which: capital conservation buffer	FB52		65.
66. of which: countercyclical capital buffer (if applicable)	FB53		66.
67. of which: G-SIB surcharge (if applicable)	FB54		67.
68. Common equity tier 1 capital available to meet items 65 through 67 (as a percentage of RWA)	FB55		68.
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%			
Dollar Amounts in Thousands			
Amounts not deducted as a result of applicable thresholds (before risk-weighting)	AAAB	Amount	
72. Non-significant investments in the capital of unconsolidated financial institutions that are not deducted	P907		72.
73. Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that are not deducted	P908		73.
74. MSAs, net of associated DTLs, that are not deducted	P909		74.
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	P910		75.
Limitations on the amount of provisions included in tier 2 capital	AAAA		
76. Total adjusted allowances for credit losses (AACL) under the standardized approach	P911		76.
77. Amount of AACL includable in tier 2 capital under the standardized approach	5310		77.
(Items 78 and 79 are kept confidential on reports filed during an institution's parallel run process.)			
78. Total eligible credit reserves (calculated using advanced approaches).....	J183		78.
79. Amount of eligible credit reserves includable in tier 2 capital.....	J173		79.
Non-qualifying capital instruments	AAAB		
80. Cap on common equity tier 1 non-qualifying capital instruments subject to phase-out	P913		80.
81. Amount of common equity tier 1 non-qualifying capital instruments excluded	P914		81.
82. Cap on additional tier 1 non-qualifying capital instruments subject to phase-out	P915		82.
83. Amount of additional tier 1 non-qualifying capital instruments excluded.....	P916		83.
84. Cap on tier 2 non-qualifying capital instruments subject to phase-out	P917		84.
85. Amount of tier 2 non-qualifying capital instruments excluded	P918		85.
Memoranda			
(These items are kept confidential on reports filed during an institution's parallel run process.)	AAAA		
86. Expected credit loss that exceeds eligible credit reserves	P886		86.
87. Advanced approaches RWA (from FFIEC 101, Schedule B, item 36).....	AABG		87.
88. Common equity tier 1 capital ratio (calculated using advanced approaches)	A223		88.
89. Tier 1 capital ratio (calculated using advanced approaches)	AAAA	Percentage ¹	89.
90. Total capital ratio (calculated using advanced approaches)	P793		90.
	7206		
	7205		

1. Report each ratio and buffer as a percentage, rounded to four decimal places.

Schedule A—Continued

Top-tier advanced approaches and Category III banking organizations should complete Supplementary Leverage Ratio (SLR) Tables 1 and 2 on a consolidated basis. An advanced approaches or Category III banking organization that is a consolidated subsidiary of a top-tier banking organization should not complete SLR Tables 1 and 2.

	Dollar Amounts in Thousands	AAAA	Amount	
SLR Table 1				
Summary comparison of accounting assets and total leverage exposure				
1.1. Total consolidated assets as reported in published financial statements	2170	297550000		1.1.
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	FS87	0		1.2.
1.3. Adjustment for fiduciary assets recognized on-balance sheet but excluded from total leverage exposure (not applicable)				
1.4. Adjustment for derivative transactions	FS88	431000		1.4.
1.5. Adjustment for repo-style transactions	FS89	0		1.5.
1.6. Adjustment for off-balance sheet exposures	FS90	51226000		1.6.
1.7. Other adjustments:				
a. Adjustments for deductions from tier 1 capital (report as a positive amount)	FS91	4621000		1.7.a.
b. Adjustments for frequency calculations	FS92	54000		1.7.b.
c. Adjustments for deductions of qualifying central bank deposits for custodial banking organizations	LB41	0		1.7.c.
1.8. Total leverage exposure (sum items 1.1 through 1.6 minus items 1.7.a, 1.7.b, and 1.7.c) ¹	H015	344532000		1.8.
SLR 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)	Y830	297407000		2.1.
2.2. Deductions (report as a positive amount):				
a. Deductions from common equity tier 1 capital and additional tier 1 capital	M349	4621000		2.2.a.
b. Deductions of qualifying central bank deposits from total on-balance sheet exposures for custodial banking organizations	LB42	0		2.2.b.
2.3. Total on-balance sheet exposures (item 2.1 minus items 2.2.a and 2.2.b)	D956	292786000		2.3.
Derivative transactions				
2.4. Replacement cost for all derivative transactions	M337	89000		2.4.
2.5. Add-on amounts for potential future exposure (PFE) for all derivative transactions	M339	431000		2.5.
2.6. Gross-up for collateral posted in derivative transactions if collateral is deducted from on-balance sheet assets	Y822	0		2.6.
2.7. Deduction of receivable assets for qualifying cash variation margin posted in derivative transactions (report as a positive amount)	Y823	0		2.7.
2.8. Exempted exposures to central counterparties (CCPs) in cleared transactions (report as a positive amount)	Y824	0		2.8.
2.9. Adjusted effective notional principal amount of sold credit protection	M340	0		2.9.
2.10. Adjusted effective notional principal amount offsets and PFE deductions for sold credit protection (report as a positive amount)	Y825	0		2.10.
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)	Y826	520000		2.11.
Repo-style transactions				
2.12. Gross assets for repo-style transactions, with no recognition of netting	M334	0		2.12.
2.13. Reduction of the gross value of receivables in reverse repurchase transactions by cash payables in repurchase transactions (report as a positive value)	Y828	0		2.13.
2.14. Counterparty credit risk for all repo-style transactions	N507	0		2.14.
2.15. Exposure amount for repo-style transactions where an institution acts as an agent	Y827	0		2.15.
2.16. Total exposures for repo-style transactions (sum of items 2.12, 2.14, and 2.15, minus item 2.13)	Y829	0		2.16.

¹ Institutions have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

Schedule A—Continued

	Dollar Amounts in Thousands	AAAA	Amount	
Off-balance sheet exposures				
2.17. Off-balance sheet exposures at gross notional amounts.....	H012	503587000		2.17.
2.18. Adjustments for conversion to credit equivalent amounts (report as a positive amount)	H013	452361000		2.18.
2.19. Total off-balance sheet exposures (item 2.17 minus item 2.18).....	Y831	51226000		2.19.
Capital and total leverage exposure				
2.20. Tier 1 capital	8274	27848000		2.20.
2.21. Total leverage exposure (sum of items 2.3, 2.11, 2.16, and 2.19).....	H015	344532000		2.21.
	AAAA	Percentage ¹		
Supplementary leverage ratio				
2.22. Supplementary leverage ratio (item 2.20 divided by item 2.21)	H036	8.0828		2.22.
2.23. Holding companies subject to enhanced SLR standards only: Leverage buffer.....	FS93	5.0828		2.23.

1. Report each ratio and buffer as a percentage, rounded to four decimal places.

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

Dollar Amounts in Thousands		Non-Defaulted and Defaulted Exposures						
Exposure Category	(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)	Wtd Avg LGD after Consideration of Credit Risk Mitigants	(Column F) Risk-Weighted Assets	(Column G) Expected Credit Loss
Wholesale Exposures								
1. Corporate	AABA J125	AABB J125	AABD J125	AABE J125	AABF J125	AABG J125	AABH J125	
2. Bank.....	AABA J126	AABB J126	AABD J126	AABE J126	AABF J126	AABG J126	AABH J126	
3. Sovereign	AABA J127	AABB J127	AABD J127	AABE J127	AABF J127	AABG J127	AABH J127	
4. IPRE	AABA J128	AABB J128	AABD J128	AABE J128	AABF J128	AABG J128	AABH J128	
5. HVCRE								
6. Eligible margin loans, repo-style transactions and OTC derivatives with cross-product netting—EAD adjustment method	AABA J129		AABD J129	AABE J129	AABF J129	AABG J129	AABH J129	
7. Eligible margin loans, repo-style transactions and OTC derivatives with cross-product netting—collateral reflected in LGD	AABA J130		AABD J130	AABE J130	AABF J130	AABG J130	AABH J130	
8. Eligible margin loans, repo-style transactions—no cross-product netting—EAD adjustment method	AABA J131		AABD J131	AABE J131	AABF J131	AABG J131	AABH J131	
9. Eligible margin loans, repo-style transactions—no cross-product netting—collateral reflected in LGD	AABA J132		AABD J132	AABE J132	AABF J132	AABG J132	AABH J132	
10. OTC derivatives—no cross-product netting—EAD adjustment method	AABA J133		AABD J133	AABE J133	AABF J133	AABG J133	AABH J133	
11. OTC derivatives—no cross-product netting—collateral reflected in LGD	AABA J134		AABD J134	AABE J134	AABF J134	AABG J134	AABH J134	

Schedule B—Continued

Dollar Amounts in Thousands		Non-Defaulted and Defaulted Exposures						
Exposure Category	(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) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column G) Risk-Weighted Assets	(Column H) Expected Credit Loss
Percentage	Amount	Amount	Amount	Number	Percentage	Amount	Amount	
Retail Exposures								
12. Residential mortgage—closed-end first lien exposures.....	AABA J135	AABB J135	AABC J135	AABD J135	AABF J135	AABG J135	AABH J135	12.
13. Residential mortgage—closed-end junior lien exposures.....	AABA J136	AABB J136	AABC J136	AABD J136	AABF J136	AABG J136	AABH J136	13.
14. Residential mortgage—revolving exposures.....	AABA J137	AABB J137	AABC J137	AABD J137	AABF J137	AABG J137	AABH J137	14.
15. Qualifying revolving exposures.....	AABA J138	AABB J138	AABC J138	AABD J138	AABF J138	AABG J138	AABH J138	15.
16. Other retail exposures.....	AABA J139	AABB J139	AABC J139	AABD J139	AABF J139	AABG J139	AABH J139	16.
Securitization Exposures								
17. Subject to the supervisory formula approach	AABB J142				AABG J142			17.
18. Subject to simplified Supervisory formula approach	AABB P920				AABG P920			18.
19. Subject to 1,250% risk weight	AABB P921				AABG P921			19.
Cleared transactions								
20. Derivative contracts and netting sets to derivatives	AABB P922				AABG P922			20.
21. Repo-style transactions	AABB P923				AABG P923			21.
22. Default fund contributions.....	AABB P924				AABG P924			22.

