FR 3075 OMB No. 7100-0362 Approval expires September 30, 2017

Board of Governors of the Federal Reserve System



Policy Impact Survey—FR 3075

This information collection is generally authorized under sections 2A and 12A of the Federal Reserve Act (12 U.S.C. 225(a) and 263). Additionally, depending upon the survey respondent, the information collection may be authorized under a more specific statute.

The Federal Reserve 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.

Survey Details

Exercise:Quantitative Impact Survey for Firms Substantially Engaged In Insurance Underwriting
ActivitiesSubmission Date:December 31, 2014Reporting Form:QIS Reporting Template.xls; Supplemental Response Document.doc
QIS Instructions.pdf

The ongoing public reporting burden for this information collection is estimated to average 60 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. 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, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0362), Washington, DC 20503.

Quantitative Impact Study (QIS) Reporting Template

For firms substantially engaged in insurance underwriting activities

** Firms must refer to the QIS Instructions for guidance to record data into this template.**

General Note:

*The QIS Reporting Template, QIS Instructions, and the Supplemental Response Document were developed exclusively for purposes of this data collection.

The QIS data collection and analyses are not to be construed as an official interpretation of other documents published by the Federal Reserve System or as representing any final decisions regarding implementation of a regulatory capital framework or reporting requirements for the firms in scope. Data and responses provided for this QIS will be used and maintained in a manner that is designed to preserve firm anonymity and confidentiality. The information provided in the QIS may be shared with other regulators and may be published in aggregate form in a manner that preserves firm anonymity and data confidentiality in connection with the Federal Reserve's supervisory or regulatory duties.

Workbook Tabs and Cell Coloring:

*The worksheet tabs highlighted in yellow indicate worksheets containing data input cells.

*Data inputs are required in all cells highlighted in yellow.

Data Reporting:

*All data are reported in \$ thousands (\$ 000s), unless otherwise indicated.

*Data should be provided on a consolidated basis, using U.S. Generally accepted accounting principles (GAAP), unless noted otherwise in the individual line items, using December 31, 2013 data. If the firm's assets changed significantly since December 31, 2013, please describe the material changes. Firms that file 10K/10Q should provide a brief reconciliation of the data reported in 10K/10Q and this QIS in the Supplemental Response Document.

*Firms that do not file consolidated financial statements under U.S. GAAP should refer to the Supplemental Instructions for Non-U.S. GAAP Filers, as well as the specific guidance inserted in text boxes throughout these instructions for the relevant line items. All data estimates should be made on a best efforts basis, taking into consideration the materiality of the reported line item and the sensitivity of the item to the overall capital ratios. In the Supplemental Response Document, firms should provide a description of the methodology used to derive any data estimates, as well as any additional information that would assist in understanding the source of the estimate.

Reporting Firm's	Information
Firm's full legal name	
Submission date	

Part I, Regulatory Capital Components and Ratios DATA TO BE REPORTED IN THOUSANDS (\$ 0005)

	Part Litems	DATA input	Y9C ref	Item description
Comm	non equity tier 1 capital	F***		
1	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	0		
	Common stock		HC24	Report the amount of common stock reported in Schedule HC, item 24 provided it meets the criteria for common equity tier 1 capital in section 20 of the revised regulatory capital rules. Include capital instruments issued by mutual banking organizations that meet the criteria for common equity tier 1 capital.
	Related surplus		HC25	Adjust the amount reported in Schedule HC, item 25 as follows: include the net amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value on or before the report date; exclude adjustments arising from treasury stock transactions.
	Treasury stock and unearned employee stock ownership plan (ESOP) shares		HC26c	Report the amount of contra-equity components reported in Schedule HC, item 26(c)
2	Retained earnings		HC 26a	Report the amount of the holding company's retained earnings as reported in Schedule HC, item 26(a).
3	Accumulated other comprehensive income (AOCI)		HC26b	Report the amount of AOCI as reported under generally accepted accounting principles (GAAP) in the U.S. that is included in Schedule HC, item 26(b).
4	Common equity tier 1 minority interest includable in common equity tier 1 capital			Report the aggregate amount of common equity tier 1 minority interest (the portion of equity in a reporting institution's subsidiary not attributable, directly or indirectly, to the parent institution), calculated as described in the instructions. Only include common equity tier 1 minority interest if: (a) the subsidiary is a depository institution or a foreign bank; and (b) the capital instruments issued by the subsidiary meet all of the criteria for common equity tier 1 capital (qualifying common equity tier 1 capital instruments). The minority interest limitation applies only if a subsidiary has a <u>surplus</u> common equity tier 1 capital (that is, in excess of the subsidiary's minimum capital requirements and the applicable capital conservation buffer).
5	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	0		

Comm	on equity tier 1 capital: adjustments and deductions			See instructions for notes on tax effects and netting of DTAs and DTLs
6	LESS: Goodwill net of associated deferred tax liabilities (DTLs)	н	C10a	Report the amount of goodwill included in Schedule HC, item 10(a), adjusted per the instructions.
7	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	н		Report all intangible assets (other than goodwill and MSAs) net of associated DTLs, included in Schedule HC-M, items 12(b) and 12(c), that do not qualify for inclusion in common equity tier 1 capital (e.g., all purchased credit card relationships (PCCRs) and non-mortgage servicing assets, reported in Schedule HC-M, item 12(b), and all other identifiable intangibles, reported in Schedule HC-M, item 12(c), do not qualify for inclusion in common equity tier 1 capital and should be included in this item)
8	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carry forwards, net of any related valuation allowances and net of DTLs			Report the amount of DTAs that arise from net operating loss and tax credit carry forwards, net of associated valuation allowances and net of associated DTLs.
9	AOCI-related adjustments (complete 9.a through 9.e; 9.f is optional):			
	a. LESS: Net unrealized gains (losses) on available-for-sale securities	н	C 26b	Report the amount of net unrealized gains (losses) on available-for-sale securities, net of applicable taxes, that is included in Schedule HC, item 26(b), "Accumulated other comprehensive income." If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.
	 LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures 	н		Report as a positive value net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures that is included in Schedule HC, item 26(b), "Accumulated other comprehensive income."
	c. LESS: Accumulated net gains (losses) on cash flow hedges	н		Report the amount of accumulated net gains (losses) on cash flow hedges that is included in Schedule HC, item 26(b), "Accumulated other comprehensive income." If the amount is a net gain, report it as a positive value in this item.
	d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans	н		Report the amounts recorded in AOCI [and included in Schedule HC, item 26(b), "Accumulated other comprehensive income," resulting from the initial and subsequent application of ASC Subtopic 715-20 (formerly FASB Statement No. 158, "Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans") to defined benefit postretirement plans (a holding company may exclude the portion relating to pension assets deducted in Part I, item 10(b)). If the amount is a net gain, report it as a positive value in this item.
	e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	Н		Report the amount of net unrealized gains (losses) that are not credit-related on held-to-maturity securities and are included in AOCI as reported in Schedule HC, item 26(b), "Accumulated other comprehensive income." If the amount is a net gain, report it as a positive value. If the amount is a net gain, report it as a positive value. If the amount is a net gain (loss) that existed at the date of transfer of a debt security transferred into the held-to-maturity category from the available-for-sale category and (ii) the unaccreted portion of other-than-temporary impairment losses on available-for-sale and held-to-maturity debt securities that was not recognized in earnings in accordance with ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, "Accounting for Certain Investments in Debt and Equity Securities").

	e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)		HC 26b	Report the amount of net unrealized gains (losses) that are not credit-related on held-to-maturity securities and are included in AOCI as reported in Schedule HC, item 26(b), "Accumulated other comprehensive income." If the amount is a net gain, report it as a positive value. If the amount is a net gain, report it as a positive value. If the unamortized balance of the unrealized gain (loss) that existed at the date of transfer of a debt security transferred into the held-to-maturity category from the available-for-sale category and (ii) the unaccreted portion of other-than-temporary impairment losses on available-for-sale and held-to-maturity debt securities that was not recognized in earnings in accordance with ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, "Accounting for Certain Investments in Debt and Equity Securities").
	f. LESS: Accumulated net gain (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			of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet. If the amount is a net gain, report it as a positive value. If the amount is a net loss, report it as a negative value.
10	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
	a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)			Report the amount of unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in the holding company's own credit risk. If the amount is a net gain, report it as a positive value in this item. If the amount is a net loss, report it as a negative value in this item.
	b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	0		Report the amount of other deductions from (additions to) common equity tier 1 capital that are not included in items 1 through 9
	(1) After-tax gain-on-sale in connection with a securitization exposure.			Include any after-tax gain-on-sale in connection with a securitization exposure. Gain-on-sale means an increase in the equity capital of a holding company resulting from a securitization (other than an increase in equity capital resulting from the holding company's receipt of cash in connection with the securitization or reporting of a mortgage servicing asset on Schedule HC).
	(2) Defined benefit pension fund assets, net of associated DTLs.			A holding company should include any defined benefit pension fund assets, net of any associated DTLs. With the prior approval of the Federal Reserve, this deduction is not required for any defined benefit pension fund net asset to the extent the holding company has unrestricted and unfettered access to the assets in that fund. For an insured depository institution, no deduction is required. A holding company must risk weight any portion of the defined benefit pension fund asset that is not deducted as if the holding company directly holds a proportional ownership share of each exposure in the defined benefit pension fund.
	(3) Investments in the holding company's own shares to the extent not excluded as part of treasury stock.			Include the holding company's investments in (including any contractual obligation to purchase) its own common stock instruments, including direct, indirect, and synthetic exposures to such capital instruments (as defined in the revised regulatory capital rules), to the extent such capital instruments are not excluded as part of treasury stock, reported in Schedule HC-R, item 1. If a holding company already deducts its investment in its own shares (for example, treasury stock) from its common equity tier 1 capital elements, it does not need to make such deduction twice.
	(4) Reciprocal cross-holdings in the capital of financial institutions in the form of common stock.			Include investments in the capital of other financial institutions (in the form of common stock) that the holding company holds reciprocally (this is the corresponding deduction approach). Such reciprocal crossholdings may result from a formal or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments.
11	LESS: 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			A holding company has a non-significant investment in the capital of an unconsolidated financial institution if it owns 10 percent or less of the issued and outstanding common shares of that institution. Report the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that, in the aggregate, exceed the 10 percent threshold for non- significant investments, calculated as described below. The holding company may apply associated DTLs to this deduction. See instructions for the calculation example.
12	Subtotal (item 5 minus items 6 through 11) 10 percent common equity tier 1 capital deduction threshold	0		Use to calculate threshold items deduction in items 13-15
13	LESS: 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			A holding company has a significant investment in the capital of an unconsolidated financial institution when it owns more than 10 percent of the issued and outstanding common shares of that institution. See instructions.
14	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			Report the amount of MSAs [included in Schedule HC-M, item 12(a)], net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold. See instructions.
	LESS: 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			(1) Report the amount of DTAs arising from temporary differences that the holding company could not realize through net operating loss carrybacks net of any related valuation allowances and net of associated DTLs (for example, DTAs resulting from the holding company's ALLL). See instructions.
	LESS: 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			The aggregate amount of the threshold items may not exceed 15 percent of the holding company's common equity tier 1 capital, net of applicable adjustments and deductions (the 15 percent common equity tier 1 capital deduction threshold). See instructions.

	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions		Report the total amount of deductions related to reciprocal cross holdings, non-significant investments in the capital of unconsolidated financial institutions, and non-common stock significant investments in the capital of unconsolidated financial institutions if the holding company does not have a sufficient amount of additional tier 1 capital and tier 2 capital to cover these deductions in items 24 and 33.
	Total adjustments and deductions for common equity tier 1 capital (sum of		
18	items 13 through 17)	0	
19	Common equity tier 1 capital (item 12 minus item 18)	0	

Additi	onal tier 1 capital			
20	Additional tier 1 capital instruments plus related surplus		Sch	port the portion of noncumulative perpetual preferred stock and related surplus included in hedule HC, item 23 that satisfy all the criteria for additional tier 1 capital in the revised regulatory pital rules of the Federal Reserve. See instructions.
21	Non-qualifying capital instruments subject to phase out from additional tier 1 capital		Re	, port the total amount of non-qualifying capital instruments that were included in tier 1 capital and itstanding as of January 1, 2014. See instructions.
22	Tier 1 minority interest not included in common equity tier 1 capital		Re inc Fo be nu Fo for	eport the amount of tier 1 minority interest not included in common equity tier 1 capital that is cludable at the consolidated level, as described in the instructions. If each consolidated subsidiary, perform the calculations in steps (1) through (10) of the worksheet slow. Sum up the results from step 10 for each consolidated subsidiary and report the aggregate imber in this item 22. If tier 1 minority interest, there is no requirement that the subsidiary be a depository institution or a reign bank. However, the instrument that gives rise to tier 1 minority interest must meet all the iteria for either common equity tier 1 capital or additional tier 1 capital instrument.
			the	ote that if a holding company does not have a sufficient amount of additional tier 1 capital to reflect ese deductions, then the holding company must deduct the shortfall from common equity tier 1 pital (Part I, item 17).
23	Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	0		
24	LESS: Additional tier 1 capital deductions:	0	Do	port the holding company's investments in (including any contractual obligation to purchase) its
	(1) Investments in own additional tier 1 capital instruments			vn additional tier 1 instruments, whether held directly or indirectly.
	(2) Reciprocal cross-holdings in the capital of financial institutions.		ho inf If t the	clude investments in the additional tier 1 capital instruments of other financial institutions that the olding company holds reciprocally, where such reciprocal crossholdings result from a formal or formal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments. the holding company does not have a sufficient amount of a specific component of capital to effect e required deduction, the shortfall must be deducted from the next higher (that is, more bordinated) component of regulatory capital.
	(3) Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments.		Se	e instructions.
	(4) Significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from additional tier 1 capital.		ins	port the total amount of significant investments in the capital of unconsolidated financial stitutions in the form of additional tier 1 capital. clude adjustments and deductions applied to additional tier 1 capital due to insufficient tier 2 capital
	(5i) Other adjustments and deductions		to caj	cover deductions (related to reciprocal cross holdings, non-significant investments in the tier 2 pital of unconsolidated financial institutions, and significant investments in the tier 2 capital of consolidated financial institutions).
25	(5ii) Other adjustments and deductions Additional tier 1 capital (greater of item 23 minus item 24, or zero)	0	un ins	clude 50 percent of the amount equal to the regulatory capital requirement for insurance iderwriting risks established by the regulator of any insurance underwriting activities of the stitution, including for international subsidiaries. The amount should represent the sum of the pital requirement for all consolidated legal entities, with no adjustment for diversification.
20		0		
26	Tier 1 capital (sum of items 19 and 25)	0		
Tion 2	capital			
Tier 2				

Tier 2	capital			
27	Tier 2 capital instruments plus related surplus			Report tier 2 capital instruments (that satisfy all eligibility criteria under the revised regulatory capital rules of the Federal Reserve) and related surplus. Include instruments that were (i) issued under the Small Business Jobs Act of 2010, or, prior to October 4, 2010, under the Emergency Economic Stabilization Act of 2008 and (ii) were included in the tier 2 capital non-qualifying capital instruments (e.g., TruPS and cumulative perpetual preferred) under the Federal Reserve's general risk-based capital rules. Report the total amount of non-qualifying capital instruments that were included in tier 2 capital and outstanding as of January 1, 2014, and that no longer meet the criteria of the revised regulatory capital
28	Non-qualifying capital instruments subject to phase out from tier 2 capital			rules. See instructions.
29	Total capital minority interest that is not included in tier 1 capital			Report the amount of total capital minority interest not included in tier 1 capital, as described in the instructions. For each consolidated subsidiary, perform the calculations in steps (1) through (10) in the instructions. Sum up the results for each consolidated subsidiary and report the aggregate number in this item 29.
30	Allowance for loan and lease losses includable in tier 2 capital			Report the portion of the holding company's allowance for loan and lease losses that is includable in tier 2 capital. None of the holding company's allocated transfer risk reserve, if any, is includable in tier 2 capital. The amount reported in this item cannot exceed 1.25 percent of the institution's risk-weighted assets base for the ALLL calculation reported in Part II, item 25. The allowance for loan and lease losses equals Schedule HC, item 4.c, "Allowance for loan and lease losses," less Schedule HI-B, part II, Memorandum item 1, "Allocated transfer risk reserve included in Schedule HI-B, part II, item 7, " plus Schedule HC-G, item 3, "Allowance for credit losses on off-balance sheet credit exposures."
30	Allowance for loan and lease losses includable in tier 2 capital Not applicable: Unrealized gains on available-for-sale preferred stock		3	sneet creait exposures."
31	classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital			
32	Tier 2 capital before deductions (sum of items 27 through 30, plus item 31)	0		
32	LESS: Tier 2 capital deductions:	0		
	(1) Investments in own additional tier 2 capital instruments:			Report the holding company's investments in (including any contractual obligation to purchase) its own tier 2 instruments, whether held directly or indirectly. See instructions.