Schedule B—Continued

Dollar Amounts in Thousands		Non-Defaulted and Defaulted Exposures						
Exposure Category	(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) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column G) Risk-Weighted Assets	(Column H) Expected Credit Loss
Percentage	Amount	Amount	Amount	Number	Percentage	Amount	Amount	
Equity Exposures								
23. Simple risk-weight method (SRWA)							AABG J144	23.
24. Full internal models approach (IMA)							AABG J145	24.
25. Partial IMA, partial SRWA							AABG J146	25.
Other Assets							AABG J147	26.
26. Unsettled transactions							AABG J148	27.
27. Assets not included in a defined exposure category ..							AABG J149	28.
28. Non-material portfolios of exposures							AABG J150	29.
29. Sum of Column G, 1 through 28							AABG J151	30.
30. Total credit risk weighted assets (cell G-29 x 1.06)							AABG P925	31.a.
31. Credit Valuation Adjustments:							AABG P926	31.b.
a. Simple							AABG J198	32.
b. Advanced							AABG J152	33.
32. Assets subject to the general risk-based capital requirements							AABG J153	34.
33. Excess eligible credit reserves not included in Tier 2 capital							AABG J154	35.
34. Advanced market risk equivalent assets							AABG A223	36.
35. Operational risk								
36. Total (add cells G-30, G-31, G-32, G-34 and G-35, and subtract G-33)								

Schedule C—Wholesale Exposure: Corporate

Dollar Amounts in Thousands

PD Range	(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 RWAs	(Column J) Effect of Double Default Treatment on RWAs	(Column K) Risk-Weighted Assets ³	(Column L) Expected Credit Loss
1. 0.00 to < 0.15 ...	AACA.J005	AACB.J005	AACC.J005	AACD.J005	AACE.J005	AACF.J005	AACG.J005	AACH.J005	AACI.J005	AACJ.J005	AACK.J005	AACL.J005
2. 0.15 to < 0.25 ...	AACA.J008	AACB.J008	AACC.J008	AACD.J008	AACE.J008	AACF.J008	AACG.J008	AACH.J008	AACI.J008	AACJ.J008	AACK.J008	AACL.J008
3. 0.25 to < 0.35 ...	AACA.J010	AACB.J010	AACC.J010	AACD.J010	AACE.J010	AACF.J010	AACG.J010	AACH.J010	AACI.J010	AACJ.J010	AACK.J010	AACL.J010
4. 0.35 to < 0.50 ...	AACA.J013	AACB.J013	AACC.J013	AACD.J013	AACE.J013	AACF.J013	AACG.J013	AACH.J013	AACI.J013	AACJ.J013	AACK.J013	AACL.J013
5. 0.50 to < 0.75 ...	AACA.J016	AACB.J016	AACC.J016	AACD.J016	AACE.J016	AACF.J016	AACG.J016	AACH.J016	AACI.J016	AACJ.J016	AACK.J016	AACL.J016
6. 0.75 to < 1.35 ...	AACA.J019	AACB.J019	AACC.J019	AACD.J019	AACE.J019	AACF.J019	AACG.J019	AACH.J019	AACI.J019	AACJ.J019	AACK.J019	AACL.J019
7. 1.35 to < 2.50 ...	AACA.J025	AACB.J025	AACC.J025	AACD.J025	AACE.J025	AACF.J025	AACG.J025	AACH.J025	AACI.J025	AACJ.J025	AACK.J025	AACL.J025
8. 2.50 to < 5.50 ...	AACA.J029	AACB.J029	AACC.J029	AACD.J029	AACE.J029	AACF.J029	AACG.J029	AACH.J029	AACI.J029	AACJ.J029	AACK.J029	AACL.J029
9. 5.50 to < 10.00 ...	AACA.J031	AACB.J031	AACC.J031	AACD.J031	AACE.J031	AACF.J031	AACG.J031	AACH.J031	AACI.J031	AACJ.J031	AACK.J031	AACL.J031
10. 10.00 to < 20.00 ...	AACA.J033	AACB.J033	AACC.J033	AACD.J033	AACE.J033	AACF.J033	AACG.J033	AACH.J033	AACI.J033	AACJ.J033	AACK.J033	AACL.J033
11. 20.00 to < 100 ...	AACA.J034	AACB.J034	AACC.J034	AACD.J034	AACE.J034	AACF.J034	AACG.J034	AACH.J034	AACI.J034	AACJ.J034	AACK.J034	AACL.J034
12. 100.00 (default) ..	100.00	AACB.J035	AACC.J035	AACD.J035	AACE.J035	AACF.J035	AACG.J035	AACH.J035	AACI.J035	AACJ.J035	AACK.J035	AACL.J035
13. Total ¹												

Memoranda

	Dollar Amounts in Thousands	Amount
		AACX.J036

M.1.

1. Cells in line 13 are calculated.

2. Report weighted averages rounded to two decimal places.

3. Not calculated from previous column entries.

Schedule C—Continued**Memoranda—Continued*****Exposures subject to a wholesale correlation factor multiplier of 1.25.***

Dollar Amounts in Thousands	(Column A) Weighted-Average Obligor PD1	(Column B) Number of Obligors	(Column C) Balance Sheet Amounts	(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
Percentage	Number	Amount	Amount	Amount	Number	Percentage	Percentage	Percentage	Amount	Amount	Amount	Amount
2. Regulated financial institutions	AACAP929	AACB P929	AACC F929	AACD P929	AACE P929	AACF P929	AACG P929	AACH P929	AACI P929	AACK P929	AACL P929	AACL P929
3. Unregulated financial institutions	AACCA P930	AACB P930	AACC F930	AACD P930	AACE P930	AACF P930	AACG P930	AACH P930	AACI P930	AACK P930	AACL P930	AACL P930

1. Report weighted averages rounded to two decimal places.

Schedule D—Wholesale Exposure: Bank

Memoranda

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

Schedule D—Continued**Memoranda—Continued****Dollar Amounts in Thousands**

(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
Percentage	Number	Amount	Amount	Amount	Number	Percentage	Percentage	Amount	Amount	Amount
AADA P929	AADB P929	AADC P929	AADE P929	AADF P929	AADG P929	AADI P929	AADH P929	AADI P929	AADJ P929	AADK P929
2. Regulated financial institutions ..	AADA P930	AADB P930	AADC P930	AADE P930	AADF P930	AADG P930	AADI P930	AADH P930	AADI P930	AADJ P930
3. Unregulated financial institutions ..										

1. Report weighted averages rounded to two decimal places.

M.2.
M.3.