	(2) Reciprocal cross-holdings in the capital of financial institutions.		Include investments in the tier 2 capital instruments of other financial institutions that the holding company holds reciprocally, where such reciprocal crossholdings result from a formal or informal arrangement to swap, exchange, or otherwise intend to hold each other's capital instruments.
	(3) Non-significant investments in tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant		See instructions.
	(4) Significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from additional tier 1 capital.		Report the total amount of significant investments in the capital of unconsolidated financial institutions in the form of tier 2 capital.
	(5i) Other adjustments and deductions.		Include any other applicable adjustments and deductions applied to tier 2 capital in accordance with the regulatory capital rules.
	(5ii) Other adjustments and deductions.		Include 50 percent of the amount equal to the regulatory capital requirement for insurance underwriting risks established by the regulator of any insurance underwriting activities of the institution, including for international subsidiaries. The amount should represent the sum of the capital requirement for all consolidated legal entities, with no adjustment for diversification.
34	Tier 2 capital (greater of item 32 minus item 33, or zero)	0	
35	Total capital (sum of items 26 and 34)	0	

Total a	assets for the leverage ratio			
				All holding companies must report the amount of average total consolidated assets as reported in
36	Average total consolidated assets		НС-К 5	Schedule HC-K, item 5.
	LESS: Other deductions from (additions to) assets for leverage ratio purposes			
37	(sum of items 6, 7, 8, 10.b, 11, 13 through 17, and item 24)	0		
<u>38</u> 39	LESS: Other deductions from (additions to) assets for leverage ratio purposes Total assets for the leverage ratio (item 36 minus items 37 and 38)	0		Report the amount of any deductions from (additions to) total assets for leverage capital purposes that are not included in Part I, item 37, if applicable. If the amount is a net deduction, report it as a positive value in this item. If the amount is a net addition, report it as a negative value in this item.
			•	
40	Total risk-weighted assets (from Schedule HC-R, Part II item 30)	0		
Risk-b	ased capital ratios			

1/12/-00		
41	Common equity tier 1 capital ratio (item 19 divided by item 40)	
42	Tier 1 capital ratio (item 26 divided by item 40)	
43	Total capital ratio (item 35 divided by item 40)	
44	Tier 1 leverage ratio (item 26 divided by item 39)	

Memoranda

	Provide a breakdown of material AOCI elements (from line item 3 above) as	
	described in the instructions for Schedule HC, item 26(b), including:	
M1		
M1a	Unrealized gains (losses) on available for sale (AFS) debt securities	
	**If available provide breakdown between:	
M1a1	Credit component of unrealized gains (losses) on AFS debt securities	
M1a2	Market component of unrealized gains (losses on AFS debt securities	
M1b	Unrealized gains (losses) on held to maturity (HTM) debt securities	
M1c	Unrealized gains (losses) on AFS equity securities	
M1d	Amounts related to adjustments that reflect the net impact on:	
M1d1	Deferred Acquisition Costs (DAC)	
M1d2	Value of Business Acquired (VOBA)	
	Unearned Revenue Liability (URL) of unrealized gains (losses) on AFS	
	investments assuming assets had been sold on the reporting date (shadow	
M1d3	accounting adjustments)	
M1d4	Other	
M1e	Accumulated net gains (losses) on cash flow hedges	
M1f	Amounts related to defined benefit post-retirement plan accounting	
M1g	Amounts related to foreign currency translation	
	Report amounts of any items listed in Line M1 above that are reported as a	
	component of policyholder dividend obligation (if applicable)	
M2		

Line Item 1, Cash and balances due from depository institutions

				Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q
		1 1			Separate Account	Adjustments to	1							Risk Weight Buckets			1				
		Y-9C Y-9C Ref			Assets w/	total reported in															
Risk Weight		Schedule Item #	Item Description	Totals	Guarantees	column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	Cash and balances due from depository																				
	1 institutions			C	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0%		1(2)	The amount of currency and coin reported in Schedule HC, item				0														
0.076		iid)	any balances due from Federal Reserve Banks reported in Schedule				0														
0.0%		HC 1(b)	HC, item 1(b)				0														
			The insured portion of deposits in FDIC - insured depository																		
			institutions and NCUA-insured credit unions reported in Schedule																		
0.0%		HC 1(a) & 1(b)	HC, items 1(a) and 1(b) Any balances due from depository institutions and credit unions				0														
			that are organized under the laws of the United States or a U.S.																		
			state reported in Schedule HC, items 1.a and 1.b, in excess of any																		
			applicable FDIC or NCUA deposit insurance limits for deposit																		
			exposures or where the depository institutions are not insured by																		
20.0%		HC 1(a) & 1(b)	either the FDIC or the NCUA								0										
20.0%		HC 1(a) 8 1(b)	Any balances due from Federal Home Loan Banks reported in Schedule HC, items 1(a) and 1(b)								0										
		1(a) or 1(b)	The amount of cash items in the process of collection reported in								U										
20.0%		HC 1(a)	Schedule HC, item 1(a)								0										
			include all other amounts that are not reported in columns C																		
100.0%		HC 1(a) & 1(b)	through Q										0								
		CRC METHODOLOGY EX	VDOSI IDES																		
		CRC METHODOLOGY EA	APUSURES	1	-																
			The amounts reported in Schedule HC, items 1(a) and 1(b),	Report these items																	
		HC 1(a) & 1(b)	composed of balances due from foreign depository institutions;	in the appropriate line items below																	
		HC 1(a) & 1(b)	Any balances due from foreign central banks	internents below																	
					-																
0.011		Exposures to foreign centre			0	0	L	1								1					
0.0%			Home Country CRC 0-1	0	0	0	0														
20.0%			Home Country CRC 0-1 Home Country CRC 2		0	0	0				0	0									
20.0% 50.0% 100.0%			Home Country CRC 0-1 Home Country CRC 2 Home Country CRC 3		0	0	0				0	0	0								
20.0% 50.0% 100.0%			Home Country CRC 0- 1 Home Country CRC 2 Home Country CRC 3 Home Country CRC 3 Home Country CRC 4-6 Home Country CRC 7	0	0	0	0				0	0	0								
20.0% 50.0% 100.0% 150.0% 0.0%			Home Country CRC 0-1 Home Country CRC 2 Home Country CRC 3 Home Country CRC 3 Home Country CRC 4-6 Home Country CRC 7 OCED Member with No CRC			0	0				0	0	0	0							
20.0% 50.0% 100.0%			Home Country CRC 0- 1 Home Country CRC 2 Home Country CRC 3 Home Country CRC 3 Home Country CRC 4-6 Home Country CRC 7			0	0				0	0	0	0							
20.0% 50.0% 100.0% 150.0% 0.0% 100.0%			Home Country CRC - 1 Home Country CRC 2 Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 4 Home Country CRC 4 CCD Member VRT No CRC Non-OECD Member WRT No CRC				0				0	0	0	0							
20.0% 50.0% 100.0% 150.0% 0.0%			Home Country CRC - 1 Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 4 Home Country CRC 7 CCC Member with No CRC CCC Member with No CRC Lound CCC Member with No CRC Countries with Sovereign Default in Previous Five Years				0				0	0	0	0							
20.0% 50.0% 100.0% 150.0% 100.0% 150.0%			Home Country CRC - 1 Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 4 Home Country CRC 7 CCC Member with No CRC CCC Member with No CRC Lound CCC Member with No CRC Countries with Sovereign Default in Previous Five Years		0		0				0	0	0	0							
20.0% 50.0% 100.0% 150.0% 100.0% 100.0% 20.0% 50.0%		Exposures to foreign bank	Home Country CRC 0-1 Home Country CRC 2 Home Country CRC 3 Home Country CRC 4-6 ECD Member With No CRC Non-OEED Member with No CRC Country CRC 3-1 Home Country CRC 7 OCC Definition With So CRC Country CRC 7 Home Country CRC 7 Home Country CRC 7 Home Country CRC 7				0				0	0	0	0							
20.0% 50.0% 100.0% 150.0% 100.0% 150.0% 20.0% 50.0%		Exposures to foreign bank	Home Country CRC - 1 Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 COLD Member with No CRC CCD Member with No CRC Countris WR 500 region Default in Previous Five Years Imme Country CRC 1 Home Country CRC 3		0		0				0	0	0	0							
20.0% 50.0% 100.0% 150.0% 100.0% 150.0% 50.0% 50.0%		Exposures to foreign bank	Home Country CRC 0-1 Home Country CRC 2 Home Country CRC 3 Home Country CRC 4-6 Home Country CRC 4-6 CCD Member with No CRC Country CRC 7 Country CRC 0-1 Home Country CRC 0-1 Home Country CRC 2 Home Country CRC 2 Home Country CRC 3 Home Country CRC 4-7		0		0				0	0	0	0							
20.0% 50.0% 100.0% 150.0% 0.0% 100.0% 150.0% 20.0% 50.0% 100.0%		Exposures to foreign bank	Home Country CRC - 1 Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 4 Home Country CRC 4 CCD Member with No CRC Occountries with Sovereign Default in Previous Five Years Countries with Sovereign Default in Previous Five Years Countries with Sovereign Default in Previous Five Years Finance Country CRC 1 Home Country CRC 3 Home Country CRC 3 Home Country CRC 3 Home Country CRC 4 CCD Member with No CRC CCD Member with No CRC				0				0		0	0							
20.0% 50.0% 100.0% 150.0% 0.0% 100.0% 150.0% 20.0% 50.0% 100.0%		Exposures to foreign bank	Home Cautry CRC - 1 Home Cautry CRC 2 Home Cautry CRC 2 Home Cautry CRC 3 Home Cautry CRC 4 Cautrics with No CRC Countries with No CRC Countries with No CRC Home Country CRC 0-1 Home Cautry CRC			0	0				0	0	0	0							
20.0% 50.0% 100.0% 150.0% 100.0% 150.0% 20.0% 50.0% 100.0%		Exposures to foreign bank	Home Country CRC - 1 Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 4 Home Country CRC 4 CCD Member with No CRC Ocountries with Sovereign Default in Previous Five Years Countries with Sovereign Default in Previous Five Years Forme Country CRC 3 Home Co				0				0		0	0							
20.0% 50.0% 100.0% 150.0% 20.0% 50.0% 50.0% 50.0% 100.0% 150.0% 20.0% 20.0%		Exposures to foreign banks	Home Cautry CRC - 1 Home Cautry CRC 2 Home Cautry CRC 2 Home Cautry CRC 4 Home Cautry CRC 4 Cautrics with No CRC Countries with No CRC Home Cautry CRC 0-1 Home Cautry CRC 0-1 Home Cautry CRC 2 Locatry CRC 2 Cautry CRC 3 Cautry			0	0				0	0	0	0							
20.0% 50.0% 100.0% 150.0% 100.0% 150.0% 20.0% 50.0% 150.0% 150.0% 100.0% 150.0% 100.0% 150.0%		Exposures to foreign bank	Ihome Cautry CRC - 1 Home Coutry CRC 2 Home Coutry CRC 3 Home Coutry CRC 4 Home Coutry CRC 4 CCC Member with No CRC CCC Member with No CRC CCC Member with No CRC Coutris with Sworeing Default in Previous Five Years Coutris with Sworeing Default in Previous Five Years Home Coutry CRC - 1 Home Coutry CRC - 1 Home Coutry CRC 3 Home Coutry CRC 3 Home Coutry CRC 4 Home Coutry CRC 4				0				0	0	0	0							
20.0% 50.0% 100.0% 150.0% 100.0% 100.0% 150.0% 20.0% 50.0% 150.0% 20.0% 50.0% 150.0% 150.0% 150.0% 150.0%		Exposures to foreign bank	Home Country CRC - 1 Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 4 Home Country CRC 4 COUNTY CRC 4 Country CRC 4 CONTY CRC 4 COUNTY CRC 4 C			0	0				0		0	0							
20.0% 50.0% 100.0% 150.0% 100.0% 100.0% 100.0% 50.0% 100.0% 150.0% 150.0% 150.0% 150.0%		Exposures to foreign bank	Home Cautry CRC - 1 Home Cautry CRC - 2 Home Coutry CRC - 2 Home Coutry CRC - 4 Home Cautry CRC - 4 Home Cautry CRC - 4 Loss - CCC Member with No CRC Cautris with Sovering Default in Previous Five Years Cautris with Sovering Default in Previous Five Years Cautris with Sovering Default in Previous Five Years Home Cautry CRC - 1 Home Cautry CRC - 3 Home Cautry CRC - 3 Home Cautry CRC - 3 CCC Member with No CRC Cautris with Sovering Default in Previous Five Years Cautris with Sovering Default in Previous Five Years Cautry CRC - 3 Home Country CRC - 3 Home Country CRC - 3 Home Country CRC - 3			0	0				0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0							
20.0% 50.0% 100.0% 150.0% 100.0% 100.0% 100.0% 50.0% 100.0% 150.0% 150.0% 150.0% 150.0%		Exposures to foreign bank	Home Country CRC - 1 Home Country CRC - 2 Home Country CRC - 2 Home Country CRC - 4 Home Country CRC + 4 Home Country CRC + 4 Home Country CRC + 4 Countries with No CRC Countries with Sovereign Default in Previous Five Years Home Country CRC - 1 Home Country CRC - 3 Home Country C				0				0	0	0	0							
20.0% 50.0% 100.0% 0.0% 100.0% 100.0% 100.0% 20.0% 50.0% 20.0% 100.0% 150.0% 20.0% 100.0% 150.0% 20.0% 20.0% 100.0% 20.0% 20.0% 100.0% 20.0% 20.0% 100.0% 20.0%		Exposures to foreign bank	Home Cautry CRC - 1 Home Cautry CRC - 2 Home Cautry CRC - 2 Home Cautry CRC - 4 Home Cautry CRC - 0 Home Cautry CRC - 0 Home Cautry CRC - 0 Home Cautry CRC - 1 Home C				0				0	0	0 0 0 0 0 0 0	0							
20.0% 50.0% 100.0% 150.0% 100.0% 100.0% 100.0% 20.0% 50.0% 100.0% 150.0% 150.0% 100.0% 150.0% 100.0% 150.0% 100.0% 15		Exposures to foreign bank	Iheme Cautry CRC - 1 Iheme Cautry CRC - 2 Iheme Cautry CRC 2 Iheme Cautry CRC 3 Iheme Cautry CRC 4 Iheme Cautry CRC 6 Iheme Cautry CRC 7 Iheme Cautry Cautry Cautry 7 Iheme Cautry CRC 7 Iheme Cautry CRC 7				0				0	0	0 0 0 0 0 0	0							
20.0% 50.0% 100.0% 1190.0% 100.0% 120.0% 20.0% 20.0% 20.0% 150.0% 20.0% 150.0% 20.0% 150.0%		Exposures to foreign bunk General obligation exposu Revenue obligation exposu	Items Country CRC - 1 Home Country CRC - 2 Home Country CRC - 2 Home Country CRC - 4 Home Country CRC + 4 Home Country CRC + 4 CCC Member with No CRC CCC Member with No CRC CCC Member with No CRC Countries with Sovereign Default in Previous Fue Years Country CRC - 1 Home Country CRC - 1 Home Country CRC - 3 Home Country CRC - 1 Home Country CR				0				0 0 0 0 0		0 0 0 0 0 0 0								
20.0% 50.0% 100.0% 120.0% 0.0% 150.0% 20.0% 20.0% 50.0% 100.0% 150.0% 100.0% 150.0% 100.0		Esposures to foreign bank General obligation exposu Revenue obligation exposu	Home Country CRC - 1 Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 4 Home Country CRC 4 CCU Member with No CRC CCU Member with No CRC CCU Member with No CRC CCUNTrise with Sovereign Default In Previous Five Years Country CRC 1 Home Country CRC 3 Home Country CRC 3 Home Country CRC 3 Home Country CRC 4 CCU Member with No CRC CCU Member wi				0				0		0 0 0 0 0 0 0 0	0							
200% 50.0% 100.0% 150.0% 0.0% 150.0% 20.0% 50.0% 100.0% 150.0% 20.0% 100.0% 150.0% 20.0% 100.0% 150.0% 20.0% 100.0% 150.0% 20.0% 100.0% 1		Exposures to foreign bank General obligation exposu Revenue obligation exposu	Ihome Cautry CRC - 1 Home Cautry CRC 2 Home Coutry CRC 3 Home Coutry CRC 4 Home Coutry CRC 0-1 Home Coutry CRC 0-1 Home Coutry CRC 0-1 Home Coutry CRC 3 Home Coutry CRC 3 Home Coutry CRC 4 Home Coutry CRC 3 Home Coutry CRC 4 Home Coutry CRC 4 Hom				0				0		000000000000000000000000000000000000000								
20.0% 50.0% 100.0%		Esposures to foreign bank General obligation exposu Revenue obligation exposu	Home Cautry CRC - 1 Home Cautry CRC - 2 Home Cautry CRC 2 Home Cautry CRC 3 Home Cautry CRC 4 Home Cautry CRC 4 CCU Member with No CRC Information Country CRC 3 Home Cautry CRC 4 HOME HOME HOME CRC CCU Home Home Home HOME CRC CCU Home Home Home Home CRC Home Cautry CRC 4 HOME HOME HOME CRC HOME HOME HOME HOME HOME HOME HOME HOME				0				0 0 0 0 0		0 0 0 0 0 0 0 0 0								
20.0% 50.0% 100.0% 150.0% 150.0% 20.0% 50.0% 100.0% 150.0% 20.0% 50.0% 100.0% 150.0% 20.0% 150.0% 20.0% 150.0%		Esposures to foreign bank General obligation exposu Revenue obligation exposu	Ihome Cautry CRC - 1 Home Cautry CRC 2 Home Coutry CRC 3 Home Coutry CRC 4 Home Coutry CRC 0-1 Home Coutry CRC 0-1 Home Coutry CRC 0-1 Home Coutry CRC 3 Home Coutry CRC 3 Home Coutry CRC 4 Home Coutry CRC 3 Home Coutry CRC 4 Home Coutry CRC 4 Hom				0				0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								

0.0%		If the reporting holding company is the correspondent holding company in a pass-through reserve balance relationship, report in column C the amount of its own reserves as well as those reserve balances actually passed through to a Federal Reserve Bank on behalf of its respondent depository institutions.									
0.0%		If the reporting holding company is the respondent holding company in a pass through reserve balance relationship, report in column of the amount of the holding company's nearence balances due from its correspondent holding company that its correspondent has actually passed through to a Federal Reserve Bank on the reporting holding company's behalf. Lee, for purposes of this hitem, treat these balances as balances due from a Federal Reserve Bank.									
0.0%		If the reporting holding company is a participant in an excess balance account at a Federal Reserve Bank, report in column C the holding company's balance in this account.									
		If the reporting holding company accounts for any holdings of certificates of deposit (CDs) like available for-saile debt securities that do not qualify as execuritation conjournes, report in column A the fair value of such CDs and include in column B the difference and the difference as a possible multiple of difference as a possible number in column B. When amortized cost accessf fair value. Fegorit the difference as a nopsible multiple (a, with a mults () sign) in column B. Bikk weight the amortized cost of these CDs in columns C through 1. as appropriate.									

Line Item 2a, Securities (excluding securitizations) - Held to maturity DATA TO BE REPORTED IN THOUSANDS (\$ CODE)

					Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H		Column J Risk Weight Bucket:		Column L	Column M	Column N	Column O	Column P	Column Q
		1	r			Separate Account	Adjustments to						1		KISK Weight Bucket	>	1	1				1
		Y-9C Schedule	Y-9C Ref Item #		Totals	Assets w/	total reported in column A															
Risk Weight	Item # Rollup Item Description Securities (excluding securitization) - Held-to-	Schedule	Item #	Item Description	Totals	Guarantees	column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	2a maturity				0	0	a		C	0	0	a	0 0	0	0		0	0	0	0	a	0
					-																	
				The zero percent risk weight applies to exposures to the U.S. government, a U.S. government agency, or a Federal Reserve Bank,																		
				and those exposures otherwise unconditionally guaranteed by the																		
				U.S. government. Include exposures to or unconditionally																		
				guaranteed by the FDIC or the NCUA. Certain foreign government exposures and certain entities listed in §.32 of the regulatory capital																		
				rules may also qualify for the zero percent risk weight. Include the																		
				exposure amounts of securities reported in Schedule HC-B, column																		
				A, that do not qualify as securitization exposures that qualify for the zero percent risk weight. Such securities may include portions of,																		
				but may not be limited to:																		
0.0%		HC-B,																				
0.0%		Column A HC-B,	1	item 1 - U.S. Treasury securities				(-									
0.0%		Column A	2a	item 2a - securities issued by U.S. Government agencies				(
0.0%		HC-B, Column A	4-1	item 4a1 - residential mortgage pass-through securities guaranteed by GNMA																		
0.076		ColdininA	401	DY CHININ				,														
0.0%		HC-B,		item 4b1 - other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies																		
0.0%		Column A HC-B,	4D I	guaranteed by U.S. Government agencies or sponsored agencies				(
0.0%		Column A	4c1a	Item 4c1a - portions that represent GNMA securities				c														
0.0%		HC-B, Column A	4c2a	item 4c2a - portion that represent GNMA securities				c														
				The 20 percent risk weight applies to general obligations of U.S.																		
				states, municipalities, and U.S. public sector entities. It also applies																		
				to exposures to U.S. depository institutions and credit unions, exposures conditionally guaranteed by the U.S. government, as well																		
				as exposures to U.S. government-sponsored enterprises. Certain																		
				foreign government and foreign bank exposures may qualify as																		
				indicated in §.32 of the regulatory capital rules. Include the exposure amounts of securities reported in Schedule HC-B, Column																		
				A, that do not qualify as securitization exposures that qualify for the																		
				20 percent risk weight. Such securities may include portions of, but may not be limited to:																		
		HC-B,											1									
20.0%		Column A HC-B.	2b	item 2b - exclude interest-only securities & loss sharing securities								0)									
20.0%		Column A	3	item 3 - portion representing general obligation securities								0										
20.0%		HC-B, Column A	402	item 4a2 - residential mortgage pass-through securities issued by FNMA and FHLMC																		
20.0%		COLUMITA	402	I INVESTIGATION FILME								0										
		HC-B,		item 4b1 - Other residential mortgage-backed securities "Issued or																		
20.0%		Column A	401	guaranteed by U.S. Government agencies or sponsored agencies," item 4b2 - Other residential mortgage-backed securities								0)									
		HC-B,		"Collateralized by MBS issued or guaranteed by U.S. Government																		
20.0%		Column A	4b2	agencies or sponsored agencies," item 4c1a - certain portions of commercial MBS "Issued or								0)									
		HC-B,		Item 4c1a - certain portions of commercial MBS "Issued or guaranteed by FNMA, FHLMC, or GNMA" that represent FHLMC																		
20.0%		Column A	4c1a	and FNMA securities (exclude loss sharing securities)								0)									
				item 4c2a - certain portions of commercial MBS "Issued or guaranteed by U.S. Government agencies or sponsored agencies"																		
		HC-B,		that represent FHLMC and FNMA securities (exclude loss sharing																		
20.0%		Column A	4c2a	securities)								0)									
				Any securities categorized as "structured financial products" on																		
				Schedule HC-B that are not securitization exposures and qualify for																		
				the 20 percent risk weight. Note: Many of the structured financial products would be considered securitization exposures and must																		
				be reported in Part II, Item 9(a) for purposes of calculating risk																		
20.0%		HC-B		weighted assets.								0)				1					

	1													
			Include the exposure amounts of securities reported in Schedule HC											
			B, column A, that do not qualify as securitization exposures that qualify for the 50 percent risk weight. Such securities may include											
			portions of, but may not be limited to:											
	-											1		
		HC-B,	item 3 - "Securities issued by states and political subdivisions in the											
50.0%		Column A 3	U.S.," that represent revenue obligation securities						0					
			item 4a3 - "Other [residential mortgage] pass-through securities,"											
			that represent residential mortgage exposures that qualify for 50 percent risk weight. (Pass-through securities that do not qualify for											
		HC-B,	50 percent risk weight should be assigned to the 100 percent risk											
50.0%		Column A 4a3	weight category.)						0					
			item 4b2 - Other residential mortgage-backed securities											
			"Collateralized by MBS issued or guaranteed by U.S. Government											
			agencies or sponsored agencies" (exclude portions subject to FDIC											
		HC-B.	loss-sharing agreement and interest-only securities) that represent residential mortgage exposures that qualify for 50 percent risk											
50.0%		Column A 4b2	weight						0					
	1		item 4b3 - All other residential MBS." Include only those MBS that						-					
			qualify for 50 percent risk weight. Refer to §.32(g), (h) and (i) of the											
			regulatory capital rules. Note: do not include MBS portions that are											
		HC-B, Column A 4b3	tranched for credit risk; those must be reported as securitization exposures in Part II. item 9(a). Exclude interest-only securities											
50.0%	-	Column A 4D3	exposures in Part II, Item 9(a). Exclude interest-only securities			1		1	0	1				
			Include the exposure amounts of securities reported in Schedule HC											
			B, column A, that do not qualify as securitization exposures that											
			qualify for the 100 percent risk weight. Such securities may include											
			portions of, but may not be limited to:	-										
		HC-B,	item 4a3 - "Other residential mortgage pass-through securities," that represent residential mortgage exposures that qualify for 100%											
100.0%		Column A 4a3	risk weight							0				
			item 4b2 - Other residential mortgage-backed securities											
			"Collateralized by MBS issued or guaranteed by U.S. Government											
		HC-B.	agencies or sponsored agencies" (excludes portions subject to an FDIC loss-sharing agreement), that represent residential mortgage											
100.0%		Column A 4b2	exposures that qualify for 100 percent risk weight							0				
100.070	-	Solution Apr	capital carrier quality for 100 percent for weight							0				
			item 4b3 - "All other residential MBS." Include only those MBS that											
			qualify for 100 percent risk weight. Refer to §.32(g), (h) and (i) of											
		HC-B,	the regulatory capital rules. (Note: do not include MBS that are tranched for credit risk; those should be reported as securitization											
100.0%		HC-B, Column A 4b3	tranched for credit risk; those should be reported as securitization exposures in Part II, item 9(a).)							0				
	1	HC-B,								0				
100.0%		Column A 4c1b	item 4c1b - "Other commercial mortgage pass-through securities,"							0				
		HC-B,												
100.0%	-	Column A 4c2b HC-B,	item 4c2b - "All other commercial MBS,"							0				
100.0%		Column A 5a	item 5a - asset-backed securities							0				
										U U				
			Any securities reported as "structured financial products" on											
			Schedule HC-B, item 5(b), that are not securitization exposures and											
			qualify for the 100 percent risk weight. Note: Many of the structured financial products would be considered securitization											
			structured financial products would be considered securitization exposures and must be reported in Part II, item 9(a), for purposes of											
100.0%		HC-B 5b	calculating risk weighted assets							0				
	1		Also include all other HTM securities that do not qualify as											
			securitization exposures reported in Schedule HC, item 2(a), that are											
100.0%		HC 2a	not included in columns C through H and J through Q							0				

	EXPOSURES																
	Include the exposure amounts of those securities reported in	1	†														
	Schedule HC-B, column A, that are directly and unconditionally																
	guaranteed by foreign central governments or are exposures to																
	foreign depository institutions that do not qualify as securitization																
	exposures. Such securities may include portions of, but may not be																
	limited to:																
HC-B,			1														
Column A 4a3	Other residential mortgage pass-through securities																
HC-B,																	
Column A 4b3	All other residential MBS																
HC-B,																	
Column A 4c1b	Other commercial mortgage pass-through securities																
HC-B,																	
Column A 4c2b	All other commercial MBS																
HC-B,		Report these items															
Column A 5a	Asset-backed securities	in the appropriate line items below															
	Anno executive and extend on Sales and one of the second state in																
	Any securities reported as "structured financial products" in Schedule HC-B, item 5(b), that are not securitization exposures.																
	Note: Many of the structured financial products would be																
HC-B 5b	considered securitization exposures and reported in Part II, item																
	9(a) for purposes of calculating risk weighted assets	-															
HC-B,																	
Column A 6b	"Other foreign debt securities."		1														
Exposures to foreign cen	ntral governments	0	0		7												
	Home Country CRC 0-1		1			0	1		1		1		1	1		1	1
	Home Country CRC 2							0)								
	Home Country CRC 3								0								
	Home Country CRC 4-6									C							
	Home Country CRC 7										0)					
	OECD Member with No CRC					0											
	Non-OECD Member with No CRC						1			C						1	
	Countries with Sovereign Default in Previous Five Years										0)					
Exposures to foreign bar		0	C)												
· ·	Home Country CRC 0-1				1			0						1			
	Home Country CRC 2						1		0							1	
	Home Country CRC 3						1		, i i i i i i i i i i i i i i i i i i i	0						1	
	Home Country CRC 4-7										0	1					
	OECD Member with No CRC							0									
	Non-OECD Member with No CRC									C							
	Countries with Sovereign Default in Previous Five Years						1				0	0				1	
General obligation expc	sures to foreign public sector entities	0	0)												
Janarraya	Home Country CRC 0-1				1		1	0			1		1	1	1	1	
	Home Country CRC 2								0								
	Home Country CRC 3								0	0							
	Home Country CRC 4-7						1		1		0	1				1	1
	OECD Member with No CRC							0									
	Non-OECD Member with No CRC									0							
	Countries with Sovereign Default in Previous Five Years										0	1					
				-													
Zevenue abligation expo		0															
Revenue obligation expo	osures to foreign public sector entities	0	C						0				1	1			
Revenue obligation expo	osures to foreign public sector entities Home Country CRC 0-1	0	C		-				0	0							
Revenue obligation expo	An and a sector entities Home Country CRC 0-1 Home Country CRC 2-3	0	C						0	C							
Revenue obligation expo	psures to foreign public sector entitles Home Country CRC 0-1 Home Country CRC 2-3 Home Country CRC 4-7	0	0						0	C	0	1					
Revenue obligation exp	An and a sector entities Home Country CRC 0-1 Home Country CRC 2-3	0							0	0	0						

Line Item 2b, Securities (excluding securitizations) - Available for sale

	DATA TO BE REPORTED IN THOUSANDS (\$ 000s)	_	_		Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q
							t Adjustments to								Risk Weight Buckets							
Risk Weight	Item # Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Totals	Assets w/ Guarantees	total reported in column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:	ould include the	e difference betv	ween the fair value and amortized cost of those AFS debt securities	that do not qualify																	
а	as securitization exposures. This difference equals the amount included in these items that are not securitization exposures.	ts reported in Sc	chedule HC-B, ite	ms 1 through 6, column D, minus items 1 through 6, column C, for t	hose AFS debt secur	ities																
	"When fair value exceeds cost, report the different "When cost exceeds fair value, report the different	ce as a positive i ce as a negative	number in Part II number (i.e., wit	l, item 2(b), column B. th a minus (-) sign) in Part II, item 2(b), column B.																		
	*If AFS equity securities with readily determinable the portion of the net unrealized gain (55 percent of	fair values have or more) not inc	a net unrealized luded in Tier 2 ca	I gain (i.e., Schedule HC-B, item 7, column D, exceeds item 7, column apital should be included in Part II, item 2(b), column B.	n C),																	
	The portion that is not included in Tier 2 capital equipation Securities (excluding securitizations) - Available	uals Schedule H	C-B, item 7, colur	mn D minus column C, minus Part I, item 31.		<u> </u>	<u> </u>		<u> </u>	1	<u> </u>	<u> </u>	<u> </u>	<u>г т</u>								
2	2b for sale				0		0 0	C) (0	0	C	0	0	0	0	0	C	0	0	0
			9	he zero percent risk weight applies to exposures to the U.S. overnment, a U.S. government agency, or a Federal Reserve Bank, nd those exposures otherwise unconditionally guaranteed by the																		
			U	IS. government. Include exposures to or unconditionally guaranteed by the uaranteed by the FDIC or the NCUA. Certain foreign government																		
			e	xposures and certain entities listed in §.32 of the regulatory capital ules may also qualify for zero percent risk weight. Include the																		
			e: C,	xposure amounts of securities reported in Schedule HC-B, column , that do not qualify as securitization exposures that qualify for the																		
			ZE	ero percent risk weight. Such securities may include portions of, ut may not be limited to:																		
0.0%		HC-B, Column C	1 "I	U.S. Treasury securities,"				C														
0.0%		HC-B, Column C HC-B,	2a Si	ecurities "Issued by U.S. Government agencies," lesidential mortgage pass-through securities "Guaranteed by				C														
0.0%		пс-в, Column C	P	NMA," ortions of item 4.b.(1). Other residential mortgage-backed				G														
0.0%		HC-B, Column C	4b1 se	ecurities "Issued or guaranteed by U.S. Government agencies or ponsored agencies," such as GNMA exposures				G														
0.0%		HC-B, Column C	06	ertain portions of commercial MBS "Issued or guaranteed by NMA, FHLMC, or GNMA" that represent GNMA securities ertain portions of commercial MBS "Issued or guaranteed by U.S.				C														
		HC-B,	G	overnment agencies or sponsored agencies" that represent																		
0.0%		Column C	4c2a G	NMA securities				C	1													
			TI	he 20 percent risk weight applies to general obligations of U.S. tatas municipalities and U.S. public sector entities. It also applies																		
			e	tates, municipalities, and U.S. public sector entitles. It also applies o exposures to U.S. depository institutions and credit unions, xposures conditionally guaranteed by the U.S. government, as well																		
			as fc	s exposures to U.S. government sponsored enterprises. Certain preign government and foreign bank exposures may qualify for the																		
			ru	0 percent risk weight as indicated in §.32 of the regulatory capital ules. Include the exposure amounts of those securities reported in																		
			e	chedule HC-B, Column C, that do not qualify as securitization xposures that qualify for the 20 percent risk weight. Such ecurities may include portions of, but may not be limited to:																		
20.0%		HC-B, Column C	Si	ecurities may include portions of, but may not be infinited to: ecurities "Issued by U.S. Government-sponsored agencies" exclude interest-only securities)																		
20.0%		HC-B, Column C		Securities issued by states and political subdivisions in the U.S." hat represent general obligation securities								0										
20.0%		HC-B, Column C	4a2 FI	HLMC," (excluding interest-only securities)								0										
		HC-B,	0	ther residential mortgage-backed securities "Issued or guaranteed y U.S. Government agencies or sponsored agencies" (exclude																		
20.0%		Column C HC-B,	4b1 in 0	nterest-only securities) Wher residential mortgage-backed securities "Collateralized by ABS issued or quaranteed by U.S. Government agencies or								0										
20.0%		нс-в, Column C	4b2 sp	Its'sissued or guaranteed by U.S. Government agencies or ponsored agencies"(exclude interest-only securities) hose commercial MBS "Issued or guaranteed by FNMA, FHLMC, or								0										
20.0%		HC-B, Column C	G	INVEXTORE CONTINENTIAL INVEXTORE OF GUARANTEED BY INVEX, FILLING, OF INVEXTOR INVEXTORE IN INVEXTORE INVEXTORE IN INVEXTORE INVEXTORE IN INVEXTORE INVEXTORE								0										
			tř	hose commercial MBS "Issued or guaranteed by U.S. Government																		
20.0%		HC-B, Column C	4c2a se	gencies or sponsored agencies" that represent FHLMC and FNMA ecurities (exclude interest-only securities)								0										
				ny securities categorized as "structured financial products" on chedule HC-B that are not securitization exposures and qualify for																		
			th	reduie no-b that are not securitization exposures and quality for he 20 percent risk weight. Note: Many of the structured financial roducts would be considered securitization exposures and must																		
20.0%		HC-B	b	e reported in Part II, item 9(b) for purposes of calculating risk- veighted assets. Exclude interest-only securities.								0										
			in	nclude the exposure amounts of those securities reported in																		
			Siles	chedule HC-B, column C, that do not qualify as securitization xposures that qualify for the 50 percent risk weight. Such																		
50.0%		HC-B, Column C		ecurities may include portions of, but may not be limited to: Securities issued by states and political subdivisions in the U.S.,"																		
50.0%		Column C	0	hat represent revenue obligation securities Ither residential mortgage pass-through securities," that represent esidential mortgage exposures that qualify for 50 percent risk									C									
		HC-B,	w	esidential mongage exposures that quality for 50 percent risk reight. (Pass-through securities that do not qualify for 50 percent isk weight should be assigned to the 100 percent risk weight																		
50.0%		Column C	4a3 ca	ategory.) hther residential mortgage-backed securities "Collateralized by									0									
			N st	/IBS issued or guaranteed by U.S. Government agencies or ponsored agencies" (exclude portions subject to a FDIC loss-																		
		HC-B,	re	haring agreement and interest-only securities) that represent esidential mortgage exposures that qualify for 50 percent risk																		
50.0%		Column C	4D2 W	reight All other residential MBS." Include only those MBS that qualify for 0 percent risk weight. Refer to \$.32(g). (h) and (i) of the regulatory									C									
			ca	0 percent risk weight. Refer to §.32(g), (h) and (i) of the regulatory apital rules. Note: do not include MBS that are tranched for credit isk; those should be reported as securitization exposures in																		
50.0%		HC-B, Column C	Si	chedule HC-R, Part II, Item 9(b). Do not include interest-only ecurities.																		
50.370																						

		include the exposure amounts of securities reported in Schedule HC- B, column C, that do not qualify as securitization exposures that										
		gualify for the 100 percent risk weight. Such securities may include										
		portions of, but may not be limited to:										
		"Other (residential mortgage) pass-through securities," that										
	HC-B,	represent residential mortgage exposures that qualify for 100										
100.0%	Column C 4a3						0					
		"Other residential mortgage-backed securities "Collateralized by										
		MBS issued or guaranteed by U.S. Government agencies or										
		sponsored agencies" (exclude portions subject to an FDIC loss- sharing agreement) that represent residential mortgage exposures										
100.0%	HC-B, Column C 4b2						0					
100.076	Column C 402	"All other residential MBS." Include only MBS that qualify for 100					0					
		percent risk weight. Refer to §.32(g), (h) and (i) of the regulatory										
		capital rules. Note: do not include MBS portions that are tranched										
	HC-B,	for credit risk; those should be reported as securitization exposures										
100.0%	Column C 4b3	in Part II, item 9(b)					0					
	HC-B,											
100.0%	Column C 4c1b HC-B.	"Other commercial mortgage pass-through securities,"				 	J					
100.0%	Column C 4c2b	"All other commercial MBS,"					0					
	HC-B,	Construction and the second seco					-					
100.0%	Column C 5a	"Asset-backed securities,"					0					
		Any securities reported as "structured financial products" in										
		Schedule HC-B, Item 5(b), that are not securitization exposures and										
		qualify for the 100 percent risk weight. Note: Many of the structured financial products would be considered securitization										
		exposures and must be reported in Part II, item 9(b) for purposes of										
100.0%	HC-B 5b	calculating risk weighted assets.					0					
		Also include all other AFS securities that do not qualify as										
		securitization exposures reported in Schedule HC, item 2(b), that										
100.0%	HC 2b	are not included in columns C through H and J through Q.					0				 	
		include the portion that does not qualify as a securitization										
		exposure of Schedule HC, item 2(b), that represents the adjusted										
		carrying value of exposures that are significant investments in the										
		common stock of unconsolidated financial institutions that are not										
		deducted from capital. For further information on the treatment of										
		equity exposures, refer to §.51 to §.53 of regulatory capital rules. This risk weight takes effect in 2018, and therefore this item is										
		blocked from being completed until that time. Before 2018, report										
250.0%	HC 2b	such significant investments in the 100 percent risk weight category						0				
		for publicly traded AFS equity securities with readily determinable										
		fair values reported in Schedule HC-B, item 7, include the fair value of these equity securities (as reported in Schedule HC-B, item 7,										
		column D) if they have a net unrealized loss. If these equity										
		securities have a net unrealized gain, include their adjusted carrying										
		value (as reported in Schedule HC-B, item 7, column C) plus the										
		portion of the unrealized gain (up to 45 percent) included in tier 2										
		capital (as reported in Part I, item 31). (NOTE: Certain investments in										
		mutual funds reported in Schedule HC-B, item 7, may be risk-										
300.0%	110.0	weighted using the simple risk-weight and look-through approaches 7 as described in §.51 to 53 of the regulatory capital rules										
	HC-B	/ as described in §.51 to 53 of the regulatory capital rules				 			0		 	
		for AFS equity securities to investment firms with readily										
		determinable fair values reported in Schedule HC-B, Item 7, include										
		the fair value of these equity securities (as reported in Schedule HC-										
		B, item 7, column D) if they have a net unrealized loss. If these										
		equity securities have a net unrealized gain, include their adjusted										
		carrying value (as reported in Schedule HC-B, item 7, column C) plus										
600.0%	LLC P	the portion of the unrealized gain (up to 45 percent) included in tier 7 2 capital (as reported in Part I, item 31).										
000.078	10.0	/ z capital (as reported in Part 1, Reff 31).		1	1			1		U		