Schedule E—Wholesale Exposure: Sovereign

Memoranda

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

10/2022

Schedule F—Wholesale Exposure: IPRE

Dollar Amounts in Thousands

PD Range	(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
1. 0.00 to < 0.15 ...	AAFAJ005	AAFBJ005	AAFCJ005	AAFDJ005	AAFEJ005	AAFGJ005	AAFFJ005	AAFHJ005	AAFIJ005	AAFKJ005	AAFLJ005	AAFXJ005
2. 0.15 to < 0.25 ...	AAFAJ008	AAFBJ008	AAFCJ008	AAFDJ008	AAFEJ008	AAFGJ008	AAFFJ008	AAFHJ008	AAFIJ008	AAFKJ008	AAFLJ008	AAFXJ008
3. 0.25 to < 0.35 ...	AAFAJ010	AAFBJ010	AAFCJ010	AAFDJ010	AAFEJ010	AAFGJ010	AAFFJ010	AAFHJ010	AAFIJ010	AAFKJ010	AAFLJ010	AAFXJ010
4. 0.35 to < 0.50 ...	AAFAJ013	AAFBJ013	AAFCJ013	AAFDJ013	AAFEJ013	AAFGJ013	AAFFJ013	AAFHJ013	AAFIJ013	AAFKJ013	AAFLJ013	AAFXJ013
5. 0.50 to < 0.75 ...	AAFAJ016	AAFBJ016	AAFCJ016	AAFDJ016	AAFEJ016	AAFGJ016	AAFFJ016	AAFHJ016	AAFIJ016	AAFKJ016	AAFLJ016	AAFXJ016
6. 0.75 to < 1.35 ...	AAFAJ019	AAFBJ019	AAFCJ019	AAFDJ019	AAFEJ019	AAFGJ019	AAFFJ019	AAFHJ019	AAFIJ019	AAFKJ019	AAFLJ019	AAFXJ019
7. 1.35 to < 2.50 ...	AAFAJ025	AAFBJ025	AAFCJ025	AAFDJ025	AAFEJ025	AAFGJ025	AAFFJ025	AAFHJ025	AAFIJ025	AAFKJ025	AAFLJ025	AAFXJ025
8. 2.50 to < 5.50 ...	AAFAJ029	AAFBJ029	AAFCJ029	AAFDJ029	AAFEJ029	AAFGJ029	AAFFJ029	AAFHJ029	AAFIJ029	AAFKJ029	AAFLJ029	AAFXJ029
9. 5.50 to < 10.00 ...	AAFAJ031	AAFBJ031	AAFCJ031	AAFDJ031	AAFEJ031	AAFGJ031	AAFFJ031	AAFHJ031	AAFIJ031	AAFKJ031	AAFLJ031	AAFXJ031
10. 10.00 to < 20.00 ...	AAFAJ033	AAFBJ033	AAFCJ033	AAFDJ033	AAFEJ033	AAFGJ033	AAFFJ033	AAFHJ033	AAFIJ033	AAFKJ033	AAFLJ033	AAFXJ033
11. 20.00 to < 100 ...	AAFAJ034	AAFBJ034	AAFCJ034	AAFDJ034	AAFEJ034	AAFGJ034	AAFFJ034	AAFHJ034	AAFIJ034	AAFKJ034	AAFLJ034	AAFXJ034
12. 100.00 (default) ..	AAFBJ035	AAFCJ035	AAFDJ035	AAFEJ035	AAFGJ035	AAFFJ035	AAFHJ035	AAFIJ035	AAFKJ035	AAFLJ035	AAFXJ035	AAFXJ035
13. Total ¹												

Memoranda

Dollar Amounts in Thousands	Amount
	AAFXJ036

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

Schedule G—Wholesale Exposure: HVCRE

Dollar Amounts in Thousands

PD Range	(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
1. 0.00 to < 0.15 ...	AAGA J005	AAGB J005	AAGC J005	AAGD J005	AAGE J005	AAGF J005	AAGG J005	AAGH J005	AAGI J005	AAGJ J005	AAGK J005	AAGL J005
2. 0.15 to < 0.25 ...	AAGA J008	AAGB J008	AAGC J008	AAGD J008	AAGE J008	AAGF J008	AAGG J008	AAGH J008	AAGI J008	AAGJ J008	AAGK J008	AAGL J008
3. 0.25 to < 0.35 ...	AAGA J010	AAGB J010	AAGC J010	AAGD J010	AAGE J010	AAGF J010	AAGG J010	AAGH J010	AAGI J010	AAGJ J010	AAGK J010	AAGL J010
4. 0.35 to < 0.50 ...	AAGA J013	AAGB J013	AAGC J013	AAGD J013	AAGE J013	AAGF J013	AAGG J013	AAGH J013	AAGI J013	AAGJ J013	AAGK J013	AAGL J013
5. 0.50 to < 0.75 ...	AAGA J016	AAGB J016	AAGC J016	AAGD J016	AAGE J016	AAGF J016	AAGG J016	AAGH J016	AAGI J016	AAGJ J016	AAGK J016	AAGL J016
6. 0.75 to < 1.35 ...	AAGA J019	AAGB J019	AAGC J019	AAGD J019	AAGE J019	AAGF J019	AAGG J019	AAGH J019	AAGI J019	AAGJ J019	AAGK J019	AAGL J019
7. 1.35 to < 2.50 ...	AAGA J025	AAGB J025	AAGC J025	AAGD J025	AAGE J025	AAGF J025	AAGG J025	AAGH J025	AAGI J025	AAGJ J025	AAGK J025	AAGL J025
8. 2.50 to < 5.50 ...	AAGA J029	AAGB J029	AAGC J029	AAGD J029	AAGE J029	AAGF J029	AAGG J029	AAGH J029	AAGI J029	AAGJ J029	AAGK J029	AAGL J029
9. 5.50 to < 10.00 ...	AAGA J031	AAGB J031	AAGC J031	AAGD J031	AAGE J031	AAGF J031	AAGG J031	AAGH J031	AAGI J031	AAGJ J031	AAGK J031	AAGL J031
10. 10.00 to < 20.00 ...	AAGA J033	AAGB J033	AAGC J033	AAGD J033	AAGE J033	AAGF J033	AAGG J033	AAGH J033	AAGI J033	AAGJ J033	AAGK J033	AAGL J033
11. 20.00 to < 100 ...	AAGA J034	AAGB J034	AAGC J034	AAGD J034	AAGE J034	AAGF J034	AAGG J034	AAGH J034	AAGI J034	AAGJ J034	AAGK J034	AAGL J034
12. 100.00 (default) ..	AAGA J035	AAGB J035	AAGC J035	AAGD J035	AAGE J035	AAGF J035	AAGG J035	AAGH J035	AAGI J035	AAGJ J035	AAGK J035	AAGL J035
13. Total ¹												

Memoranda

	Dollar Amounts in Thousands	Amount
		AAGX J036

M.1.

1. Cells in line 13 are calculated.

2. Report weighted averages rounded to two decimal places.

3. Not calculated from previous column entries.

10/2022

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

Dollar Amounts in Thousands

		Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD					
		(Column A) Weighted-Average PD ²	(Column B) Weighted-Average Maturity (Years) ²	(Column C) EAD	(Column D) Weighted-Average PD 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
PD Range	Percentage	Number	Amount	Percentage	Amount	Amount	Percentage	Number	Amount	Percentage	Amount	Amount	
1. 0.00 to < 0.03.....	AAHAJ001	AAHB001	AAHCJ001	AAHDJ001	AAHEJ001	AAHFJ001	AAHGJ001	AAHHJ001	AAHIJ001	AAHJJ001	AAHKJ001	AAHLJ001	
2. 0.03 to < 0.10.....	AAHAJ003	AAHB003	AAHCJ003	AAHDJ003	AAHEJ003	AAHFJ003	AAHGJ003	AAHHJ003	AAHIJ003	AAHJJ003	AAHKJ003	AAHLJ003	
3. 0.10 to < 0.15.....	AAHAJ006	AAHB006	AAHCJ006	AAHDJ006	AAHEJ006	AAHFJ006	AAHGJ006	AAHHJ006	AAHIJ006	AAHJJ006	AAHKJ006	AAHLJ006	
4. 0.15 to < 0.25.....	AAHAJ008	AAHB008	AAHCJ008	AAHDJ008	AAHEJ008	AAHFJ008	AAHGJ008	AAHHJ008	AAHIJ008	AAHJJ008	AAHKJ008	AAHLJ008	
5. 0.25 to < 0.50.....	AAHAJ014	AAHB014	AAHCJ014	AAHDJ014	AAHEJ014	AAHFJ014	AAHGJ014	AAHHJ014	AAHIJ014	AAHJJ014	AAHKJ014	AAHLJ014	
6. 0.50 to < 0.75.....	AAHAJ016	AAHB016	AAHCJ016	AAHDJ016	AAHEJ016	AAHFJ016	AAHGJ016	AAHHJ016	AAHIJ016	AAHJJ016	AAHKJ016	AAHLJ016	
7. 0.75 to < 1.35.....	AAHAJ019	AAHB019	AAHCJ019	AAHDJ019	AAHEJ019	AAHFJ019	AAHGJ019	AAHHJ019	AAHIJ019	AAHJJ019	AAHKJ019	AAHLJ019	
8. 1.35 to < 2.50.....	AAHAJ025	AAHB025	AAHCJ025	AAHDJ025	AAHEJ025	AAHFJ025	AAHGJ025	AAHHJ025	AAHIJ025	AAHJJ025	AAHKJ025	AAHLJ025	
9. 2.50 to < 5.50.....	AAHAJ029	AAHB029	AAHCJ029	AAHDJ029	AAHEJ029	AAHFJ029	AAHGJ029	AAHHJ029	AAHIJ029	AAHJJ029	AAHKJ029	AAHLJ029	
10. 5.50 to < 10.00.....	AAHAJ032	AAHB032	AAHCJ032	AAHDJ032	AAHEJ032	AAHFJ032	AAHGJ032	AAHHJ032	AAHIJ032	AAHJJ032	AAHKJ032	AAHLJ032	
11. 10.00 to < 100.....	AAHAJ034	AAHB034	AAHCJ034	AAHDJ034	AAHEJ034	AAHFJ034	AAHGJ034	AAHHJ034	AAHIJ034	AAHJJ034	AAHKJ034	AAHLJ034	
12. 100.00 (default)....													
13. Eligible margin loans where a 300% risk weight has been applied....													
14. Total ¹													

1. Cells in line 14 are calculated.

2. Report weighted averages rounded to two decimal places.

3. Not calculated from previous column entries.

Schedule H—Continued

Memoranda

Exposures subject to a wholesale correlation factor multiplier of 1.25.