2016 2017 100 0% 100 0% 100 0% 100 0% 100 0% 100 0% 100 0% 100 0% 100 0% 100 0% 100 0% 100 0% 100 0% 100 0%

CINC IVIE 1110DC	LOGY EXPOSURES		1													
	Include the exposure amounts of those securities reported in		T													
	Schedule HC-B, Column C, that are directly and unconditionally															
	guaranteed by foreign central governments or are exposures on															
	foreign depository institutions that do not qualify as securitization															
	exposures. Such securities may include portions of, but may not be	e														
	limited to:															
HC-B,			T													
Column C 4a	Other residential mortgage pass-through securities															
HC-B,																
Column C 4b	All other residential MBS															
HC-B,																
Column C 4c	b Other commercial mortgage pass-through securities															
HC-B,																
Column C 4c	b All other commercial MBS															
HC-B,		Report these items														
Column C 5a	Asset-backed securities	in the appropriate														
		line items below														
	Any securities reported as "structured financial products" in															
	Schedule HC-B, Item 5(b), that are not securitizations. Note: Many															
	structured financial products would be considered securitization															
	exposures and must be reported in Part II, item 9(b) for purposes of	of														
HC-B 5b	calculating risk weighted assets	_														
HC-B,																
Column A 6b	"Other foreign debt securities."	_														
HC-B Column	"Items in mutual funds and other equity securities with readily															
C	7 determinable fair values."		1													
Exposures to for	Ign central governments			 1												
Exposures to for				0	1	1 1			1	1	1	1		1	1	
	Home Country CRC 0-1 Home Country CRC 2			U			0									_
	Home Country CRC 2			0			0	0								
	Home Country CRC 2 Home Country CRC 3			0			0	0	0							
	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4-6						0	0	0		0					
	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4-6 Home Country CRC 7			0			0	0	0	0	0					
	Home Country CRC 2 Home Country CRC 3 Home Country CRC 3 Home Country CRC 7 OECD Wember with No CRC			0			0	0	0		0				
	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4-6 Home Country CRC 7			0			0	0	0		0					
Exposures to for	Home Country (CRC 2 Home Country (CRC 4 Home Country (CRC 4 Home Country (CRC 4 Home Country (CRC 7 O ECD Member with No CRC Non-OECD Member with No CRC Countries with Sovereigh Orbanil In Previous Five Years			0			0	0	0		0					
Exposures to for	Home Country CRC 2 Home Country CRC 3 Home Country CRC 46 Home Country CRC 7 OCCD Member with No CRC Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years granus			0			0	0	0		0					
Exposures to for	Home Country (DR: 2 Home Country (DR: 2 Home Country (DR: 4 Home Country (DR: 7 OF CD Member with No CRC Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years (gn Danks Home Country (DR: 0-1			0			0	0	0		0					
Exposures to for	Home Country ORC 2 Home Country ORC 3 Home Country ORC 46 Home Country ORC 7 OCCD Member with No CRC Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years Country ORC 1 Home Country ORC 1 Home Country ORC 2						0	0	0		0					
Exposures to for	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Education Country CRC 4 Education Country CRC 7 Education Country CRC 7 Home Country CRC 7 Home Country CRC 7 Home Country CRC 7 Home Country CRC 3						0	0	0		0					
Exposures to for	Home Country ORC 2 Home Country ORC 3 Home Country ORC 46 Home Country ORC 7 OCCD Member with No CRC Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years Country ORC 1 Home Country ORC 1 Home Country ORC 2						0	0	0		0					
Exposures to far	Home Country CRC 2 Home Country CRC 3 Home Country CRC 46 Home Country CRC 7 OECD Member with No CRC Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years (in Address) Internet Country CRC 0-1 Home Country CRC 0-1 Home Country CRC 3 Home Country CRC 3 Home Country CRC 3 Home Country CRC 3						0	0	0		0					
Exposures to for	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 46 Home Country CRC 46 CCD Member with No CRC Countries with Sovereigh Disfail in Previous Five Years Countries with Sovereigh Disfail in Previous Five Years Home Country CRC 5 Home Country CRC 5 Home Country CRC 5 Home Country CRC 5 Home Country CRC 6 Home Coun						0	0	0							
	Home Country CRC 2 Home Country CRC 3 Home Country CRC 46 Home Country CRC 7 OCCD Member with No CRC Non-OCCD Member with No CRC Countries with Sovereign Default in Previous Five Years Country CRC 0-1 Home Country CRC 0-1 Home Country CRC 3 Home Country CRC 47 OCCD Member with No CRC						0	0	0							
	Home Country CRC 2 Home Country CRC 2 Home Country CRC 4 Home Country CRC 46 Home Country CRC 46 CCD Member with No CRC Countries with Soverigh Default in Previous Five Years Home Country CRC 7 Home Coun						0	0	0		0					
	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 4 Country CRC 4 Country CRC 4 Home Country CRC 0 Home Country CRC 0 Home Country CRC 0 Home Country CRC 2 Home Country CRC 2 Home Country CRC 3 Home						0	0	0							
	Home Country CRC 2 Home Country CRC 2 Home Country CRC 4 Home Country CRC 4 Home Country CRC 4 CC 0 Home Country CRC 4 CC 0 Home Country CRC 4 Hom						0	0			0					
	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Execution Country CRC 4 Execution Country CRC 4 Home Country CRC 4 Home Country CRC 1 Home Country CRC 1 Home Country CRC 3 Home Country CRC 4 Home Country CRC 3 Home Country CRC 3 Home Country CRC 4 Home Country CRC 3 Home Country CRC 3 Home Country CRC 3 Home Country CRC 3 Home Country CRC 4 Home Country CRC 3						0	0								
	Home Country CRC 2 Home Country CRC 3 Home Country CRC 46 Home Country CRC 47 OC D Member with No CRC Countries with Sovereign Default in Previous Five Years Country CRC 9 Home Country CRC 7 Home Co						0	0	0							
	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Executive CRC 4 Home Country CRC 4 CCD Member with No CRC Home Country CRC 7 Home Country						0	0								
	Home Country CRC 2 Home Country CRC 3 Home Country CRC 46 Home Country CRC 47 OC D Member with No CRC Countries with Sovereign Default in Previous Five Years Country CRC 9 Home Country CRC 7 Home Co						000000000000000000000000000000000000000	0								
General obligati	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 4 CCD Member with No CRC Country CRC 4 Home Country CRC 7 Home Country C						0	0								
General obligati	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Country CRC 4 Home Country CRC 4 Home Country CRC 7 Countries with Sovereign Default in Previous Five Years Countries with Sovereign Default in Previous Five Years Information Country CRC 0 Home Country CRC 0 Home Country CRC 0 CRC Difference Country CRC 0 Home Country CRC 1 Home Country CRC 1						0	0								
General obligati	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 4 Country CRC 4 Home Country CRC 3 Home Country CRC 3 Home Country CRC 3 Home Country CRC 3 Home Country CRC 4 Home Country CRC 5 Home Country CRC 5						0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0								
General obligati	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Country CRC 4 Home Country CRC 4 Home Country CRC 7 Countries with Sovereign Default in Previous Five Years Countries with Sovereign Default in Previous Five Years Information Country CRC 0 Home Country CRC 0 Home Country CRC 0 CRC Difference Country CRC 0 Home Country CRC 1 Home Country CRC 1						0	0								
General obligati	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 4 Country CRC 4 Home Country CRC 3 Home Country CRC 3 Home Country CRC 3 Home Country CRC 3 Home Country CRC 4 Home Country CRC 5 Home Country CRC 5						000000000000000000000000000000000000000	0								
General obligati	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4 Home Country CRC 4 Home Country CRC 4 Home Country CRC 4 Home Country CRC 0 Countries with Soversign Default in Previous Five Years Home Country CRC 0 Home Country CRC 0 Home Country CRC 0 Home Country CRC 0 Countries with Soversign Default in Previous Five Years Countries with Soversign Default in Previous Five Years Home Country CRC 0 Countries with Soversign Default in Previous Five Years Countries with Soversign Default in Previous Five Years Home Country CRC 0 CCC Default (CRC 0 Home Country CRC 0 H						0	0								

Line Item 3, Fed funds sold and securities purchased under agreements to resell

1					Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q
	1					Separate Account	Adjustments to						r		Risk Weight Buckets				r			
1		Y-9C	Y-9C Ref			Assets w/	total reported in															
Risk Weight		Schedule	Item #	Item Description	Totals	Guarantees	column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	Fed funds sold and securities purchased under																					
	3 agreements to resell				(0	0	(0	0	0	0	0	0	0	0	0	0	0	0	0	(
				include the portion of Schedule HC, item 3, that is directly and																		
0.0%		HC	3	unconditionally guaranteed by U.S. Government agencies				(
				include the amount of centrally cleared securities resale																		
				agreements reported in Schedule HC, item 3, with Qualified Central																		
				Counterparties (QCCPs), as defined in §.2 of the regulatory capital																		
				rules, where the collateral posted by the holding company to the QCCP or clearing member is subject to an arrangement that																		
				prevents any losses to the clearing member client due to the joint																		
				default or a concurrent insolvency, liquidation, or receivership																		
				proceeding of the clearing member and any other clearing member																		
				clients of the clearing member; and the clearing member client holding company has conducted sufficient legal review to conclude																		
				with a well-founded basis (and maintains sufficient written																		
				documentation of that legal review) that in the event of a legal																		
				challenge (including one resulting from default or from liquidation,																		
				insolvency, or receivership proceeding) the relevant court and administrative authorities would find the arrangements to be legal,																		
				valid, binding and enforceable under the law of the relevant																		
2.0%		HC		jurisdictions					0													
				include the amount of centrally cleared securities resale agreements reported in Schedule HC, item 3, with QCCPs in all other																		
				agreements reported in Schedule HC, item 3, with QCLPs in all other cases that do not meet the criteria of qualification for a 2% risk																		
4.0%		HC	3	weight.						0												
20.0%	-	HL	3	include exposures to U.S. depository institution counterparties								0										
				include exposures to non-depository institution counterparties that																		
				lack qualifying collateral (refer to the regulatory capital rules for																		
				specific criteria). Also include the amount of federal funds sold and securities resale agreements reported in Schedule HC, item 3, that																		
100.0%		HC	3	are not included in columns C through Q.										0								
	T	CRC METHO	DOLOGY EX																			
				The portion of Schedule HC, item 3, that is directly and	Report these items																	
		HC	3	unconditionally guaranteed by foreign central governments and exposures to foreign depository institutions.	in the appropriate line items below																	
						1																
		Exposures to I	oreign centra	al governments	(0																
0.0%	_			Home Country CRC 0-1 Home Country CRC 2				(
20.0%	-			Home Country CRC 3								0	0									
50.0% 100.0% 150.0%	-			Home Country CRC 4-6									Ŭ	0								
150.0%				Home Country CRC 7											0							
0.0%	-			OECD Member with No CRC Non-OECD Member with No CRC				(-						-			
100.0% 150.0%	-			Countries with Sovereign Default in Previous Five Years										0	0							
	1	Exposures to I	oreign banks		(0																
20.0%				Home Country CRC 0-1								0										
50.0% 100.0%	-			Home Country CRC 2 Home Country CRC 3									0	~								
150.0%	-			Home Country CRC 4-7										U	0							
20.0%				OECD Member with No CRC								0										
100.0%				Non-OECD Member with No CRC										0								
150.0%	_	Conoral ob//-		Countries with Sovereign Default in Previous Five Years res to foreign public sector entities											0							
		General oblig		Home Country CRC 0-1						1		0										
20.0%												0	0					1	1			
20.0%				Home Country CRC 2																		
20.0% 50.0% 100.0%	-			Home Country CRC 2 Home Country CRC 3										0								
50.0% 100.0% 150.0%	-			Home Country CRC 2 Home Country CRC 3 Home Country CRC 4-7								4		0	0							
50.0% 100.0% 150.0%				Home Country CRC 2 Home Country CRC 3 Home Country CRC 4-7 OCED Member with No CRC								0		0	0							
20.0% 50.0% 100.0% 150.0% 20.0% 100.0%	-			Home Country CRC 2 Home Country CRC 3 Home Country CRC 4-7 OECD Member with No CRC Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years								0		0	0							
50.0% 100.0% 150.0% 20.0% 100.0%	-	Revenue oblig	ation exposu	Home Country CRC 2 Home Country CRC 3 Home Country CRC 4-7 DECD Member with No CRC Non-OECD Member with No CRC Countries with Sovereigh Default in Previous Five Years res for Kongin public Sector antilies								0		0	0							
50.0% 100.0% 150.0% 20.0% 100.0%	-	Revenue oblig	ation exposu	Heme Country GRC 2 Heme Country GRC 3 Heme Country GRC 4-7 OECD Member with No GRC Countries with Secretion Detection of the Vision Countries with Secretion Interviews Five Years res To Brengin public sector entities Heme Country GRC 0-1		0						0	0	0	0							
50.0% 100.0% 150.0% 20.0% 100.0%	-	Revenue oblig	ation exposu	Henne Country CRC 2 Henne Country CRC 3 Henne Country CRC 4 7 Alcon ACCO Member with No.CRC Micro ACCO Member with No.CRC Micro ACCO Member with No.CRC Micro ACCO Member Anno No.CRC Henne Country CRC 4 7 Henne Country CRC 2 3								0	0	0	0							
50.0% 100.0% 150.0% 20.0% 150.0% 50.0% 50.0% 150.0% 50.0%		Revenue ablig	ation exposu	Heme Country CRC 2 Heme Doutry CRC 3 Heme Country CRC 4 CEO Member with No CRC Non-OECD Member with No CRC Countries with Soreering Default. In Providuos Free Years <i>res to Renge public sector entities</i> Heme Country CRC 4 Heme Country CRC 4 Heme Country CRC 4-7								0	0	0	0							
50.0% 100.0% 150.0% 20.0% 100.0%		Revenue ablig	ation exposu	Henne Country CRC 2 Henne Country CRC 3 Henne Country CRC 4 7 Alcon ACCO Member with No.CRC Micro ACCO Member with No.CRC Micro ACCO Member with No.CRC Micro ACCO Member Anno No.CRC Henne Country CRC 4 7 Henne Country CRC 2 3								0	0	0	0							

Line Item 4a, Loans and leases held for sale - Residential mortgage exposures

						Column A	Column A-1	Column B	Column C	Column D	Column F	Column F	Column G	Column H	Column I	Column J	Column K	Column I	Column M	Column N	Column O	Column P	Column O
																Risk Weight Bucket							
							Separate Account	Adjustments to															
			Y-9C	Y-9C Ref			Assets w/	total reported in															
Risk Weight	t Item#		Schedule	Item #	Item Description	Totals	Guarantees	column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
		Loans and Leases Held for Sale: Residential																					
	4a	mortgage exposures				(0 0	0	0	0	0	0	(0	C	0	0	0	0	0	0	0	
					Report in column A the portion of the carrying value of loans and																		
					leases held for sale (HFS) reported in Schedule HC, Item 4.a,																		
					composed of the following items related to residential mortgage																		
					exposures:																		
					include the carrying value of the guaranteed portion of HFS FHA																		
20.0%	_		HC	4a	and VA mortgage loans included in Schedule HC-C, item 1(c)(2)(a)								C)									
					include the carrying value of HFS loans secured by 1-4 family																		
					residential properties and by multifamily residential properties																		
					included in Schedule HC-C, item 1(c)(1) (only include qualifying first																		
					mortgage loans), qualifying loans from items 1(c)(2)(a) and 1(d), or																		
					those that meet the definition of a residential mortgage exposure																		
					and qualify for 50 percent risk weight under §.32(g) of the																		
					regulatory capital rules. For 1-4 family residential mortgages, the																		
					loans must be prudently underwritten, be fully secured by first liens																		
					on 1-4 family or multifamily residential properties, not 90 days or																		
					more past due or in nonaccrual status, and have not been																		
					restructured or modified (unless modified or restructured solely																		
					pursuant to the U.S. Treasury's Home Affordable Mortgage																		
					Program (HAMP)). Also include loans that meet the definition of																		
50.0%			HC	4a	statutory multifamily mortgage in §.2 of the regulatory capital rules.									0									
					include the carrying value of HFS loans that are residential mortgage																		
					exposures reported in Schedule HC, item 4(a), that are not included																		
100.0%			HC	4a	in columns G, H or Q.										0								
					Report in Column B, the amount of the reporting holding																		
					company's on-balance sheet assets that are deducted or excluded																		
			1		(not risk-weighted in the determination of risk-weighted assets).		1							1									

Line Item 4b, Loans and leases held for sale - HVCRE exposures DATA TO BE REPORTED IN THOUSANDS (\$ 0008)

						Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q
																Risk Weight Buckets							
Risk Weight	t Item#	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Totals	Separate Account Assets w/ Guarantees	Adjustments to total reported in column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	4b	Loans and leases held for sale: HVCRE exposures				(0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
					Report in column A the portion of the carrying value of loans and leaves held for sale (HS) reported in Schedule HC, Item 4.a., related to high volatility commercial real estate exposures (HVCRE), including HVCRE exposures that are 90 days or more past due or on non-accrual status:																		
150.0%			HC		the portion of the carrying value of high volatility commercial real estate exposures, as defined in §.2 of the regulatory capital rules, included in Schedule HC, item 4(a)											0							
					Report in Column B, the amount of the reporting holding company's on-balance sheet assets that are deducted or excluded (not risk-weighted in the determination of risk-weighted assets.																		

Line Item 4c, Loans and leases held for sale - Exposures past due 90+ days or nonaccrual DAR TO BE REPORTED IN THOUSANDS (\$ 000)

					Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J Risk Weight Buckets	Column K	Column L	Column M	Column N	Column O	Column P	Column Q
Risk Weight It		Y-9C Schedule	Y-9C Ref Item #	Item Description	Totals	Separate Account Assets w/ Guarantees	Adjustments to total reported in column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	s 250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	Loans and leases held for sale: Exposures past due 90+ days or nonaccrual																					0
	de Teor us añs a unarcona.			Report In column A the portion of the carrying value of loans and leases held for sale (HFS) reported in Schedule HC, Item 4.a., that are 90 days or more past due or on non-accrual status according to the requirements at Ichm in in 32,320 (or the regulatory capital rules. Do not include exposure is sovereigns or reidential real statu, as described in 3220 and 5230 (prespectively, that are past due or non-accrual status. Also do not include HVCRE exposure that are past due or non-accrual status.																	0	
150.0%		нс	4a	include the carrying value of exposures included in Schedule HC, Item 4(a), that are 90 days or more past due or in nonacrual status (except as noted above), excluding those portions that are covered by qualifying collateral or eligible guarantees as described in 5.37 and 5.36, respectively, of the regulatory capital rules. Report in Column 8, the amount of the reporting holding											0							
				company's on-balance sheet assets that are deducted or excluded																		
		1		(not risk-weighted in the determination of risk-weighted assets.	1							1	-									
		CRC METHO	ODOLOGY F	XPOSURES																		
		HC .	4a	The carrying value of exposures included in Schedule HD, Item 4(p), that are 90 days or more past due or in nonaccrual status, excluding those portions that are covered by qualifying collerator or eligible guarantees as described in § 37 and § 36, respectively, of the regulatory capital rules.			1															
0.0%		Lxposures in	o ioreign centi	Home Country CRC 0-1				0				1		1	1	1		1	1			
20.0% 50.0%				Home Country CRC 2								(D									
50.0%				Home Country CRC 3									0									
100.0% 150.0%				Home Country CRC 4-6 Home Country CRC 7										0	0							
0.0%				OECD Member with No CRC				0							0							
100.0%				Non-OECD Member with No CRC										0								
150.0%				Countries with Sovereign Default in Previous Five Years											0							
20.0%		Exposures to	o foreign bank	Home Country CRC 0-1	(0											1	1	1	1		
20.0%				Home Country CRC 0-1 Home Country CRC 2									0									
100.0%				Home Country CRC 3										0								
150.0%				Home Country CRC 4-7											0							
20.0%				OECD Member with No CRC Non-OECD Member with No CRC								(D									
100.0% 150.0%				Countries with Sovereign Default in Previous Five Years										0	0							
		General obl	igation exposu	ures to foreign public sector entities	(0 0	Ì					1					1					
20.0%				Home Country CRC 0-1								(D									
20.0% 50.0% 100.0% 150.0% 20.0%				Home Country CRC 2									0									
150.0%				Home Country CRC 3 Home Country CRC 4-7		-								0	0			-				
20.0%				OECD Member with No CRC								0	D		0							
100.0% 150.0%				Non-OECD Member with No CRC										0								
150.0%		-		Countries with Sovereign Default in Previous Five Years											0							
50.0K		Revenue ob	ilgation expos	Home Country CRC 0-1	(0					1	1		1	1	1	1	1	1	1		
50.0% 100.0%				Home Country CRC 2-3									0	0								
150.0%				Home Country CRC 4-7										0	0							l
50.0%				OECD Member with No CRC									0									
100.0% 150.0%				Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years										0								
150.0%		1		countries with Sovereign Detault in Previous rive fears				l	l	l			1		0			1				

Line Item 4d, Loans and leases held for sale - All other exposures

	DATA TO B	BE REPORTED IN THOUSANDS (\$ 000s)																					
						Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I			Column L	Column M	Column N	Column O	Column P	Column Q
	1		1	r			Separate Account	Adjustments to					r	T	r	Risk Weight Bucket	5	r	1	r	1		
			Y-9C	Y-9C Ref			Assets w/	total reported in															
Risk Weight	Item #	Rollup Item Description Loans and leases held for sale: All other	Schedule	Item #	Item Description	Totals	Guarantees	column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	4d	exposures				0		0		c	0	0	0	0 0		0 0	0	a	0			0	0
					Report in column A the carrying value of loans and leases held for										•					•			
					sale (HFS) reported in Schedule HC, item 4(a), that are not reported in Part II, items 4(a) through 4(c) above:																		
	1			1										1							1		
					include the carrying value of the unconditionally guaranteed																		í – – – – – – – – – – – – – – – – – – –
0.0%			HC-C		portion of HFS SBA "Guaranteed Interest Certificates" purchased in the secondary market that are included in Schedule HC-C.																		í – – – – – – – – – – – – – – – – – – –
	1																						
					include the carrying value of HFS loans to and acceptances of other U.S. depository institutions that are reported in Schedule HC-C, Part																		1
					 depository institutions that are reported in schedule HC-C, Part I, item 2, plus the carrying value of the guaranteed portion of HFS 																		í – – – – – – – – – – – – – – – – – – –
					SBA loans originated and held by the reporting holding company																		1
					Included in Schedule HC-C, and the carrying value of the portion of HFS student loans reinsured by the U.S. Department of Education																		1
20.0%			HC-C, Part I	2. 6d	Included in Schedule HC-C, , Item 6(d), "Other consumer loans.									D									í – – – – – – – – – – – – – – – – – – –
	1																						
					include the carrying value of HFS loans that meet the definition of presold construction loan in §.2 of the regulatory capital rules that																		
50.0%					qualify for the 50 percent risk weight.									C									í – – – – – – – – – – – – – – – – – – –
	1																						
					include the carrying value of HFS loans and leases reported in Schedule HC, item 4(a), that are not included in columns C through																		
					H and J through Q. Also include the carrying value of HFS loans that																		í l
					meet the definition of presold construction loan in §.2 of the																		í – – – – – – – – – – – – – – – – – – –
100.0%			HC	4a	regulatory capital rules that qualify for the 100 percent risk weight.										(
					Report in Column B, the amount of the reporting holding																		1
					company's on-balance sheet assets that are deducted or excluded																		í – – – – – – – – – – – – – – – – – – –
	1				(not risk-weighted in the determination of risk-weighted assets.																		
			CRC METHO	DOLOGY EX	(POSURES																		
						Report these items	1																
					The carrying value of other loans and leases held for sale reported in Schedule HC, item 4(a), that are not reported in Part II, items 4(a)	in the appropriate																	
			HC	4a-4c	through 4(c)	line items below			_														
			Exposures to	foreign centra	al governments	C) (1				T	1	1	1		1	1		1	
0.0%	-				Home Country CRC 0-1 Home Country CRC 2									n									
50.0%	1				Home Country CRC 3									C									
100.0%					Home Country CRC 4-6										()							
150.0%	-				Home Country CRC 7 OECD Member with No CRC											0							
100.0%	1				Non-OECD Member with No CRC										(0							
150.0%]				Countries with Sovereign Default in Previous Five Years											0							
20.0%	-		Exposures to	foreign banks		C) (1	1			1	1	1		
20.0%	1				Home Country CRC 0-1 Home Country CRC 2								0	0									
100.0%	1				Home Country CRC 3										(
150.0%	1				Home Country CRC 4-7											0							
20.0%	1				OECD Member with No CRC Non-OECD Member with No CRC								0										
150.0%	1				Countries with Sovereign Default in Previous Five Years										Č.	0							
			General oblig	ation exposur	res to foreign public sector entitles	C) (-									
20.0% 50.0%	-				Home Country CRC 0-1 Home Country CRC 2								0	0									
100.0%	1				Home Country CRC 2 Home Country CRC 3									0	(
150.0%	1				Home Country CRC 4-7											0							
20.0%	-				OECD Member with No CRC								0	D									
100.0% 150.0%	1				Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years									1	(0							
	1		Revenue obli	gation exposu	res to foreign public sector entities	C) (
50.0%					Home Country CRC 0-1									C					-				
100.0% 150.0%	-				Home Country CRC 2-3 Home Country CRC 4-7										(
50.0%	1				OECD Member with No CRC									C		0							
100.0%]				Non-OECD Member with No CRC										(0							
150.0%					Countries with Sovereign Default in Previous Five Years											0							

Line Item 5a, Loans and leases, net of unearned income - Residential mortgage exposures

						Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column I	Column M	Column N	Column O	Column P	Column Q
																Risk Weight Bucket							
Risk Weight	t Item#	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Totals	Separate Account Assets w/ Guarantees	Adjustments to total reported in column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
		Loans and leases, net of unearned income:																					1 .
	5a	Residential mortgage exposures				0	0	0	0	0	0	0	(0 0	0	0	0	0	0	0	0	0	0
					Report in realism A the carrying value of learns and leases, not of unsamed homone, reported in SARAdels KF, Jamm HQB, that is a individual more strained process of the second process of of learns, not of unsamed income, that meet the definition of stratumery multitamily more strained and the second process of the should be CC, and a strategies of the second process of the should be CC, and a strategies of the second process of resident learns of the second process of a strategies of the second process of the strategies of the second process of the second process of the strategies of the second process of the strategies of the second process of the second p																		
20.0%			HC-C, Part I		include the carrying value of the guaranteed portion of FHA and VA mortgage loans included in Schedule HC-C, Item 1(c)(2)(a)								c	D									
50.0%			HC-C, Part I	1c2a & 1d	includes the carrying value of barrs secured by 1-4 family residential properties and by multifamily residential properties included in Scheduk Hr-C, term (4(2)) (only include, destinging that multiping that more than the met the definition of a residential more personare and quality for 50 percent risk weight under 3.2(2) of the regulatory capital rules. For 1-4 family residential mortgage, how any capital rules is for the second properties with the second properties of the second properti									0	0								
					Report in Column B, the amount of the reporting holding company's on-balance sheet assets that are deducted or excluded (not risk-weighted in the determination of risk-weighted assets)																		

Line Item 5b, Loans and leases, net of unearned income - HVCRE exposures

						Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H			Column K	Column L	Column M	Column N	Column O	Column P	Column Q
																Risk Weight Buckets							
							Separate Account																
			Y-9C	Y-9C Ref			Assets w/	total reported in															
Risk Weig	ht Item#	Rollup Item Description	Schedule	Item #	Item Description	Totals	Guarantees	column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
		Loans and leases, net of unearned income:																					
	5b	HVCRE exposures				(0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
					Report in Column A the portion of the carrying value of loans and																		
					leases, net of unearned income, reported in Schedule HC, item 4(b),																		
					that are high volatility commercial real estate exposures (HVCRE),																		
					including HVCRE exposures that are 90 days or more past due or in																		
					nonaccrual status:																		
					include the portion of the carrying value of high volatility																		
					commercial real estate exposures, as defined in §.2 of the																		
150.09	5		HC	4b	regulatory capital rules, included in Schedule HC, item 4(b)											0							
					Report in Column B, the amount of the reporting holding																		
					company's on-balance sheet assets that are deducted or excluded																		
					(not risk-weighted in the determination of risk-weighted assets).																		

Line Item 5c, Loans and leases, net of unearned income, exposures past due 90+ days or nonaccrual DATA TO BE REPORTED IN THOUSANDES (\$ 2005)

	DATA TO BE REPORTED IN THOUSANDS (\$ 0008)																					
					Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J Risk Weight Bucket:	Column K	Column L	Column M	Column N	Column O	Column P	Column Q
						Separate Account	Adjustments to								KISK Weight Docket	, 						
Risk Weight	Item # Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Totals	Assets w/ Guarantees	total reported in column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	Loans and leases, net of unearned income: 5c exposures past due 90+ days or nonaccrual		•																			
	5c exposures past due 90+ days or nonaccrual				C	0 0	0		D	0 0	0	0	0	0	0	0	0	0	0	C	0	0
				Report in column A the carrying value of loans and leases, net of unearned income, reported in Schedule HC, item 4(b), that are 90																		
				days or more past due or in nonaccrual status according to the																		
				requirements set forth in in §.32(k) of the regulatory capital rules. Do not include exposures to sovereigns or residential mortgage																		
				exposures, as described in §.32(a) and §.32(g) respectively, that are																		
				90 days or more past due or in nonaccrual status (report such past due and nonaccrual exposures in Part II, items 5(d) and 5(a),																		
				respectively). Also do not include high volatility commercial real																		
				estate exposures that are 90 days or more past due or in nonaccrual status (report such exposures in Part II, item 5(b)).																		
				include the carrying value of exposures included in Schedule HC, item 4(b), that are 90 days or more past due or in nonaccrual status																		
				(except as noted above), excluding those portions that are covered																		
150.0%		HC	4h	by qualifying collateral or eligible guarantees as described in §.37 and §.36, respectively, of the regulatory capital rules											0							
				Report in Column B, the amount of the reporting holding company's on-balance sheet assets that are deducted or excluded																		
				(not risk-weighted in the determination of risk-weighted assets).																		
		CRC METHO		XPOSURES																		
				The carrying value of exposures included in Schedule HC, item 4(b),		1																
				that are 90 days or more past due or in nonaccrual status, excluding those portions that are covered by qualifying collateral or eligible	Report these items																	
				guarantees as described in §.37 and §.36, respectively, of the	line items below																	
		HC Exposures to	4b	regulatory capital rules. ral governments			ī	1														
0.0%		Exposures to	roreign centi	Home Country CRC 0-1					D													
20.0%				Home Country CRC 2 Home Country CRC 3								0										
0.0% 20.0% 50.0% 100.0% 150.0%				Home Country CRC 4-6									0	0								
150.0%				Home Country CRC 7 OECD Member with No CRC											0							
0.0% 100.0% 150.0%				Non-OECD Member with No CRC				· · · · ·	U					0								
150.0%		-		Countries with Sovereign Default in Previous Five Years				-							0							
20.0%		Exposures to	o foreign bank	Bome Country CRC 0-1	C	0 0						0										
20.0% 50.0%				Home Country CRC 2									0	-								
100.0% 150.0%				Home Country CRC 3 Home Country CRC 4-7					-					0	0						<u> </u>	
20.0%				OECD Member with No CRC								0	1									
100.0% 150.0%				Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years										0	0						<u> </u>	
		General obli	igation exposu	ires to foreign public sector entities	C	0	Î.		1	1			1		1			1	1			
20.0% 50.0%				Home Country CRC 0-1 Home Country CRC 2								0	0									
100.0%				Home Country CRC 3									0	0								
150.0% 20.0%				Home Country CRC 4-7 OECD Member with No CRC								0			0							
100.0%				Non-OECD Member with No CRC										0								
150.0%		Pevenue ob	liastion expos	Countries with Sovereign Default in Previous Five Years ures to foreign public sector entities											0						L	
50.0%		Revenue Obi	чувноп ехроя	Home Country CRC 0-1						I			0					I				
50.0% 100.0% 150.0%				Home Country CRC 2-3 Home Country CRC 4-7										0								
50.0%				OECD Member with No CRC									0		0							
100.0%				Non-OECD Member with No CRC										0								
150.0%		1		Countries with Sovereign Default in Previous Five Years				1	1	1	l	1	1	l	0	l	1	1	1		4	