Dollar Amounts in Thousands		Exposures with EAD Adjustment				Exposures Where Collateral Is Reflected in LGD						
		(Column B) Weighted-Average PD ¹	(Column C) EAD	(Column D) Weighted-Average LGD ¹	(Column E) Risk-Weighted Assets	(Column F) Expected Credit Loss	(Column G) Weighted-Average PD ¹	(Column H) Weighted-Average Maturity (Years) ¹	(Column I) EAD	(Column J) Weighted-Average LGD ¹	(Column K) Risk-Weighted Assets	(Column L) Expected Credit Loss
1. Regulated institutions.....	Percentage	Number	Amount	Percentage	Amount	Amount	Percentage	Number	Amount	Percentage	Amount	Amount
	AAHHA P929	AAHBP929	AAHC P929	AAHD P929	AAHE P929	AAHF P929	AAHG P929	AAHH P929	AAHI P929	AAHJ P929	AAHK P929	AAHL P929
2. Unregulated institutions.....	AAHHA P930	AAHBP930	AAHC P930	AAHD P930	AAHE P930	AAHF P930	AAHG P930	AAHH P930	AAHI P930	AAHJ P930	AAHK P930	AAHL P930

Margin Period of Risk and Specific Wrong Way Risk

1. Report weighted averages rounded to two decimal places.

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

Dollar Amounts in Thousands

PD Range		Exposures with EAD Adjustment						Exposures Where Collateral Is Reflected in LGD					
		(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
Percentage	AAIAJ001	AAIBJ001	AAICJ001	AAIDJ001	AAIEJ001	AAIFJ001	AAIGJ001	AAIHJ001	AAIJJ001	AAIKJ001	AAILJ001	AAIJLJ001	AAILJ001
1. 0.00 to < 0.03	AAIAJ003	AAIBJ003	AAICJ003	AAIDJ003	AAIEJ003	AAIFJ003	AAIGJ003	AAIHJ003	AAIJJ003	AAIKJ003	AAIJLJ003	AAILJ003	AAIJLJ003
2. 0.03 to < 0.10	AAIAJ006	AAIBJ006	AAICJ006	AAIDJ006	AAIEJ006	AAIFJ006	AAIGJ006	AAIHJ006	AAIJJ006	AAIKJ006	AAIJLJ006	AAILJ006	AAIJLJ006
3. 0.10 to < 0.15	AAIAJ008	AAIBJ008	AAICJ008	AAIDJ008	AAIEJ008	AAIFJ008	AAIGJ008	AAIHJ008	AAIJJ008	AAIKJ008	AAIJLJ008	AAILJ008	AAIJLJ008
4. 0.15 to < 0.25	AAIAJ012	AAIBJ012	AAICJ012	AAIDJ012	AAIEJ012	AAIFJ012	AAIGJ012	AAIHJ012	AAIJJ012	AAIKJ012	AAIJLJ012	AAILJ012	AAIJLJ012
5. 0.25 to < 0.50	AAIAJ014	AAIBJ014	AAICJ014	AAIDJ014	AAIEJ014	AAIFJ014	AAIGJ014	AAIHJ014	AAIJJ014	AAIKJ014	AAIJLJ014	AAILJ014	AAIJLJ014
6. 0.50 to < 0.75	AAIAJ016	AAIBJ016	AAICJ016	AAIDJ016	AAIEJ016	AAIFJ016	AAIGJ016	AAIHJ016	AAIJJ016	AAIKJ016	AAIJLJ016	AAILJ016	AAIJLJ016
7. 0.75 to < 1.35	AAIAJ019	AAIBJ019	AAICJ019	AAIDJ019	AAIEJ019	AAIFJ019	AAIGJ019	AAIHJ019	AAIJJ019	AAIKJ019	AAIJLJ019	AAILJ019	AAIJLJ019
8. 1.35 to < 2.50	AAIAJ025	AAIBJ025	AAICJ025	AAIDJ025	AAIEJ025	AAIFJ025	AAIGJ025	AAIHJ025	AAIJJ025	AAIKJ025	AAIJLJ025	AAILJ025	AAIJLJ025
9. 2.50 to < 5.50	AAIAJ029	AAIBJ029	AAICJ029	AAIDJ029	AAIEJ029	AAIFJ029	AAIGJ029	AAIHJ029	AAIJJ029	AAIKJ029	AAIJLJ029	AAILJ029	AAIJLJ029
10. 5.50 to < 10.00	AAIAJ032	AAIBJ032	AAICJ032	AAIDJ032	AAIEJ032	AAIFJ032	AAIGJ032	AAIHJ032	AAIJJ032	AAIKJ032	AAIJLJ032	AAILJ032	AAIJLJ032
11. 10.00 to < 100	AAIAJ034	AAIBJ034	AAICJ034	AAIDJ034	AAIEJ034	AAIFJ034	AAIGJ034	AAIHJ034	AAIJJ034	AAIKJ034	AAIJLJ034	AAILJ034	AAIJLJ034
12. 100.00 (default) ...													
13. Eligible margin loans where a 300% risk weight has been applied..													
14. Total ¹													

1. Cells in line 14 are calculated.

2. Report weighted averages rounded to two decimal places.

3. Not calculated from previous column entries

Schedule I—Continued**Memoranda**

		(Column A) EAD Adjustment Method	(Column A) Collateral Haircut	(Column B) Simple Var	(Column C) Internal Models
1.	Percent of line 14, column C calculated using ¹	AAIX J038	AAIX J039	AAIX J040	M.1.
2.	Percent of line 14, column C calculated using ¹				M.2.

Exposures subject to a wholesale correlation factor multiplier of 1.25.

Dollar Amounts in Thousands

		Exposures with EAD Adjustment				Exposures Where Collateral is Reflected in LGD							
		(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
Percentage	Number	Amount	Percentage	Amount	Amount	Amount	Amount	Percentage	Number	Amount	Percentage	Amount	Amount
2. Regulated institutions	AAIA P929	AAIB P929	AAID P929	AAIE P929	AAIF P929	AAIG P929	AAIH P929	AAIJ P929	AIIJ P929	AIIK P929	AIIK P929	AAIL P929	AAIL P929
3. Unregulated institutions	AAIA P930	AAIB P930	AAIC P930	AAID P930	AAIE P930	AAIF P930	AAIG P930	AAIH P930	AIIJ P930	AIIK P930	AIIK P930	AAIL P930	AAIL P930
													M.3.

IMM Margin Period of Risk and Specific Wrong Way Risk.

Dollar Amounts in Thousands

		Holding Period or Margin Period of risk set for 20 days		Holding period or Margin Period of risk set for at least twice the minimum holding period that would otherwise be used (due to at least 3 disputes)		Exposures with specific wrong-way risk for which the bank would otherwise apply the IMM.	
		(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
Holding Period, Margin Period of Risk and Specific Wrong Way Risk							
Amount	AAIM P931	AAIN P931	AAIO P931	AAIP P931	AAIQ P931	AAIR P931	AAIS P931
4. Exposure amount and risk-weighted assets							
M.4.							

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

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

Dollar Amounts in Thousands

PD Range	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
Percentage	Number	Amount	Percentage	Amount	Amount	Amount	Percentage	Number	Amount	Percentage	Amount	Amount
AAJJA-J001	AAJB-J001	AAJC-J001	AAJD-J001	AAJE-J001	AAJF-J001	AAJG-J001	AAJH-J001	AAJI-J001	AAJJ-J001	AAJK-J001	AAJL-J001	AAJL-J001
1. 0.00 to < 0.03.....	AAJA-J003	AAJB-J003	AAJC-J003	AAJD-J003	AAJE-J003	AAJF-J003	AAJG-J003	AAJH-J003	AAJI-J003	AAJJ-J003	AAJK-J003	AAJL-J003
2. 0.03 to < 0.10.....	AAJA-J006	AAJB-J006	AAJC-J006	AAJD-J006	AAJE-J006	AAJF-J006	AAJG-J006	AAJH-J006	AAJI-J006	AAJJ-J006	AAJK-J006	AAJL-J006
3. 0.10 to < 0.15.....	AAJA-J008	AAJB-J008	AAJC-J008	AAJD-J008	AAJE-J008	AAJF-J008	AAJG-J008	AAJH-J008	AAJI-J008	AAJJ-J008	AAJK-J008	AAJL-J008
4. 0.15 to < 0.25.....	AAJA-J012	AAJB-J012	AAJC-J012	AAJD-J012	AAJE-J012	AAJF-J012	AAJG-J012	AAJH-J012	AAJI-J012	AAJJ-J012	AAJK-J012	AAJL-J012
5. 0.25 to < 0.50.....	AAJA-J014	AAJB-J014	AAJC-J014	AAJD-J014	AAJE-J014	AAJF-J014	AAJG-J014	AAJH-J014	AAJI-J014	AAJJ-J014	AAJK-J014	AAJL-J014
6. 0.50 to < 0.75.....	AAJA-J016	AAJB-J016	AAJC-J016	AAJD-J016	AAJE-J016	AAJF-J016	AAJG-J016	AAJH-J016	AAJI-J016	AAJJ-J016	AAJK-J016	AAJL-J016
7. 0.75 to < 1.35.....	AAJA-J019	AAJB-J019	AAJC-J019	AAJD-J019	AAJE-J019	AAJF-J019	AAJG-J019	AAJH-J019	AAJI-J019	AAJJ-J019	AAJK-J019	AAJL-J019
8. 1.35 to < 2.50.....	AAJA-J025	AAJB-J025	AAJC-J025	AAJD-J025	AAJE-J025	AAJF-J025	AAJG-J025	AAJH-J025	AAJI-J025	AAJJ-J025	AAJK-J025	AAJL-J025
9. 2.50 to < 5.50.....	AAJA-J029	AAJB-J029	AAJC-J029	AAJD-J029	AAJE-J029	AAJF-J029	AAJG-J029	AAJH-J029	AAJI-J029	AAJJ-J029	AAJK-J029	AAJL-J029
10. 5.50 to < 10.00....	AAJA-J032	AAJB-J032	AAJC-J032	AAJD-J032	AAJE-J032	AAJF-J032	AAJG-J032	AAJH-J032	AAJI-J032	AAJJ-J032	AAJK-J032	AAJL-J032
11. 10.00 to < 100.....	AAJA-J034	AAJB-J034	AAJC-J034	AAJD-J034	AAJE-J034	AAJF-J034	AAJG-J034	AAJH-J034	AAJI-J034	AAJJ-J034	AAJK-J034	AAJL-J034
12. 100.00 (default) ...	AAJA-J035	AAJB-J035	AAJC-J035	AAJD-J035	AAJE-J035	AAJF-J035	AAJG-J035	AAJH-J035	AAJI-J035	AAJJ-J035	AAJK-J035	AAJL-J035
13. Total ¹												13.