Line Item 5d, Loans and leases, net of unearned income - All other exposures

					Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q
		1	1			Separate Account	Adjustments to						1		Risk Weight Buckets							
		Y-9C	Y-9C Ref			Assets w/	total reported in															
Risk Weight	Item # Rollup Item Description Loans and leases, net of unearned income: All	Schedule	Item #	Item Description	Totals	Guarantees	column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	5d other exposures				0	0	0	C	0	0	0	0	0	0	0	0	0	0	0	0	a	0
				Report in column A the carrying value of loans and leases, net of													•	•				•
				unearned income, reported in Schedule HC, item 4(b), that are not reported in items 5(a) through 5(c):																		
			1	reported in items 5(a) inrough 5(c):						1			1									
				include the carrying value of the unconditionally guaranteed																		
0.0%		HC-C		portion of SBA "Guaranteed Interest Certificates" purchased in the secondary market that are included in Schedule HC-C.																		
0.076		TIC*C																				
				include the carrying value of loans to and acceptances of other U.S.																		
				depository institutions that are reported in Schedule HC-C, Item 2(excluding the carrying value of any long-term exposures to non-																		
				OECD banks), plus the carrying value of the guaranteed portion of																		
				SBA loans originated and held by the reporting holding company included in Schedule HC-C, and the carrying value of the portion of																		
				student loans reinsured by the U.S. Department of Education																		
20.0%		HC-C	2, 6d	included in Schedule HC-C, item 6(d), "Other consumer loans."								0)									
				risk weight, include the carrying value of loans and leases that meet																		
				the definition of presold construction loan in §.2 of the regulatory																		
50.0%				capital rules that qualify for the 50 percent risk weight.									0									
				include the carrying value of loans and leases reported in																		
				Schedule HC, item 4(b), that is not included in columns C through H																		
				and J through Q (excluding loans that are assigned a higher than 100 percent risk weight, such as HVCRE loans and past due loans). Also																		
				include the carrying value of loans that meet the definition of																		
				presold construction loan in §.2 of the regulatory capital rules that																		
100.0%		HC	4b	qualify for the 100 percent risk weight.										0								
				Report in Column B, the amount of the reporting holding																		
				company's on-balance sheet assets that are deducted or excluded (not risk-weighted in the determination of risk-weighted assets).																		
				(not risk-weighted in the determination of risk-weighted assets).					1				1		1		1		1			1
		CRC METHO	DOLOGY EX	POSURES																		
				The carrying value of other loans and leases, net of unearned	Report these items																	
				income, reported in Schedule HC, item 4(b), that are not reported in	in the appropriate																	
		HC		Part II, items 5(a) through 5(c) above.	line items below																	
0.0%		Exposures to	o foreign centra	al governments Home Country CRC 0-1	0	0			1	1	1		1	1	1		1	1	1	1		1
20.0%				Home Country CRC 2				U				0	1									
50.0%				Home Country CRC 3									0									
100.0% 150.0%				Home Country CRC 4-6 Home Country CRC 7										0	0							
0.0%				OECD Member with No CRC				0							0							
100.0% 150.0%				Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years										0								
		Exposures to	o foreign banks			0			1	1			1	1	0		1	1	1			1
20.0%				Home Country CRC 0-1								0										
50.0%				Home Country CRC 2									0									
100.0% 150.0%				Home Country CRC 3 Home Country CRC 4-7										0	0							
20.0%				OECD Member with No CRC								0			0							
100.0%				Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years										0								
150.0%		General ohli	aation exposu	res to foreign public sector entities	0	0			1				1	1	0		L					
20.0%				Home Country CRC 0-1								0)									
50.0% 100.0%				Home Country CRC 2									0									
100.0%				Home Country CRC 3 Home Country CRC 4-7										0	0							
20.0%				OECD Member with No CRC								0			0							
100.0% 150.0%				Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years										0	0							
100.076		Revenue obl	Igation exposu	res to foreign public sector entities	0	0			1				1						1			
50.0% 100.0%				Home Country CRC 0-1									0									
100.0%				Home Country CRC 2-3 Home Country CRC 4-7										0	-							
150.0% 50.0%				Home Country CRC 4-7 OECD Member with No CRC									0		0							
100.0%				Non-OECD Member with No CRC										0								
150.0%				Countries with Sovereign Default in Previous Five Years											0							

Line Item 6. LESS: Allowance for Ioan and Iease losses DATA TO BE REPORTED IN THOUSANDS (\$ 0005)

							Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q
																Risk Weight Buckets							
				Y-9C	Y-9C Ref			Adjustments to total reported in															
Risk	Weight	Item #	Rollup Item Description	Schedule	Item #	Item Description	Totals	column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
		6	LESS: Allowance for loan and lease losses				0	0															
				110	4-	Report in columns A and B the balance of the allowance for loan and lease losses reported in Schedule HC. item 4(c)																	

Line Item 7, Trading assets (excluding securitizations)

	DATA TO BE REPORTED IN THOUSANDS (\$ 000s)																					
	<u> </u>				Column A		Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J Risk Weight Bucket:	Column K	Column L	Column M	Column N	Column O	Column P	Column Q
Risk Weight	Item # Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Totals	Separate Account Assets w/ Guarantees	Adjustments to total reported in column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:																					
	If the holding company does not complete Schedule HC-D, incl	lude the portior	of the amour	acts that are reported as assets in Schedule HC-D, item 11 (column A). nt reported in Schedule HC, item 5, that represents the fair value of der	wative																	
	contracts that are assets. Exclude from column B those derival Trading assets (excluding securitizations that	ive contracts re	ported in thes	se items that qualify as securitization exposures.			T					r			<u> </u>							
	7 receive standardized charges)			if the holding company completes Schedule HC-D, include the fair	C		0 0	() (0 0	0	0	0 0		0 0	0	0	0	0	0	0	0
				value of those trading assets reported in Schedule HC-D that do not qualify as securitization exposures that qualify for the zero percent																		
				risk weight. Such trading assets may include portions of, but may not be limited to:																		
0.0%		HC-D, Column A		Item 1, "U.S. Treasury securities," (column A on the FRY-9C)																		
0.0%				The portion of the amount reported in item 2, (column A) that																		
0.0%		HC-D, Column A	2	represents the fair value of securities issued by U.S. Government agencies (excluding mortgage-backed securities)																		
		HC-D,		The portion of the amounts reported in item 4, (column A) that represents the fair value of mortgage-backed securities guaranteed																		
0.0%		Column A	4	by GNMA. If the holding company does not complete Schedule HC-D, include				()													
				the portion of the amount reported in Schedule HC, Item 5, that represents the fair value of the preceding types of securities.																		
				Exclude those trading assets reported in Schedule HC, item 5, that qualify as securitization exposures and report them in Part II, item																		
0.0%		HC	5	9(c). If the holding company completes Schedule HC-D, include the fair				(
				value of those trading assets reported in Schedule HC-D that do not qualify as securitization exposures that qualify for the 20 percent																		
				risk weight. Such trading assets may include portions of, but may																		
-		-		not be limited to: Item 2, (column A) that represents the fair value of securities issued											1							
20.0%		HC-D, Column A	2	by U.S. Government-sponsored agencies (excluding mortgage- backed securities)								C)									
		HC-D,		The portion of the amount reported in item 3, (column A) that represents the fair value of general obligations issued by states and																		
20.0%		Column A	3	political subdivisions in the U.S. The portion of the amount reported in item 4, (column A) that								0)									
20.0%		HC-D, Column A	4	represents the fair value of mortgage-backed securities issued by FNMA and FHLMC								0										
				The fair value of those asset-backed securities, structured financial products, and other debt securities reported in item 5, "Other debt																		
20.0%		HC-D, Column A	5	securities," (column A) that represent exposures to U.S. depository institutions								0										
		HC-D.	-	The portion of the amount reported in item 6(d), "Other loans," (column A) that represents loans to and acceptances of U.S.																		
20.0%		Column A	6d	depository institutions The portion of the amount reported in item 9, "Other trading								0	0									
20.0%		HC-D, Column A	0	assets," (column A) that represents the fair value of certificates of																		
20.0%		Column A	9	If the holding company does not complete Schedule HC-D, include																		
				the portion of the amount reported in Schedule HC, item 5, that represents the fair value of the preceding types of trading assets.																		
				Exclude those trading assets reported in Schedule HC, item 5, that qualify as securitization exposures and report them in Part II, item																		
20.0%		HC	5	9.c. If the holding company completes Schedule HC-D, include the fair								0)									
				value of those trading assets reported in Schedule HC-D that do not qualify as securitization exposures reported in HC-D that qualify for																		
				the 50 percent risk weight. Such trading assets may include portions of, but may not be limited to:																		
50.0%		HC-D, Column A	3	Item 3, (column A) that represents the fair value of revenue obligations issued by states and political subdivisions in the U.S.									0									
50.0%		HC-D,		The fair value of those mortgage-backed securities reported in item																		
50.0%		Column A		 "Mortgage-backed securities," (column A) the fair value of those mortgage-backed securities, asset-backed securities, and structured financial products that corrected 																		
50.0%		HC-D, Column A	5	securities, and structured financial products that represent exposures to U.S. depository institutions									C									
				If the holding company does not complete Schedule HC-D, include the portion of the amount reported in Schedule HC, Item 5, that																		
				represents the fair value of the preceding types of trading assets. Exclude those trading assets reported in Schedule HC, item 5, that																		
50.0%		HC	5	qualify as securitization exposures and report them in Part II, item 9(c).									C									
				if the holding company completes Schedule HC-D, include the fair value of those trading assets reported in Schedule HC-D that do not																		
				qualify as securitization exposures that qualify for the 100 percent risk weight. Such trading assets may include portions of, but may																		
		HC-D,		not be limited to: The fair value of those mortgage-backed securities reported in item											-					1		
100.0%		Column A	4	4, "Mortgage-backed securities," (column A)											D							
100.0%		HC-D, Column A	5	Item 5, "Other debt securities," (column A) that represent exposures to corporate entities and special purpose vehicles (SPVs)											n							
100.078		- and the second		If the holding compared and special purpose vertices (Seva) If the holding company does not complete Schedule HC-D, include the portion of the amount reported in Schedule HC, item 5, that																		
				represents the fair value of the preceding types of trading assets.																		
				Exclude those trading assets reported in Schedule HC, item 5, that qualify as securitization exposures and report them in Part II, item																		
100.0%		HC	5	9.C.											0							
				Also include the fair value of trading assets reported in Schedule HC, Item 5, that is not included in columns C through H and J																		
				through Q. Exclude those trading assets reported in Schedule HC, item 5, that qualify as securitization exposures and report them in																		
100.0%		HC	5	Part II, item 9.c.											D							

	CRC METHODOLOGY E	XPOSURES		-													
		Include the portions of those exposures reported in Schedule HC-D that are directly and unconditionally guaranteed by foreign central governments or are exposures on foreign depository institutions that do not qualify as securitization exposures. Such exposures may include portions of, but may not be limited to:															
	HC-D, Column A 4 HC-D, Column A 5	The fair value of those mortgage-backed securities: reported in 5-bedue H-EO. Bure - Mortgage-backed securities: reported in Other debt securities: reported in Schedule H-O. Bines T. Other debt securities: region and security of the security is institutions and foreign sovereign units. If the holding company does not complete Schedule H-O. Include the portion of the amount reported in Schedule H-O. Include the portion of the amount reported in Schedule H-O. Include the portion of the amount reported in Schedule H-O. Include auguity as securitization expource and report them in Part, Items 7, that guality as securitization expources and report them in Part II. Item	Report these item: In the appropriate line items below	2													
	HC 5	9.c.			1	-											
0.021	Exposures to foreign cent			0 0		0						1	1	1			
0.0%		Home Country CRC 0-1		-		-	D		 								
20.0%		Home Country CRC 2		-					0								
50.0%		Home Country CRC 3		-						U							
100.0% 150.0% 0.0%		Home Country CRC 4-6		-							U		-				
150.0%		Home Country CRC 7		-									0				
0.0%		OECD Member with No CRC		_			0										
100.0%		Non-OECD Member with No CRC									0						
150.0%		Countries with Sovereign Default in Previous Five Years				_							0				
	Exposures to foreign bank			0 0		0											
20.0%		Home Country CRC 0-1							0								-
50.0%		Home Country CRC 2								0							
100.0%		Home Country CRC 3									0						
150.0%		Home Country CRC 4-7											0				í.
20.0%		OECD Member with No CRC							0								
100.0%		Non-OECD Member with No CRC									0						
150.0%		Countries with Sovereign Default in Previous Five Years											0				
	General obligation exposu	ures to foreign public sector entities		0 0	0	0											
20.0%		Home Country CRC 0-1							0								
50.0%		Home Country CRC 2								0							
100.0%		Home Country CRC 3									0						
150.0%		Home Country CRC 4-7					1				Ū		n				
20.0%		OECD Member with No CRC							0								
100.0%		Non-OECD Member with No CRC							0		0						
150.0%		Countries with Sovereign Default in Previous Five Years									0		n				
130.076	Pounnus obligation			0		0	1	1	 	1		1	~1	1	 l		
50.0%	Revenue obligation expos	sures to foreign public sector entities Home Country CRC 0-1		u (1	1				1	1	1			
						-			 	0					 	 	
100.0%		Home Country CRC 2-3				-	-				0						
150.0%		Home Country CRC 4-7											0				
50.0%		OECD Member with No CRC								0							
100.0%		Non-OECD Member with No CRC									0						
150.0%		Countries with Sovereign Default in Previous Five Years											0				

Line Item 8, All other assets

					Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q
		¥-9C	Y-9C Re	et		Separate Account Assets w/	Adjustments to total reported in								Risk Weight Bucket	s						
Risk Weight	Item # Rollup Item Description 8 All other assets	Schedule	Item #	Item Description	Totals	Guarantees	column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
				In column B, include the amount of: Any goodwill net of associated deferred tax liabilities (DTLs)																		
				reported in Part I, item 6																		
				Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs reported in Part I, item 7																		
				Deferred tax assets (DTAs) that arise from net operating loss and tax credit carry forwards, net of any related valuation allowances																		
				and net of DTLs reported in Part I, item 8 The fair value of derivative contracts that are reported as assets																		
				in Schedule HC, item 11 Items subject to the 10 percent and 15 percent common equity																		
				tier 1 capital threshold limitations that have been deducted for risk-based capital purposes in Part I, items 13 through 16. These excess amounts pertain to three items:																		
				§ Significant investments in the capital of unconsolidated financial institutions in the form of common stock:																		
				§ Mortgage servicing assets; and § DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related																		
				valuation allowances																		
				The holding company's investments in unconsolidated banking and linance subsidiaries that are reported in Schedule HC, item 8, and have been deducted for risk-based capital purposes in Part I, item 33.																		
0.0%		HC-E		the carrying value of Federal Reserve Bank stock included in																		
				4 Schedule HC-F, item 4 Accrued interest receivable on assets included in the zero percent risk weight category (column C of Part II, items 1 through																		
0.0%				7) The carrying value of gold bullion not held for trading that is held					0													
				in the holding company's own vault or in another holding company's bank's vault on an allocated basis, and exposures that																		
				arise from the settlement of cash transactions (such as equities, fixed income, spot foreign exchange, and spot commodities) with																		
0.0%				a central counterparty where there is no assumption of ongoing credit risk by the central counterparty after settlement of the trade and associated default fund contributions.																		
0.0%				ALL NON-GUARANTEED SEPARATE ACCOUNT ASSETS					0	-												
				Policy Loans - loans to policyholders under the provisions of an insurance contract that is secured by the cash surrender value or																		
20.0%		HC-E		collateral assignment of the related policy or contract The carrying value of Federal Home Loan Bank stock included in 4 Schedule HC-F, item 4								0										
				Accrued interest receivable on assets included in the 20 percent																		
20.0%				risk weight category (column G of Part II, items 1 through 7) The portion of customers' acceptance liability reported in Schedule HC, item 11, that has been participated to other								0										
20.0%		HC		11 depository institutions. Include accured interest receivable on assets included in the 50								0										
50.0%				percent risk weight category (column H of Part II, items 1 through 7)									0									
100.0%				Accrued interest receivable on assets included in the 100 percent risk waight catagory (column Lot Part II) items 1 through 7)										0								
				risk weight category (column I of Part II, items 1 through 7) Delivery-versus-payment (DvP) and payment-versus-payment (PvP) transactions in which the counterparty has not made																		
100.0%				delivery or payment within 5 to 15 business days after the contractual settlement date as described in §.38 of the reselfution contractual settlement date as described in §.38 of the																		
100.0%				regulatory capital rules The amount of all other assets reported in column A that is not included in columns B through Q										0								
				All assets not specifically assigned a different risk weight under the final rule (other than exoosures that would be deducted																		
100.0%				from tier 1 or tier 2 capital), including: Deferred acquisition costs (DAC) Value of business acquired (VOBA)										0								
100.0% 100.0% 100.0%				Reinsurance recoverable Other insurance assets include accrued interest receivable on assets included in the 150										0								
150.0%				include accrued interest receivable on assets included in the 150 percent risk weight category (column J of Part II, items 1 through																		
150.0%				Also include the amounts of items that exceed the 10 percent and 15 percent common equily tier 1 capital deduction thresholds and are included in capital. These amounts pertain to																		
				three items:																		
250.0% 250.0%				Significant investments in the capital of unconsolidated financial institutions in the form of common stock: Mortgage servicing assets												0						
				DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related																		
250.0%				valuation allowances. for equity securities (other than those issued by investment												0						
				firms) that do not have readily determinable fair values reported in Schedule HC-F, item 4, include the historical cost of these																		
400.0%		HC-F		4 equity securities (as reported in Schedule HC-F, item 4) for equity securities issued by investment firms that do not have readily determinable fair values reported in Schedule HC-F, item														0				
600.0%				 include the historical cost of these equity securities (as reported in Schedule HC-F, item 4). 															0			
				include DVP and PVP transactions in which the counterparty has not made delivery or payment within 16 to 30 business days after the contractual settlement date as described in §.38 of the															0			
625.0%				after the contractual settlement date as described in §.38 of the regulatory capital rules. include DvP and PvP transactions in which the counterparty has																0		
				include DvP and PvP transactions in which the counterparty has not made delivery or payment within 31 to 45 business days after the contractual settlement date as described in §.38 of the																		
937.5%				regulatory capital rules. DvP and PvP transactions in which the counterparty has not made delivery or payment 46 or more business days after the																	0	
1250.0%				made delivery or payment 46 or more business days after the contractual settlement date as described in §.38 of the regulatory capital rules;																		
1200.078				The amount of default fund contributions to both qualified and non-qualified central counterparties according to the methodologies described in §.35(d) of the regulatory capital																		0
1250.0%				methodologies described in §.35(d) of the regulatory capital rules																		0
				Non-DvP/non-PvP transactions in which the holding company has not received deliverables from the counterparty five or																		
1250.0%				business days after which the delivery was due.																		0

Line Item 9a, Securitization exposures, held-to-maturity Data to be Reported in Thousands (\$ 000s)

						Column A	Column A-1	Column B	Column Q	Column R	Column S
			•				•		Total risk-weighted	exposure, by calcul	ation methodology
Risk Weight	Item #	Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Totals	Separate Account Assets w/ Guarantees	Adjustments to total reported in column A	1250.0%	SSFA	Gross-Up
	Include the exposures	NSTRUCTIONS FOR <u>COLUMN B</u> REPORTING: amount reported in column A of this item for those and will be risk weighted using either the Simplified									
	9a	Securitization exposures, held-to-maturity				0	0	0	0	0	0
					Report in column A the amount of held-to-maturity (HTM) securities reported in Schedule HC, item 2(a), that are securitization exposures. Refer to the instructions for Part II, item 2(a) for the reporting locations of HTM securitization exposures.						
					IN COLUMN Q, report the exposure amount of those HTM securitization exposures that are risk weighted by applying the 1,250 percent risk weight (i.e., those HTM securitization exposures for which the risk-weighted asset amount is not calculated using the SSFA or the Gross-Up Approach)						
					IN COLUMN R, report the risk-weighted asset amount (and not the exposure amount) of those HTM securitization exposures for which the risk-weighted asset amount is calculated using the SSFA, as described above in the General Instructions for Part II and in §§.41 to 45 of the regulatory capital rules						
					IN COLUMN S, report the risk-weighted asset amount (and not the exposure amount) of HTM securitization exposures for which the risk-weighted asset amount is calculated using the Gross-Up Approach, as described above in the General Instructions for Part II and in §§.41 to 45 of the regulatory capital rules						