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.

Schedule J—Continued**Memoranda**

			(Column A) Collateral Harcut	(Column B) Internal Models
	EAD Adjustment Method		AAJX J038	AAJX J040
1. Percent of line 13, column C calculated using ¹	M.1.		

Exposures subject to a wholesale correlation factor multiplier of 1.25.

Dollar Amounts in Thousands

Percentage	Number	Amount	Percentage	Exposures with EAD Adjustment			Exposures Where Collateral is Reflected in LGD							
				(Column A) Weighted- Average PD ²	(Column B) Weighted- Average EAD	(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
2. Regulated institutions	AAJA P929	AAJB P929	AAJC P929	AAJD P929	AAJE P929	AAJF P929	AAJG P929	AAJH P929	AAJL P929	AAJL P929	AAJL P929	AAJL P929	AAJL P929	AAJL P929
3. Unregulated institutions	AAJA P930	AAJB P930	AAJC P930	AAJD P930	AAJE P930	AAJF P930	AAJG P930	AAJH P930	AAJI P930	AAJJ P930	AAJJ P930	AAJK P930	AAJK P930	AAJK P930
														M.3.

IMM Margin Period of Risk and Specific Wrong Way Risk.

Dollar Amounts in Thousands

Holding Period, Margin Period of Risk and Specific Wrong Way Risk	Holding Period or Margin Period of risk set for 20 days		Holding period or Margin Period of risk set for at least twice the minimum holding period that would otherwise be used (due to at least 3 disputes)		Exposures with specific wrong-way risk for which the bank would otherwise apply the IMM.	
	(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
AAJM P931	AAJN P931	AAJO P931	AAJP P931	AAJQ P931	AAJR P931	AAJR P931

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

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

Dollar Amounts in Thousands

		LTV ⁴															
PD Range	(Column A) Weighted-Average PD ²	(Column B) Number of Exposures	(Column C) Total Balance Sheet Amount	(Column D) Total Undrawn EAD	(Column E) EAD	(Column F) Weighted-Average Age (Months) ³	(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	
Percentage	Percentage	Number	Amount	Amount	Number	Percentage	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Number	Amount		
1. 0.00 to < 0.05 . . .	AAKA J002	AAKB J002	AAKC J002	AAKD J002	AAKE J002	AAKF J002	AAKG J002	AAKH J002	AAKI J002	AAKK J002	AAKL J002	AAKM J002	AAKN J002	AAKO J002	AAKP J002	1.	
2. 0.05 to < 0.10 . . .	AAKA J004	AAKB J004	AAKC J004	AAKD J004	AAKE J004	AAKF J004	AAKG J004	AAKH J004	AAKI J004	AAKK J004	AAKL J004	AAKM J004	AAKN J004	AAKO J004	AAKP J004	2.	
3. 0.10 to < 0.15 . . .	AAKA J006	AAKB J006	AAKC J006	AAKD J006	AAKE J006	AAKF J006	AAKG J006	AAKH J006	AAKI J006	AAKK J006	AAKL J006	AAKM J006	AAKN J006	AAKO J006	AAKP J006	3.	
4. 0.15 to < 0.20 . . .	AAKA J007	AAKB J007	AAKC J007	AAKD J007	AAKE J007	AAKF J007	AAKG J007	AAKH J007	AAKI J007	AAKK J007	AAKL J007	AAKM J007	AAKN J007	AAKO J007	AAKP J007	4.	
5. 0.20 to < 0.25 . . .	AAKA J010	AAKB J010	AAKC J010	AAKD J010	AAKE J010	AAKF J010	AAKG J010	AAKH J010	AAKI J010	AAKK J010	AAKL J010	AAKM J010	AAKN J010	AAKO J010	AAKP J010	5.	
6. 0.25 to < 0.35 . . .	AAKA J013	AAKB J013	AAKC J013	AAKD J013	AAKE J013	AAKF J013	AAKG J013	AAKH J013	AAKI J013	AAKK J013	AAKL J013	AAKM J013	AAKN J013	AAKO J013	AAKP J013	6.	
7. 0.35 to < 0.50 . . .	AAKA J014	AAKB J014	AAKC J014	AAKD J014	AAKE J014	AAKF J014	AAKG J014	AAKH J014	AAKI J014	AAKK J014	AAKL J014	AAKM J014	AAKN J014	AAKO J014	AAKP J014	7.	
8. 0.50 to < 0.75 . . .	AAKA J016	AAKB J016	AAKC J016	AAKD J016	AAKE J016	AAKF J016	AAKG J016	AAKH J016	AAKI J016	AAKK J016	AAKL J016	AAKM J016	AAKN J016	AAKO J016	AAKP J016	8.	
9. 0.75 to < 1.35 . . .	AAKA J019	AAKB J019	AAKC J019	AAKD J019	AAKE J019	AAKF J019	AAKG J019	AAKH J019	AAKI J019	AAKK J019	AAKL J019	AAKM J019	AAKN J019	AAKO J019	AAKP J019	9.	
10. 1.35 to < 2.50 . . .	AAKA J025	AAKB J025	AAKC J025	AAKD J025	AAKE J025	AAKF J025	AAKG J025	AAKH J025	AAKI J025	AAKK J025	AAKL J025	AAKM J025	AAKN J025	AAKO J025	AAKP J025	10.	
11. 2.50 to < 5.50 . . .	AAKA J029	AAKB J029	AAKC J029	AAKD J029	AAKE J029	AAKF J029	AAKG J029	AAKH J029	AAKI J029	AAKK J029	AAKL J029	AAKM J029	AAKN J029	AAKO J029	AAKP J029	11.	
12. 5.50 to < 10.00 . . .	AAKA J031	AAKB J031	AAKC J031	AAKD J031	AAKE J031	AAKF J031	AAKG J031	AAKH J031	AAKI J031	AAKK J031	AAKL J031	AAKM J031	AAKN J031	AAKO J031	AAKP J031	12.	
13. 10.00 to < 20.00 . . .	AAKA J033	AAKB J033	AAKC J033	AAKD J033	AAKE J033	AAKF J033	AAKG J033	AAKH J033	AAKI J033	AAKK J033	AAKL J033	AAKM J033	AAKN J033	AAKO J033	AAKP J033	13.	
14. 20.00 to < 100 . . .	AAKA J034	AAKB J034	AAKC J034	AAKD J034	AAKE J034	AAKF J034	AAKG J034	AAKH J034	AAKI J034	AAKK J034	AAKL J034	AAKM J034	AAKN J034	AAKO J034	AAKP J034	14.	
15. 100.00 Default . . .	AAKA J035	AAKB J035	AAKC J035	AAKD J035	AAKE J035	AAKF J035	AAKG J035	AAKH J035	AAKI J035	AAKK J035	AAKL J035	AAKM J035	AAKN J035	AAKO J035	AAKP J035	15.	
16. Total ¹																16.	

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.
 10/2022

Schedule K—Continued**Memoranda**

	Dollar Amounts in Thousands	Amount
1. Risk-weighted assets associated with non-material portfolios not included above.....		AAKX J036
2. Credit scores shown in Column O are from which credit scoring system(s)?		AAKX J041
M.1.		
M.2.		

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

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average PD ²		(Column B) Number of Exposures		(Column C) Total Balance Sheet Amount		(Column D) Total Undrawn EAD		(Column E) EAD		(Column F) Weighted-Average Age (Months) ³		(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	
	Percentage	Number	Amount	Amount	Number	Amount	Percentage	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount		
1. 0.00 to < 0.05 . . .	AALA J002	AALB J002	AALC J002	AALD J002	AALE J002	AALF J002	AALG J002	AALH J002	AALJ J002	AALK J002	AALL J002	AALK J002	AALM J002	AALN J002	AALO J002	AALP J002	AALQ J002	AALR J002	AALU J002	AALV J002	AALW J002	AALX J002	AALY J002	AALZ J002	AALU J002	AALV J002	AALW J002	AALX J002	AALY J002	AALZ J002		
2. 0.05 to < 0.10 . . .	AALA J004	AALB J004	AALC J004	AALD J004	AALE J004	AALF J004	AALG J004	AALH J004	AALJ J004	AALK J004	AALL J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004	AALK J004		
3. 0.10 to < 0.15 . . .	AALA J006	AALB J006	AALC J006	AALD J006	AALE J006	AALF J006	AALG J006	AALH J006	AALJ J006	AALK J006	AALL J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006	AALK J006		
4. 0.15 to < 0.20 . . .	AALA J007	AALB J007	AALC J007	AALD J007	AALE J007	AALF J007	AALG J007	AALH J007	AALJ J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007	AALK J007		
5. 0.20 to < 0.25 . . .	AALA J010	AALB J010	AALC J010	AALD J010	AALE J010	AALF J010	AALG J010	AALH J010	AALJ J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010	AALK J010		
6. 0.25 to < 0.35 . . .	AALA J013	AALB J013	AALC J013	AALD J013	AALE J013	AALF J013	AALG J013	AALH J013	AALJ J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013	AALK J013		
7. 0.35 to < 0.50 . . .	AALA J014	AALB J014	AALC J014	AALD J014	AALE J014	AALF J014	AALG J014	AALH J014	AALJ J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014	AALK J014		
8. 0.50 to < 0.75 . . .	AALA J016	AALB J016	AALC J016	AALD J016	AALE J016	AALF J016	AALG J016	AALH J016	AALJ J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016	AALK J016		
9. 0.75 to < 1.35 . . .	AALA J019	AALB J019	AALC J019	AALD J019	AALE J019	AALF J019	AALG J019	AALH J019	AALJ J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019	AALK J019		
10. 1.35 to < 2.50 . . .	AALA J025	AALB J025	AALC J025	AALD J025	AALE J025	AALF J025	AALG J025	AALH J025	AALJ J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025	AALK J025		
11. 2.50 to < 5.50 . . .	AALA J029	AALB J029	AALC J029	AALD J029	AALE J029	AALF J029	AALG J029	AALH J029	AALJ J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029	AALK J029		
12. 5.50 to < 10.00 . . .	AALA J031	AALB J031	AALC J031	AALD J031	AALE J031	AALF J031	AALG J031	AALH J031	AALJ J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031	AALK J031			
13. 10.00 to < 20.00 . . .	AALA J033	AALB J033	AALC J033	AALD J033	AALE J033	AALF J033	AALG J033	AALH J033	AALJ J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033	AALK J033		
14. 20.00 to < 100 . . .	AALA J034	AALB J034	AALC J034	AALD J034	AALE J034	AALF J034	AALG J034	AALH J034	AALJ J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034	AALK J034		
15. 100.00 Default . . .	AALA J035	AALB J035	AALC J035	AALD J035	AALE J035	AALF J035	AALG J035	AALH J035	AALJ J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035	AALK J035		
16. Total ¹																																

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 that same PD range. Otherwise, the sum of EADs 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.

Schedule L—Continued**Memoranda**

Memoranda	Dollar Amounts in Thousands	Amount
1. Risk-weighted assets associated with non-material portfolios not included above.....		AALX J036
2. Credit scores shown in Column O are from which credit scoring system(s)?		M.1.
		AALX J041

- M.2.
1. Risk-weighted assets associated with non-material portfolios not included above.....
 2. Credit scores shown in Column O are from which credit scoring system(s)?

Schedule M—Retail Exposure: Residential Mortgage—Revolving Exposures

Dollar Amounts in Thousands

PD Range	(Column A) Weighted-Average PD ²		(Column B) Number of Exposures		(Column C) Total Balance Sheet Amount		(Column D) Total Undrawn EAD		(Column E) EAD		(Column F) Weighted-Average Age (Months) ³		(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	
	Percentage	Number	Amount	Amount	Number	Amount	Percentage	Number	Amount	Amount	Percentage	Number	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount			
1. 0.00 to < 0.05 . . .	AAMA J002	AAMB J002	AAMC J002	AAME J002	AAMD J002	AAMF J002	AAMG J002	AAMH J002	AAMI J002	AAMJ J002	AAMK J002	AAML J002	AAMM J002	AAMN J002	AAMO J002	AAMN J002	AAMM J002	AAMN J002	AAMM J002	AAMN J002	AAMM J002	AAMN J002	AAMM J002	AAMN J002	AAMM J002	AAMN J002	AAMM J002	AAMN J002	AAMM J002			
2. 0.05 to < 0.10 . . .	AAMA J004	AAMB J004	AAMC J004	AAME J004	AAMD J004	AAMF J004	AAMG J004	AAMH J004	AAMI J004	AAMJ J004	AAMK J004	AAML J004	AAMM J004	AAMN J004	AAMO J004	AAMN J004	AAMM J004	AAMN J004	AAMM J004	AAMN J004	AAMM J004	AAMN J004	AAMM J004	AAMN J004	AAMM J004	AAMN J004	AAMM J004	AAMN J004	AAMM J004			
3. 0.10 to < 0.15 . . .	AAMA J006	AAMB J006	AAMC J006	AAME J006	AAMD J006	AAMF J006	AAMG J006	AAMH J006	AAMI J006	AAMJ J006	AAMK J006	AAML J006	AAMM J006	AAMN J006	AAMO J006	AAMN J006	AAMM J006	AAMN J006	AAMM J006	AAMN J006	AAMM J006	AAMN J006	AAMM J006	AAMN J006	AAMM J006	AAMN J006	AAMM J006	AAMN J006	AAMM J006			
4. 0.15 to < 0.20 . . .	AAMA J007	AAMB J007	AAMC J007	AAME J007	AAMD J007	AAMF J007	AAMG J007	AAMH J007	AAMI J007	AAMJ J007	AAMK J007	AAML J007	AAMM J007	AAMN J007	AAMO J007	AAMN J007	AAMM J007	AAMN J007	AAMM J007	AAMN J007	AAMM J007	AAMN J007	AAMM J007	AAMN J007	AAMM J007	AAMN J007	AAMM J007	AAMN J007	AAMM J007			
5. 0.20 to < 0.25 . . .	AAMA J009	AAMB J009	AAMC J009	AAME J009	AAMD J009	AAMF J009	AAMG J009	AAMH J009	AAMI J009	AAMJ J009	AAMK J009	AAML J009	AAMM J009	AAMN J009	AAMO J009	AAMN J009	AAMM J009	AAMN J009	AAMM J009	AAMN J009	AAMM J009	AAMN J009	AAMM J009	AAMN J009	AAMM J009	AAMN J009	AAMM J009	AAMN J009	AAMM J009			
6. 0.25 to < 0.35 . . .	AAMA J010	AAMB J010	AAMC J010	AAME J010	AAMD J010	AAMF J010	AAMG J010	AAMH J010	AAMI J010	AAMJ J010	AAMK J010	AAML J010	AAMM J010	AAMN J010	AAMO J010	AAMN J010	AAMM J010	AAMN J010	AAMM J010	AAMN J010	AAMM J010	AAMN J010	AAMM J010	AAMN J010	AAMM J010	AAMN J010	AAMM J010	AAMN J010	AAMM J010			
7. 0.35 to < 0.50 . . .	AAMA J013	AAMB J013	AAMC J013	AAME J013	AAMD J013	AAMF J013	AAMG J013	AAMH J013	AAMI J013	AAMJ J013	AAMK J013	AAML J013	AAMM J013	AAMN J013	AAMO J013	AAMN J013	AAMM J013	AAMN J013	AAMM J013	AAMN J013	AAMM J013	AAMN J013	AAMM J013	AAMN J013	AAMM J013	AAMN J013	AAMM J013	AAMN J013	AAMM J013			
8. 0.50 to < 0.75 . . .	AAMA J014	AAMB J014	AAMC J014	AAME J014	AAMD J014	AAMF J014	AAMG J014	AAMH J014	AAMI J014	AAMJ J014	AAMK J014	AAML J014	AAMM J014	AAMN J014	AAMO J014	AAMN J014	AAMM J014	AAMN J014	AAMM J014	AAMN J014	AAMM J014	AAMN J014	AAMM J014	AAMN J014	AAMM J014	AAMN J014	AAMM J014	AAMN J014	AAMM J014			
9. 0.75 to < 1.35 . . .	AAMA J016	AAMB J016	AAMC J016	AAME J016	AAMD J016	AAMF J016	AAMG J016	AAMH J016	AAMI J016	AAMJ J016	AAMK J016	AAML J016	AAMM J016	AAMN J016	AAMO J016	AAMN J016	AAMM J016	AAMN J016	AAMM J016	AAMN J016	AAMM J016	AAMN J016	AAMM J016	AAMN J016	AAMM J016	AAMN J016	AAMM J016	AAMN J016	AAMM J016			
10. 1.35 to < 2.50 . . .	AAMA J019	AAMB J019	AAMC J019	AAME J019	AAMD J019	AAMF J019	AAMG J019	AAMH J019	AAMI J019	AAMJ J019	AAMK J019	AAML J019	AAMM J019	AAMN J019	AAMO J019	AAMN J019	AAMM J019	AAMN J019	AAMM J019	AAMN J019	AAMM J019	AAMN J019	AAMM J019	AAMN J019	AAMM J019	AAMN J019	AAMM J019	AAMN J019	AAMM J019			
11. 2.50 to < 5.50 . . .	AAMA J029	AAMB J029	AAMC J029	AAME J029	AAMD J029	AAMF J029	AAMG J029	AAMH J029	AAMI J029	AAMJ J029	AAMK J029	AAML J029	AAMM J029	AAMN J029	AAMO J029	AAMN J029	AAMM J029	AAMN J029	AAMM J029	AAMN J029	AAMM J029	AAMN J029	AAMM J029	AAMN J029	AAMM J029	AAMN J029	AAMM J029	AAMN J029	AAMM J029			
12. 5.50 to < 10.00 . . .	AAMA J031	AAMB J031	AAMC J031	AAME J031	AAMD J031	AAMF J031	AAMG J031	AAMH J031	AAMI J031	AAMJ J031	AAMK J031	AAML J031	AAMM J031	AAMN J031	AAMO J031	AAMN J031	AAMM J031	AAMN J031	AAMM J031	AAMN J031	AAMM J031	AAMN J031	AAMM J031	AAMN J031	AAMM J031	AAMN J031	AAMM J031	AAMN J031	AAMM J031			
13. 10.00 to < 20.00 . . .	AAMA J033	AAMB J033	AAMC J033	AAME J033	AAMD J033	AAMF J033	AAMG J033	AAMH J033	AAMI J033	AAMJ J033	AAMK J033	AAML J033	AAMM J033	AAMN J033	AAMO J033	AAMN J033	AAMM J033	AAMN J033	AAMM J033	AAMN J033	AAMM J033	AAMN J033	AAMM J033	AAMN J033	AAMM J033	AAMN J033	AAMM J033	AAMN J033	AAMM J033			
14. 20.00 to < 100 . . .	AAMA J034	AAMB J034	AAMC J034	AAME J034	AAMD J034	AAMF J034	AAMG J034	AAMH J034	AAMI J034	AAMJ J034	AAMK J034	AAML J034	AAMM J034	AAMN J034	AAMO J034	AAMN J034	AAMM J034	AAMN J034	AAMM J034	AAMN J034	AAMM J034	AAMN J034	AAMM J034	AAMN J034	AAMM J034	AAMN J034	AAMM J034	AAMN J034	AAMM J034			
15. 100.00 Default . . .	AAMA J035	AAMB J035	AAMC J035	AAME J035	AAMD J035	AAMF J035	AAMG J035	AAMH J035	AAMI J035	AAMJ J035	AAMK J035	AAML J035	AAMM J035	AAMN J035	AAMO J035	AAMN J035	AAMM J035	AAMN J035	AAMM J035	AAMN J035	AAMM J035	AAMN J035	AAMM J035	AAMN J035	AAMM J035	AAMN J035	AAMM J035	AAMN J035	AAMM J035			
16. Total ¹																																