Line Item 9b, Securitization exposures, available-for-sale DATA TO BE REPORTED IN THOUSANDS (\$ 0005)

						Column A	Column A-1	Column B	Column Q	Column R	Column S
			-						Total risk-weighted	exposure, by calcul	ation methodology
Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Totals	Separate Account Assets w/ Guarantees	Adjustments to total reported in column A	1250.0%	SSFA	Gross-Up
	Include the	NSTRUCTIONS FOR <u>COLUMN B</u> REPORTING: a amount reported in column A of this item for those ghted using either the Simplified Supervisory Formu			hedule HC, item 2.b, that qualify as securitization exposures and will pss-Up Approach.		•				
	9b	Securitization exposures, available-for-sale				C	0	0	0	0	0
					Report in column A the fair value of those available-for-sale (AFS) securities reported in Schedule HC, item 2(b), that are securitization exposures. Refer to the instructions for Schedule HC-R, Part II, item 2(b), for a summary of the reporting locations of AFS securitization exposures.						
					IN COLUMN Q, report the exposure amount of those AFS securitization exposures that are risk-weighted by applying the 1250 percent risk weight (i.e., those AFS securitization exposures for which the risk-weighted asset amount is not calculated using the SSFA or the Gross-Up Approach)						
					IN COLUMN R, report the risk-weighted asset amount (and not the exposure amount) of those AFS securitization exposures for which the risk-weighted asset amount is calculated using the SSFA, as described above in the General Instructions for Part II and in §§.41 to 45 of the regulatory capital rules						
					IN COLUMN S, report the risk-weighted asset amount (and not the exposure amount) of those AFS securitization exposures for which the risk-weighted asset amount is calculated using the Gross-Up Approach, as described above in the General Instructions for Part II and in §§.41 to 45 of the regulatory capital rules						

Line Item 9c, Trading assets that receive standardized charges DATA TO BE REPORTED IN THOUSANDS (\$ 0005)

						Column A	Column A-1	Column B	Column Q	Column R	Column S
		1	r						Total risk-weighted	d exposure, by calcul	ation methodology
Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Totals	Separate Account Assets w/ Guarantees	Adjustments to total reported in column A	1250.0%	SSFA	Gross-Up
	GENERAL I Report the	NSTRUCTIONS FOR <u>COLUMN B</u> REPORTING:	e trading asset	s reported in :	Schedule HC, item 5, that qualify as securitization exposures						
	9с	receive standardized charges				C	0	0	0	0	0
					Report in column A the fair value of those trading assets reported in Schedule HC, item 5, that are securitization exposures. Refer to the instructions for Part II, item 7, for a summary of the reporting locations of trading assets that are securitization exposures.						
					IN COLUMN Q, report the fair value of those trading assets that are securitization exposures that are risk-weighted by applying the 1250 percent risk weight (i.e., those trading asset securitization exposures for which the risk-weighted asset amount is not calculated using the Simplified Supervisory Formula Approach (SSFA) or the Gross-Up Approach)						
					IN COLUMN R, report the risk-weighted asset amount (and not the fair value) of those trading assets that are securitization exposures for which the risk-weighted asset amount is calculated using the SSFA, as described above in the General Instructions for Part II and in §§.41 to 45 of the regulatory capital rules.						
					IN COLUMN S, report the risk-weighted asset amount (and not the fair value) of those trading assets that are securitization exposures for which the risk-weighted asset amount is calculated using the Gross-Up Approach, as described above in the General Instructions for Part II and in §§.41 to 45 of the regulatory capital rules.						

Line Item 9d, All other on-balance sheet securitization exposures

DATA TO BE REPORTED IN THOUSANDS (\$ 000s)

						Column A	Column A-1	Column B	Column Q	Column R	Column S
		-							Total risk-weighted	d exposure, by calcul	ation methodology
Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Totals	Separate Account Assets w/ Guarantees	Adjustments to total reported in column A	1250.0%	SSFA	Gross-Up
	Include the	ied Supervisory Formula Approach (SSFA) or the Gro			uritization exposures that will be risk-weighted using either						
	9d	All other on-balance sheet securitization exposures					0 0	0	0	0	0
					Report in column A the amount of all on-balance sheet assets included in Schedule HC that qualify as securitization exposures and are not reported in Part II, items 9(a), 9(b), or 9(c). Refer to the instructions for Part II, items 1, 3, 4, 5, and 8, above for a summary of the reporting locations of other on-balance sheet securitization exposures. For a holding company that has made the Accumulated Other Comprehensive Income (AOCI) opt-out election in Part I, item 3(a), include in this item any accrued but uncollected interest and fees associated with held-to-maturity, available-for-sale, and trading securitization exposures reported in Schedule HC, item 11, "Other assets."						
					balance sheet securitization exposures that are risk-weighted by applying the 1250 percent risk weight (i.e., those other on-balance sheet securitization exposures for which the risk-weighted asset amount is not calculated using the SSFA or the Gross-Up Approach).						
					IN COLUMN R, report the risk-weighted asset amount (and not the exposure amount) of those other on-balance sheet securitization exposures for which the risk-weighted asset amount is calculated using the SSFA, as described above in the General Instructions for Part II and in §.41 to 45 of the regulatory capital rules.						
					IN COLUMN S, report the risk-weighted asset amount (and not the exposure amount) of those other on-balance sheet securitization exposures for which the risk-weighted asset amount is calculated using the Gross-Up Approach, as described above in the General Instructions for Part II and in §.41 to 45 of the regulatory capital rules.						

Line Item 10, Off-balance sheet securitization exposures

DATA TO BE REPORTED IN THOUSANDS (\$ 000s)

						Column A	Column A-1	Column B	Column Q	Column R	Column S			
									Total risk-weighted exposure, by calculation methodology					
							Separate Account							
D: 1 M · 1 ·	D (1) //		Y-9C	Y-9C Ref			Assets w/	total reported in	4050.00/	0054	0 II			
Risk Weight	Ref Item #	Rollup Item Description	Schedule	Item #	Item Description	Totals	Guarantees	column A	1250.0%	SSFA	Gross-Up			
GENERAL INSTRUCTIONS FOR <u>COLUMN B</u> REPORTING: Report the amount of those off-balance sheet securitization exposures reported in column A of this item for which the exposure amount (as described above) will be risk-weighted using either the SSFA or the Gross-Up Approach. Also include in column B the difference between the notional amount reported in column A of this and the exposure amount for those off-balance sheet items that qualify as securitization exposures and will be risk weighted by applying the 1,250 percent risk weight.														
	10	Off-balance sheet securitization exposures				(0	0	0	0	0			
					Report in column A the amount of all off-balance sheet items reported in Schedule HC-L or Schedule HC-S that qualify as securitization exposures. Refer to the instructions for Part II, items 12 through 21, for a summary of the reporting locations of off- balance sheet securitization exposures.									
					IN COLUMN Q, report the exposure amount of those off-balance sheet securitization exposures that are risk-weighted by applying the 1,250 percent risk weight (i.e., those off-balance sheet securitization exposures for which the risk-weighted asset amount is not calculated using the SSFA or the Gross-Up Approach).									
					IN COLUMN R, report the risk-weighted asset amount (and not the exposure amount) of those off-balance sheet securitization exposures for which the risk-weighted asset amount is calculated using the SSFA, as described above in the General Instructions for Part II and in §.41 to 45 of the regulatory capital rules.									
					IN COLUMN S, report the risk-weighted asset amount (and not the exposure amount) of those off-balance sheet securitization exposures for which the risk-weighted asset amount is calculated using the Gross-Up Approach, as described above in the General Instructions for Part II and in §§.41 to 45 of the regulatory capital rules.									

Line Item 12, Financial standby letters of credit DATA TO BE REPORTED IN THOUSANDS (\$ 000s)

						Column A	Column A 1		Column D	Column D 1	Caluma C	Column D	Caluman	Column F	Column G	Calumn II	Caluma	Column
							Column A-1		Column B	Column B-1	Column C	Column D	Column E		ht Buckets	Column H	Column I	Column J
-							1		1	C		T		KISK VVEIG	nt Buckets			
							Separate Accts w/			Separate Accts w/ Guarantees -								
			Y-9C	Y-9C Ref		Coop National or	Guarantees - Face,		Condit Equivalent	Credit Equivalent								
Risk Weight	Itom #	Rollup Item Description	Schedule	Item #	Item Description		Notional, or Other	CCF	Amount	Amount	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
KISK Weight	Item#	Koliup item bescription	Schedule	itein#	nem bescription	Other Amount	Notional, or other	COF	Amount	Amount	0.076	2.076	4.076	10.076	20.076	30.076	100.076	130.0 %
GENERAL INSTRUCTIONS FOR <u>COLUMN B</u> REPORTING: Report 100 percent of the amount reported in column A.																		
Report 100 percent or the amount reported in column A. I2 Financial standby letters of credit								1.0	0				0	0	0	0	0	0
	12 Financ	lai standby letters of credit					0	1.0	0	U		J U	0	U	U	0	0	U
					include the credit equivalent amount of the portion of financial													
					standby letters of credit reported in Schedule HC-L, item 2, that													
20.0%			HC-L		has been conveyed to U.S. depository institutions.				0	0					0			
					include the portion of the credit equivalent amount reported in													
100.0%			HC-L	2	column B that is not included in columns C through H and J.				0	0							0	
CRC METHODOLOGY EXPOSURES							-											
						Report these items												
					The credit equivalent amount of the portion of financial standby	in the appropriate												
					letters of credit reported in Schedule HC-L, item 2, that has been	line items below												
			HC-L		conveyed to foreign depository institutions.													
	_		Exposures to	foreign centi	al governments	(0 0			1	1		1	1	1	1		
0.0%	_				Home Country CRC 0-1				0			D						
20.0%	_				Home Country CRC 2				0						0			
50.0%	-				Home Country CRC 3 Home Country CRC 4-6				0							0	0	
150.0%	-				Home Country CRC 7				0								0	0
0.0%	-				OECD Member with No CRC				0			n						U
100.0%	-				Non-OECD Member with No CRC				0			5					0	
150.0%	-				Countries with Sovereign Default in Previous Five Years				0								0	0
	Exposures to foreign backs					(0	1				1	1	1	1			-
20.0%	-				Home Country CRC 0-1				0	0					0			
50.0%	-				Home Country CRC 2				0						0	0		
100.0%	-				Home Country CRC 3				0	0 0						0	0	
150.0%					Home Country CRC 4-7				0	0 0							_	0
20.0%					OECD Member with No CRC				0	0					0			
100.0%					Non-OECD Member with No CRC				0	0 0							0	
150.0%					Countries with Sovereign Default in Previous Five Years				0	0								0
	General obligation exposures to foreign public sector entities																	
20.0%					Home Country CRC 0-1				0	0					0			
50.0%					Home Country CRC 2				0	0						0		
100.0%					Home Country CRC 3				0	0							0	
150.0%					Home Country CRC 4-7				0									0
20.0%					OECD Member with No CRC				0						0			
100.0%					Non-OECD Member with No CRC				0								0	
150.0%									0	0 0								0
					ures to foreign public sector entities	(0 0			1		1		1	r			
50.0%					Home Country CRC 0-1				0	0						0		
100.0%					Home Country CRC 2-3				0	0							0	
150.0%	-				Home Country CRC 4-7				0	0								0
50.0%	-				OECD Member with No CRC				0							0		
100.0% 150.0%					Non-OECD Member with No CRC				0	0							0	
150.0%					Countries with Sovereign Default in Previous Five Years				0	0								0

Line Item 13, Performance standby letters of credit and transaction-related contingent items. DATA TO BE REPORTED IN THOUSANDS (\$ 0005)

						Column A	Column A-1		Column B	Column B-1	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J
							oolaliintit		oolannib	oolanino i	oordinin o	oolaniirb	oolainine		ht Buckets	oolamitti	oolamit	oolumits
Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description		Separate Accts w/ Guarantees - Face, Notional, or Other	CCF	Credit Equivalent Amount	Separate Accts w/ Guarantees - Credit Equivalent Amount	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
		INSTRUCTIONS FOR COLUMN B REPORTING: percent of the face amount reported in column A.																
		Performance standby letters of credit and				1	1		1						1			
	13	transaction-related contingent items				C	0	0.5	0	0	0	0	0	0	0	0	0	0
20.0%			HC-L		include the credit equivalent amount of the portion of performance standby letters of credit, performance bids, bid bonds, and warranties reported in Schedule HC-L, item 3, that have been conveyed to U.S. depository institutions.				0	0					0			
100.0%			HC-L		include the portion of the credit equivalent amount reported in column B that is not included in columns C through H and J.				0	0							0	
			CRC METHO	DOLOGY EX	POSURES		_											
			HC-L	3	The credit equivalent amount of the portion of performance standby letters of credit, performance bids, bid bonds, and warranties reported in Schedule HC-L, item 3, that have been conveyed to foreign depository institutions.	Report these items in the appropriate line items below												
0.0%	-		Exposures to		al governments Home Country CRC 0-1		U			0	0	1	1	1	1	1		
20.0%	-				Home Country CRC 0-1 Home Country CRC 2				0	0	U				0			
50.0%	-				Home Country CRC 3				0	0					0	0		
100.0%					Home Country CRC 4-6				0	0							0	
150.0%					Home Country CRC 7				0	0								0
0.0%	_				OECD Member with No CRC				0	0	0							
100.0%	-				Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years				0	0							0	0
150.0%	-		Exposuros to	o foreign banks			0		0	U								U
20.0%	-		exposures to		Home Country CRC 0-1		0		0	0					0			
50.0%	-				Home Country CRC 2				0	0					0	0		
100.0%					Home Country CRC 3				0	0							0	
150.0%					Home Country CRC 4-7				0	0								0
20.0%					OECD Member with No CRC				0	0					0			
100.0%					Non-OECD Member with No CRC				0	0							0	
150.0%	-				Countries with Sovereign Default in Previous Five Years				0	0								0
20.0%	-		General oblig		res to foreign public sector entities	C	0		-				1	1		1		
20.0%	-				Home Country CRC 0-1 Home Country CRC 2				0	0					0	0		
100.0%	1				Home Country CRC 3				0	0						0	0	
150.0%	-				Home Country CRC 4-7				0	0							0	0
20.0%	1				OECD Member with No CRC				0	0					0			
100.0%					Non-OECD Member with No CRC				0	0							0	
150.0%					Countries with Sovereign Default in Previous Five Years				0	0								0
	-		Revenue obli	igation exposu	ires to foreign public sector entities	C	0			1		1	[
50.0%	-				Home Country CRC 0-1				0	0						0		
100.0%	-				Home Country CRC 2-3				0	0							0	
150.0%	-				Home Country CRC 4-7 OECD Member with No CRC				0	0						0		0
100.0%	1				Non-OECD Member with No CRC				0	0						0	0	
150.0%	1				Countries with Sovereign Default in Previous Five Years				0	0							0	0
									0							·		

Line Item 14, Commercial and similar letters of credit with an original maturity of one year or less DATA TO BE REPORTED IN THOUSANDS (\$ 0005)

						Column A	Column A-1		Column B	Column B-1	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J
															ght Buckets			
Risk Weight	Item#	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description		Separate Accts w/ Guarantees - Face, Notional, or Other	CCF	Credit Equivalent Amount	Separate Accts w/ Guarantees - Credit Equivalent Amount	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
	GENERAL INSTRUCT	IONS FOR COLUMN B REPORTING:																
		f the face amount reported in column A.																
	Commer	cial and similar letters of credit with an											I		1	I		
	14 original i	maturity of one year or less				0	0	0.2	0	0	0	0	0	0	0 0	0	0	0
20.0%			HC-L		include the credit equivalent amount of the portion of commercial and similar letters of credit, including self-liquidating, trade- related contingent items that arise from the movement of goods, with an original maturity of one year or less, reported in Schedule HC-1, item 4, that have been conveyed to U.S. depository institutions.				0	0					a			
100.0%			HC-L		include the portion of the credit equivalent amount reported in column B that is not included in columns C through H and J.				0	0							0	
100.070	1								0	0		1	1	1	1			
			CRC METHO	DOLOGY EX	POSURES													
			HC-L		The credit equivalent amount of commercial and similar letters of credit, including self-liquidating, trade-related contingent items that arise from the movement of goods, with an original maturity of one year or less, reported in Schedule HC-L, item 4, that have been conveyed to foreign depository institutions.	Report these items in the appropriate line items below												
			Exposures to	foreign centra	al governments	0	0											
0.0%					Home Country CRC 0-1				0	0	0							
20.0%					Home Country CRC 2				0						C	1		
50.0%	_				Home Country CRC 3				0	0						0		
100.0%	-				Home Country CRC 4-6				0	0							0)
150.0% 0.0%	-				Home Country CRC 7 OECD Member with No CRC				0	0	0							0
100.0%	-				Non-OECD Member with No CRC				0	0	0						0	1
150.0%	-				Countries with Sovereign Default in Previous Five Years				0	0								0
			Exposures to			0	0		-	-		1		1	1		1	
20.0%	-				Home Country CRC 0-1				0	0					C			
50.0%					Home Country CRC 2				0	0						0		
100.0%					Home Country CRC 3				0	0							0)
150.0%	_				Home Country CRC 4-7				0	0								0
20.0%	-				OECD Member with No CRC				0						C			
100.0%	-				Non-OECD Member with No CRC				0								0	
150.0%	-		Connector		Countries with Sovereign Default in Previous Five Years				0	0					1			0
20.001	-		General oblig	auon exposu	res to foreign public sector entities	0	0						1			1		
20.0%	-				Home Country CRC 0-1 Home Country CRC 2				0						0	0		
100.0%	-				Home Country CRC 2				0							0	0	1
150.0%	1				Home Country CRC 4-7				0									0
20.0%					OECD Member with No CRC				0						C			0
100.0%	1				Non-OECD Member with No CRC				0	0							0)
150.0%					Countries with Sovereign Default in Previous Five Years				0	0								0
			Revenue oblig	gation exposu	ires to foreign public sector entities	0	0											
50.0%					Home Country CRC 0-1				0	0						0		
100.0%					Home Country CRC 2-3				0								0)
150.0%					Home Country CRC 4-7				0									0
50.0%	-				OECD Member with No CRC				0							0	-	
100.0% 150.0%	-				Non-OECD Member with No CRC				0								0	
150.0%					Countries with Sovereign Default in Previous Five Years				0	0								0