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. Otherwise, the sum of EADs 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.
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.
6. 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. Otherwise, the sum of EADs reported in Column E for that same PD range.
7. 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. Otherwise, the sum of EADs reported in Column E for that same PD range.
8. 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. Otherwise, the sum of EADs reported in Column E for that same PD range.
9. 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. Otherwise, the sum of EADs reported in Column E for that same PD range.
10. 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. Otherwise, the sum of EADs reported in Column E for that same PD range.
11. 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. Otherwise, the sum of EADs reported in Column E for that same PD range.
12. 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. Otherwise, the sum of EADs reported in Column E for that same PD range.
13. 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. Otherwise, the sum of EADs reported in Column E for that same PD range.
14. 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. Otherwise, the sum of EADs reported in Column E for that same PD range.
15. 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. Otherwise, the sum of EADs reported in Column E for that same PD range.
16. 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. Otherwise, the sum of EADs reported in Column E for that same PD range.

Schedule M—Continued**Memoranda**

	Dollar Amounts in Thousands	Amount
1. Risk-weighted assets associated with non-material portfolios not included above.....		AAMX J036
2. Credit scores shown in Column O are from which credit scoring system(s)?		AAMX J041
M.1.		M.2.

Schedule N—Retail Exposure: Qualifying Revolving Exposures

Dollar Amounts in Thousands

PD Range	(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
Percentage	Number	Amount	Amount	Amount	Amount	Percentage	Amount	Amount	Number	
1. 0.00 to < 0.50	AANA J011	AANB J011	AAND J011	AANE J011	AANF J011	AANG J011	AANH J011	AANI J011	AANJ J011	1.
2. 0.50 to < 1.00	AANA J015	AANB J015	AAND J015	AANE J015	AANF J015	AANG J015	AANH J015	AANI J015	AANJ J015	2.
3. 1.00 to < 1.50	AANA J017	AANB J017	AAND J017	AANE J017	AANF J017	AANG J017	AANH J017	AANI J017	AANJ J017	3.
4. 1.50 to < 2.00	AANA J018	AANB J018	AAND J018	AANE J018	AANF J018	AANG J018	AANH J018	AANI J018	AANJ J018	4.
5. 2.00 to < 2.50	AANA J020	AANB J020	AAND J020	AANE J020	AANF J020	AANG J020	AANH J020	AANI J020	AANJ J020	5.
6. 2.50 to < 3.00	AANA J021	AANB J021	AAND J021	AANE J021	AANF J021	AANG J021	AANH J021	AANI J021	AANJ J021	6.
7. 3.00 to < 3.50	AANA J022	AANB J022	AAND J022	AANE J022	AANF J022	AANG J022	AANH J022	AANI J022	AANJ J022	7.
8. 3.50 to < 4.00	AANA J023	AANB J023	AAND J023	AANE J023	AANF J023	AANG J023	AANH J023	AANI J023	AANJ J023	8.
9. 4.00 to < 5.00	AANA J024	AANB J024	AAND J024	AANE J024	AANF J024	AANG J024	AANH J024	AANI J024	AANJ J024	9.
10. 5.00 to < 6.00	AANA J027	AANB J027	AAND J027	AANE J027	AANF J027	AANG J027	AANH J027	AANI J027	AANJ J027	10.
11. 6.00 to < 7.00	AANA J028	AANB J028	AAND J028	AANE J028	AANF J028	AANG J028	AANH J028	AANI J028	AANJ J028	11.
12. 7.00 to < 8.00	AANA J030	AANB J030	AAND J030	AANE J030	AANF J030	AANG J030	AANH J030	AANI J030	AANJ J030	12.
13. 8.00 to < 10.00	AANA J032	AANB J032	AAND J032	AANE J032	AANF J032	AANG J032	AANH J032	AANI J032	AANJ J032	13.
14. 10.00 to < 100	AANA J034	AANB J034	AAND J034	AANE J034	AANF J034	AANG J034	AANH J034	AANI J034	AANJ J034	14.
15. 100.00 (default)	AANA J035	AANB J035	AAND J035	AANE J035	AANF J035	AANG J035	AANH J035	AANI J035	AANJ J035	15.
16. Total ¹										16.

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.

Schedule N—Continued**Memoranda**

	Dollar Amounts in Thousands	Amount
1. Risk-weighted assets associated with non-material portfolios not included above.....		AANX J036
2. Credit scores shown in Column J are from which credit scoring system(s)?		M.1.
		AANX J041
		M.2.

Schedule O—Retail Exposure: Other Retail Exposures

Dollar Amounts in Thousands

PD Range	(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
Percentage	Number	Amount	Amount	Amount	Amount	Percentage	Amount	Amount	Number	
1. 0.00 to < 0.50	AAOA J011	AAOB J011	AAOD J011	AAOE J011	AAOF J011	AAOG J011	AAOH J011	AAOI J011	AAOJ J011	1.
2. 0.50 to < 1.00	AAOA J015	AAOB J015	AAOC J015	AAOE J015	AAOF J015	AAOG J015	AAOH J015	AAOI J015	AAOJ J015	2.
3. 1.00 to < 1.50	AAOA J017	AAOB J017	AAOC J017	AAOE J017	AAOF J017	AAOG J017	AAOH J017	AAOI J017	AAOJ J017	3.
4. 1.50 to < 2.00	AAOA J018	AAOB J018	AAOC J018	AAOE J018	AAOF J018	AAOG J018	AAOH J018	AAOI J018	AAOJ J018	4.
5. 2.00 to < 2.50	AAOA J020	AAOB J020	AAOC J020	AAOE J020	AAOF J020	AAOG J020	AAOH J020	AAOI J020	AAOJ J020	5.
6. 2.50 to < 3.00	AAOA J021	AAOB J021	AAOC J021	AAOE J021	AAOF J021	AAOG J021	AAOH J021	AAOI J021	AAOJ J021	6.
7. 3.00 to < 3.50	AAOA J022	AAOB J022	AAOC J022	AAOE J022	AAOF J022	AAOG J022	AAOH J022	AAOI J022	AAOJ J022	7.
8. 3.50 to < 4.00	AAOA J023	AAOB J023	AAOC J023	AAOE J023	AAOF J023	AAOG J023	AAOH J023	AAOI J023	AAOJ J023	8.
9. 4.00 to < 5.00	AAOA J024	AAOB J024	AAOC J024	AAOE J024	AAOF J024	AAOG J024	AAOH J024	AAOI J024	AAOJ J024	9.
10. 5.00 to < 6.00	AAOA J027	AAOB J027	AAOC J027	AAOE J027	AAOF J027	AAOG J027	AAOH J027	AAOI J027	AAOJ J027	10.
11. 6.00 to < 7.00	AAOA J028	AAOB J028	AAOC J028	AAOE J028	AAOF J028	AAOG J028	AAOH J028	AAOI J028	AAOJ J028	11.
12. 7.00 to < 8.00	AAOA J030	AAOB J030	AAOC J030	AAOE J030	AAOF J030	AAOG J030	AAOH J030	AAOI J030	AAOJ J030	12.
13. 8.00 to < 10.00	AAOA J032	AAOB J032	AAOC J032	AAOE J032	AAOF J032	AAOG J032	AAOH J032	AAOI J032	AAOJ J032	13.
14. 10.00 to < 100	AAOA J034	AAOB J034	AAOC J034	AAOE J034	AAOF J034	AAOG J034	AAOH J034	AAOI J034	AAOJ J034	14.
15. 100.00 (default)	AAOA J035	AAOB J035	AAOC J035	AAOE J035	AAOF J035	AAOG J035	AAOH J035	AAOI J035	AAOJ J035	15.
16. Total ¹										16.

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.

Schedule O—Continued**Memoranda**

	Dollar Amounts in Thousands	Amount
1. Risk-weighted assets associated with non-material portfolios not included above.....		AAOX J036
2. Credit scores shown in Column J are from which credit scoring system(s)?		M.1.
		AAOX J041
		M.2.

Schedule P—Securitization Exposures

		Securitizations (excluding resecuritizations)			Resecuritizations		
		(Column A) Exposure Amount	(Column B) Risk-Weighted Assets	(Column C) Deduction	(Column D) Exposure Amount	(Column E) Risk-Weighted Assets	(Column F) Deduction
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
AAPP P932	AAPP P933			AAPP P934	AAPP P935		
AAPP P936	AAPP P937			AAPP P938	AAPP P939		
AAPP P940	AAPP P941			AAPP P942	AAPP P943		
		AAPP P944				AAPP P945	
AAPP P946	AAPP P947			AAPP P948	AAPP P949		
5. Total securitization exposures and risk-weighted assets							

1. Exposures subject to the supervisory formula approach

2. Exposures subject to the simplified supervisory formula approach

3. Exposures subject to 1,250 percent risk weight

4. Exposures subject to deduction

5.

Schedule Q—Cleared Transactions

		(Column A) Exposure amount with 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
		Amount	Amount	Amount	Amount
Clearing Member Client Bank		AAQQ P950	AAQQ P951		AAQQ P952
1. Derivative contracts or netting sets of derivative contracts					1.
2. Repo-style transactions.....		AAQQ P953	AAQQ P954		AAQQ P955
Clearing Member Bank		AAQQ P956	AAQQ P957		AAQQ P958
3. Derivative contracts or netting sets of derivative contracts					3.
4. Repo-style transactions.....		AAQQ P959	AAQQ P960		AAQQ P961
5. Default fund contributions to non-QCCP ¹					AAQQ P962
6. Default fund contributions to QCCP					AAQQ P963
Total		AAQQ P966	AAQQ P967	AAQQ P968	AAQQ P969
7. Total clearing member exposures and risk weighted assets					7.

1. QCCP: qualifying central counterparty

Schedule R—Equity Exposures

		Simple Risk Weight Approach		Full Internal Models Approach		Publicly Traded Internal Models Approach			
		(Column A) Exposure	Risk Weight or Multiplier	(Column B) Risk- Weighted Assets	(Column C) Exposure	(Column D) Risk- Weighted Assets	(Column E) Exposure	Risk Weight or Multiplier	(Column F) Risk- Weighted Assets
		Amount		Amount	Amount	Amount	Amount		Amount
		AARA J053		AARC J053		AARD J054	AARE J054		AARF J054
Dollar Amounts in Thousands		AARA J054		AARC J054		AARD J054	AARE J054		AARF J054
1. Total equity exposures									
2. 0% risk weight		0%			0%			0%	
3. 20% risk weight		20%		AARC J056	20%	AARD J056	AARE J056	20%	AARF J055
4. Community development equity exposures		100%			100%			100%	
Simple Risk Weight Approach (SRWA)									
5. Effective portion of hedge pairs		100%							
6. Non-significant equity exposures		100%		AARB J058					
7. Significant investments in unconsolidated financial institutions		100%		AARB P970					
8. Publicly traded equity exposures under the SRWA		250%		AARB J059					
9. Non-publicly traded equity exposures under the SRWA		300%		AARB J060					
10. 600% risk-weight equity exposures under the SRWA		400%		AARB J061					
11. Total RWAs under the SRWA (sum column B, lines 2 through 10)		600%		AARB J062					
Equity Exposures to Investment Funds									
12. Full look-through approach				AARB J063					
13. Simple modified look-through approach				AARB J064					
14. Alternative modified look-through approach				AARB J065					

Schedule R—Continued

Schedule S—Operational Risk

	Dollar Amounts in Thousands	AASA	Amount
PUBLIC ITEMS			
Operational Risk Capital			
1. Risk-based capital requirement for operational risk		J079	
2. Is item 1 generated from an "alternative operational risk quantification system?" (Enter "1" for Yes; enter "0" for No.)		0=No 1=Yes	AASA J080
CONFIDENTIAL ITEMS			
Expected Operational Loss (EOL) and Eligible Operational Risk Offsets		AASA	Amount
3. Expected operational loss (EOL)		J081	
4. Total eligible operational risk offsets			
a. Eligible GAAP reserves		J082	
b. Other eligible offsets		J083	
Total Risk-Based Capital Requirement for Operational Risk without:			
5. Dependence assumptions		J084	
6. Adjustments reflecting business environment and internal control factors		J085	
7. Risk mitigants (e.g., insurance)		J086	
Internal Operational Loss Event Data Characteristics			
8. Date ranges of internal operational loss event data used in modeling operational risk capital:		AASA	Date ¹
a. Starting date for frequency distribution (if applicable)		J087	
b. Ending date for frequency distribution (if applicable)		J088	
c. Starting date for severity distribution (if applicable)		J089	
d. Ending date for severity distribution (if applicable)		J090	
9. Highest dollar threshold applied in modeling internal operational loss event data		AASA	Amount
		J091	
10. Does the dollar threshold change across units of measure? (Enter "1" for Yes; enter "0" for No.)		0=No 1=Yes	AASA J092
11. Total number of loss events		AASA	Number
		J093	
12. Total dollar amount of loss events		AASA	Amount
		J094	
13. Dollar amount of largest loss event			
		J095	
14. Number of loss events in the following ranges (e.g., $\geq 10,000$ and $< \$100,000$):		AASA	Number
a. Less than \$10,000		J096	
b. \$10,000–\$100,000		J097	
c. \$100,000–\$1 million		J098	
d. \$1 million–\$10 million		J099	
e. \$10 million–\$100 million		J100	
f. \$100 million–\$1 billion		J101	
g. \$1 billion +		J102	

1. Report the date in MMYYYY format.

Schedule S—Continued

Question	Dollar Amounts in Thousands	AASA	Amount	
15. Total dollar amount of losses in the following ranges (e.g., ≥ \$10,000 and < \$100,000):				
a. Less than \$10,000		J103		15.a
b. \$10,000–\$100,000		J104		15.b.
c. \$100,000–\$1 million		J105		15.c.
d. \$1 million–\$10 million		J106		15.d.
e. \$10 million–\$100 million		J107		15.e.
f. \$100 million–\$1 billion.....		J108		15.f.
g. \$1 billion +		J109		15.g.
Scenario Analysis				
16. How many individual scenarios were used in calculating the risk-based capital requirement for operational risk?		AASA	Number	16.
		J110		
17. What is the dollar value of the largest individual scenario?		AASA	Amount	17.
		J111		
18. Number of scenarios in the following ranges (e.g., ≥ \$1 million and < \$10 million):		AASA	Number	
a. Less than \$1 million.....		J112		18.a.
b. \$1 million–\$10 million		J113		18.b.
c. \$10 million–\$100 million		J114		18.c.
d. \$100 million–\$500 million		J115		18.d.
e. \$500 million–\$1 billion.....		J116		18.e.
f. \$1 billion +		J117		18.f.
Distributional Assumptions				
19. How many units of measure were used in calculating the risk-based capital requirement for operational risk?		AASA	Number	19.
		J118		
20. Frequency Distribution: Across how many individual units of measure did the choice of frequency distribution change since the last reporting period (if applicable)?		AASA	Number	20.
		J119		
21. Severity Distribution: Across how many individual units of measure did the choice of severity distribution change since the last reporting period (if applicable)?		AASA	Number	21.
		J120		
Loss Caps				
22. How many loss caps are used in calculating the risk-based capital requirement for operational risk?..		AASA	Number	22.
		J121		
23. What is the dollar amount of the smallest cap used (if applicable)?		AASA	Amount	23.
		J122		
24. What is the dollar amount of the largest cap used (if applicable)?		AASA	Amount	24.
		J123		