Line Item 15, Retained recourse on small business obligations sold with recourse DATA TO BE REPORTED IN THOUSANDS (\$ 000)

						Column A	Column A-1		Column B	Column B-1	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J
														Risk Weig	ht Buckets			
Risk Weight	t Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description		Separate Accts w/ Guarantees - Face, Notional, or Other		Credit Equivalent Amount	Separate Accts w/ Guarantees - Credit Equivalent Amount		2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
	GENERAL IN	INSTRUCTIONS FOR COLUMN B REPORTING:																
	Report 100	percent of the face amount reported in column A.																
		Retained recourse on small business obligations																
	15	sold with recourse				C	0	1.0	0	0	0	0	0	0	0	0	0	0
100.0%			HC-S		include the portion of the credit equivalent amount reported in column B that is not included in columns C through H and J.				0	0							0	

Line Item 16, Repo-style transactions (excluding reverse repos) DATA TO BE REPORTED IN THOUSANDS (\$ 0005)

						Column A	Column A-1			Column B	Column B-1	Column C	Column D	Column E		Column G	Column H	Column I	Column J
			1			L						4		L	Risk Wein	ight Buckets			1
Risk Weigl	ht Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Face, Notional, or Other Amount	Separate Accts r Guarantees - Fa Notional, or Oth	ace,	CCF		Separate Accts w/ Guarantees - Credit Equivalent Amount		2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
		. INSTRUCTIONS FOR <u>COLUMN B</u> REPORTING: D0 percent of the face amount reported in column A.																	
	16	Repo-style transactions (excluding reverse repos)				(D	0 1	1.0	0	0	C	D	0 () (D C	0	0	0
		· ·																[]	
0.0%			HC-L, HC	60.6b 14b	include the credit equivalent amount of repo-style transactions that are supported by the appropriate amount of collateral that qualifies for the zero percent risk weight under the regulatory capital rules (refer to §.37 of the regulatory capital rules.)					0									
0.0%	_		HG+L, HG	0d-0D, 14D	include the credit equivalent amount of centrally cleared repo-		1		H	0		0		+	+	+			
2.0%			HC-L, HC	6a-6b, 14b	style transactions with Qualified Central Counterparties (QCCPs), as defined in §.2 and described in §.35 of the regulatory capital rules.					0	o	1		0					
					include the credit equivalent amount of centrally cleared repo- style transactions with QCCPs in all other cases that do not meet the criteria of qualification for a 2 percent risk weight, as														
4.0%			HC-L, HC	6a-6b, 14b	described in §.35 of the regulatory capital rules. include the credit equivalent amount of repo-style transactions		<u> </u>		-	0	0	<u> </u>		C	j		I		
					that are supported by the appropriate amount of repo-style transactions qualifies for the 20 percent risk weight under the regulatory capital rules. Also include the credit equivalent amount of repo-														
20.0%			HC-L, HC	6a-6b, 14b	style transactions that represents exposures on U.S. depository					0	0	1				C	1		
100.0%			HC-L, HC	6a-6b, 14b	include the portion of the credit equivalent amount reported in column B that is not included in columns C through H and J.					0	0	1						0	
					include the credit equivalent amount of repo-style transactions that are supported by the appropriate amount of collateral that qualifies for the 150 percent risk weight under the regulatory														
150.0%			HC-L, HC	6a-6b, 14b	capital rules.		4	-	-	0	0	L	4		1	1			0
			CRC METH	ODOLOGY EX	POSURES														
					The credit equivalent amount of repo-style transactions that	Report these items in the appropriate													
					represents exposures to foreign central banks and foreign depository institutions.	line items below													
0.00/	_		Exposures to	to foreign centr	al governments		4	0	F	0									r
0.0%					Home Country CRC 0-1 Home Country CRC 2		4		- H	0	0	0	4						
50.0%					Home Country CRC 3				- H	0					+		0		
100.0%					Home Country CRC 4-6					0		,					0	0	
150.0%					Home Country CRC 7					0	0								0
0.0%					OECD Member with No CRC		4			0		0)			4		ļ'	
100.0% 150.0%					Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years		4		-	0	-		+		+		<u> </u> '	0	0
150.0%			Exposures	o foreign bank				0	F	0	0	I	1		1	1	l		0
20.0%	-		exposures to	o ioreign ballk.	s Home Country CRC 0-1		4	0	F	0	0	a	1				a		1
50.0%					Home Country CRC 2				F	0	0					0	0		
100.0%					Home Country CRC 3					0	0						0	0	
150.0%					Home Country CRC 4-7				E	0	0								0
20.0%					OECD Member with No CRC		4		-	0	0		4		4	0			
100.0% 150.0%					Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years		4		F	0			+		+	+	+'	0	0
150.0%			Conoral chi	ligation over	res to foreign public sector entities			0	F	0	0	1	1		1	1	L		0
20.0%	-		General ODI	пуанон ехрози	Home Country CRC 0-1			-	F	0	0	1	1		1	-	1		
50.0%					Home Country CRC 2				-	0		,					0		
100.0%					Home Country CRC 3					0	0							0	
150.0%					Home Country CRC 4-7					0									0
20.0%					OECD Member with No CRC		4		-	0			4		4	0			
100.0% 150.0%					Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years		4		F	0			4		+			0	0
150.0%			Povonue ob	ligation expect	ures to foreign public sector entities			0	F	0	0	1	1		1	1	L		0
50.0%	-		Nevenue OD	myauon exposi	Home Country CRC 0-1			-	H	0	0	d d	1			1	0		1
100.0%					Home Country CRC 2-3				F	0	0						0	0	
150.0%					Home Country CRC 4-7					0	0								0
			1		OECD Member with No CRC					0		4					0		
50.0%					OECD WEITIDEL WITH NO CRC		-			0	U					-	0		
50.0% 100.0% 150.0%					Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years					0	0							0	

Line Item 17, All other off-balance sheet liabilities

						Column A	Column A-1		Column B	Column B-1	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J
															ght Buckets			
										Separate Accts w/								
							Separate Accts w/			Guarantees -								
Risk Weight	ltom #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description		Guarantees - Face, Notional, or Other	CCF	Credit Equivalent Amount	Credit Equivalent Amount	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
RISK Weight	nem#	Rollup Rem Description	Schedule	ittem#	Item Description	Other Amount	Notional, or Other	UUP	Amount	Amount	0.0%	2.0%	4.0%	10.0%	20.0%	00.0%	100.0%	150.0%
	GENERAL INSTRU	UCTIONS FOR COLUMN B REPORTING:																
	Report 100 perce	ent of the face amount, notional amount, or	other amount r	eported in col	umn A.													
	17 All of	ther off-balance sheet liabilities				0	0	1.0	0	0	0	C	0	C) (0 0	0	0
					include the credit equivalent amount of liabilities to													
					counterparties who meet, or that have guarantees or collateral that meets, the criteria for the zero percent risk weight category													
					as described in the instructions for Risk-Weighted Assets and for													
0.0%			HC-L	7.9	Part II, items 1 through 8, above.				0	0	0							
					include the credit equivalent amount of liabilities to					_								
					counterparties who meet, or that have guarantees or collateral													
					that meets, the criteria for the 20 percent risk weight category as													
00.00				7.0	described in the instructions for Risk-Weighted Assets and for Part													
20.0%			HC-L	7,9	II, items 1 through 8, above. include the credit equivalent amount of liabilities to				0	0					(
					counterparties who meet, or that have guarantees or collateral													
					that meets, the criteria for the 50 percent risk weight category as													
					described in the instructions for Risk-Weighted Assets and for Part													
50.0%			HC-L	7,9	II, items 1 through 8, above.				0	0						0		
					include the postion of the goodia													
100.0%			HC-L	7.0	include the portion of the credit equivalent amount reported in column B that is not included in columns C through H and J.				0	0								
100.076			HC-L	1,7	include the credit equivalent amount of liabilities to				0	0							0	
					counterparties who meet, or that have guarantees or collateral													
					that meets, the criteria for the 150 percent risk weight category as													
					described in the instructions for Risk-Weighted Assets and for Part													
150.0%			HC-L	7,9	II, items 1 through 8, above.				0	0								0
			CRC METHO		DOSLIDES													
			CRC IVIETHU	DULUGTEX	The credit equivalent amount of those other off-balance sheet		1											
					liabilities described above in the instructions for Column A of this	Report these items												
					item that represent exposures to foreign central banks and	in the appropriate												
			HC-L		foreign depository institutions.	line items below												
			Exposures to	foreign centra	al governments	0	0											
0.0%					Home Country CRC 0-1				0	0	0							
20.0%					Home Country CRC 2				0	0					()		
50.0% 100.0%					Home Country CRC 3 Home Country CRC 4-6				0	0						0	0	
150.0%					Home Country CRC 7				0	0							U	0
0.0%					OECD Member with No CRC				0	0	0							0
100.0%					Non-OECD Member with No CRC				0	0							0	
150.0%					Countries with Sovereign Default in Previous Five Years				0	0								0
			Exposures to	foreign banks		0	0							1			1	
20.0%					Home Country CRC 0-1				0	0					0)		
50.0% 100.0%					Home Country CRC 2 Home Country CRC 3				0	0						0	0	
150.0%					Home Country CRC 4-7				0	0							0	0
20.0%					OECD Member with No CRC				0	0					()		
100.0%					Non-OECD Member with No CRC				0	0							0	
150.0%					Countries with Sovereign Default in Previous Five Years				0	0								0
			General oblig	ation exposu	res to foreign public sector entities	0	0								1	1	1	
20.0% 50.0%					Home Country CRC 0-1				0	0					0			
50.0%					Home Country CRC 2 Home Country CRC 3				0	-						0	0	
150.0%					Home Country CRC 4-7				0								0	0
20.0%					OECD Member with No CRC				0	-					()		
100.0%					Non-OECD Member with No CRC				0								0	
150.0%					Countries with Sovereign Default in Previous Five Years				0	0								0
			Revenue obli	gation exposu	res to foreign public sector entities	0	0							1			1	
50.0% 100.0%					Home Country CRC 0-1				0	0						0		
100.0%					Home Country CRC 2-3 Home Country CRC 4-7				0	0							0	0
50.0%					OECD Member with No CRC				0	0						0		0
100.0%					Non-OECD Member with No CRC				0								0	
150.0%					Countries with Sovereign Default in Previous Five Years				0	0								0
								_										

Line Item 18a, Unused commitments, Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits Data to be REPORTED IN THOUSANDS (\$ 0005)

					Column A	Column A-1		Column B	Column B-1	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J
														ht Buckets			
Risk Weight	Item # Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description		Separate Accts w/ Guarantees - Face, Notional, or Other	CCF	Credit Equivalent Amount	Separate Accts w/ Guarantees - Credit Equivalent Amount	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
	GENERAL INSTRUCTIONS FOR <u>COLUMN B</u> REPORTING: Report 20 percent of the amount of unused commitments rep	orted in colum	n A.														
	Unused commitments, Original maturity one				i												
	year or less, excluding asset-backed commercial																
	18a paper (ABCP) conduits				0	0	0.2	0	0	0	0	0	0	0	0	0	0
0.0%		HC-L		include the credit equivalent amount of unused eligible liquidity facilities to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the zero percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, items 1 through 8, above.				0	0	0							
20.0%		HC-L		include the credit equivalent amount of unused eligible liquidity facilities to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 20 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, items 1 through 8, above.				0	0					0			
				include the credit equivalent amount of unused eligible liquidity facilities to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 50 percent risk weight category as described in the instructions for Risk. Weighted Assets													
50.0%	-	HC-L	1	and for Part II, items 1 through 8, above.				0	0						0		
100.0%	-	HC-L	1	include the portion of the credit equivalent amount reported in column B that is not included in columns C through H or J.				0	0							0	
150.0%		HC-L		include the credit equivalent amount of unused eligible liquidity facilities to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 150 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, items 1 through 8, above.				0	0								0
		CRC METHO	DOLOGY EX	POSURES													
		HC-L	1	The credit equivalent amount of those unused commitments described above in the instructions for Column A of this item that represent exposures to foreign depository institutions.	Report these items in the appropriate line items below												
		Exposures to		al governments	0	0	i i										
0.0%				Home Country CRC 0-1				0	0	0							
20.0%	-			Home Country CRC 2				0	0					0			
50.0% 100.0%	-			Home Country CRC 3 Home Country CRC 4-6				0							0	0	
150.0%	-			Home Country CRC 7				0								0	0
0.0%				OECD Member with No CRC				0		-							
100.0% 150.0%				Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years				0								0	0
130.070		Exposures to			0	0		-	0								0
20.0%			<i>y</i>	Home Country CRC 0-1				0	0					0			
50.0%				Home Country CRC 2				0	0						0		
100.0% 150.0%				Home Country CRC 3 Home Country CRC 4-7				0	0							0	0
20.0%				OECD Member with No CRC				0						0			0
100.0%				Non-OECD Member with No CRC				0	0					0		0	
150.0%		-		Countries with Sovereign Default in Previous Five Years				0	0								0
20.00		General oblig	ation exposu	res to foreign public sector entities	0	0			-					-			
20.0% 50.0%				Home Country CRC 0-1 Home Country CRC 2				0						0	0		
100.0%				Home Country CRC 3				0							0	0	
150.0%				Home Country CRC 4-7				0	-								0
20.0%				OECD Member with No CRC Non-OECD Member with No CRC				0						0		0	
150.0%				Countries with Sovereign Default in Previous Five Years				0								0	0
		Revenue oblig		ires to foreign public sector entities	0	0											
				Home Country CRC 0-1				0	0						0		
50.0%				nome country exe or r													
100.0%				Home Country CRC 2-3				0	0							0	0
100.0% 150.0%				Home Country CRC 2-3 Home Country CRC 4-7				0	0						0	0	0
100.0%				Home Country CRC 2-3				0	0						0	0	0

Line Item 18b, Unused commitments, Original maturity of one year or less to ABCP conduits DATA TO BE REPORTED IN THOUSANDS (\$ 000)

					Column A	Column A-1		Column B	Column B-1	Column C	Column D	Column E		Column G	Column H	Column I	Column J
									Separate Accts w/	1			Risk Wei	ght Buckets			
Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item # Item Description		Separate Accts w/ Guarantees - Face, Notional, or Other		Credit Equivalent Amount	Guarantees - Credit Equivalent Amount	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
		INSTRUCTIONS FOR COLUMN B REPORTING: percent of the amount of unused commitments rep	orted in colum	nn A.													
	18b	Unused commitments, Original maturity of one year or less to ABCP conduits				0	0.2				0			0	0		
	105	Jear of 165 to Abor conducts					0.2	Ĭ				Ŭ					
0.0%			HC-L	include the credit equivalent amount of unused eligible ABCP liquidity facilities to counterparties who meet, or that have guarantees or colletaral that meets, the criteria for the zero percent risk weight category as described in the instructions for 1 Risk-Weighted Assets and for Part II, items 1 through 8, above.			-	0	c	0							
20.0%			HC-L	include the credit equivalent amount of unused eligible ABCP liquidity facilities to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 20 perce risk weight category as described in the instructions for Risk- 1 Weighted Assets and for Part II, liferins 1 through 8, above.	nt			a	C					0			
50.0%			HC-L	include the credit equivalent amount of unused eligible ABCP liquidity facilities to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 50 percer risk weight category as described in the instructions for Risk- 1 Weighted Assets and for Part II, Items 1 through 8, above.	nt		_	0	c						0		
100.0%			HC-L	include the portion of the credit equivalent amount reported in 1 column B that is not included in columns C through H and J.				0	C							c	
150.0%			HC-L	include the credit equivalent amount of eligible ABCP liquidity facilities to counterparties who meet, or that have guarantees o collateral that meets, the criteria for the 150 percent risk weigh category as described in the instructions for Risk-Weighted Asse 1 and for Part II, items 1 through 8, above.				a	c								0
			CRC METHO	DDOLOGY EXPOSURES													
			HC-L	The credit equivalent amount of those eligible liquidity facilities described above in the instructions for Column A of this item th 1 represent exposures to foreign depository institutions.	Report these items in the appropriate line items below												
	_			foreign central governments	(0 0]		1	-	1	1	1		1	r	
0.0%	-			Home Country CRC 0-1 Home Country CRC 2				0		0				0			
50.0%	-			Home Country CRC 2				0						0	0		
100.0%				Home Country CRC 4-6				0								C)
150.0%	_			Home Country CRC 7 OECD Member with No CRC				0									0
0.0%	-			Non-OECD Member with No CRC				0								0	
150.0%				Countries with Sovereign Default in Previous Five Years				0	C								0
	_		Exposures to	foreign banks	(0 0											
20.0% 50.0%	-			Home Country CRC 0-1 Home Country CRC 2				0						0	0		
100.0%				Home Country CRC 2 Home Country CRC 3				0							0	C	
150.0%				Home Country CRC 4-7				0	C								0
20.0%	_			OECD Member with No CRC				0						0			
100.0% 150.0%	-			Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years				0								(0
			General oblig	gation exposures to foreign public sector entities	(0 0	1									l.	
20.0%				Home Country CRC 0-1				0						0			
50.0% 100.0%	-			Home Country CRC 2				0							0		
100.0%	-			Home Country CRC 3 Home Country CRC 4-7				0	-							(0
20.0%				OECD Member with No CRC				0	C					0			0
100.0%	-			Non-OECD Member with No CRC				0								C	
150.0%	-		Powopuo chi	Countries with Sovereign Default in Previous Five Years				0	C								0
50.0%	-		Revenue obli	igation exposures to foreign public sector entities Home Country CRC 0-1	(0	1				1				0		
100.0%				Home Country CRC 2-3				0							0	C	
150.0%			Home Country CRC 2-3 Home Country CRC 4-7 OECD Member with No CRC					0									0
50.0% 100.0%	-					0							0				
150.0%			Non-OECD Member with No CRC Countries with Sovereign Default in Previous Five Years				0								L. L.	0	

Line Item 18c, Unused commitments, Original maturity exceeding one year DATA TO BE REPORTED IN THOUSANDS (\$ 0005)

						Column A	Column A-1		Column B	Column B-1	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J
												,,		Risk Weig	ht Buckets			
Risk Weight	t Item#	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description		Separate Accts w/ Guarantees - Face, Notional, or Other	CCF	Credit Equivalent Amount	Separate Accts w/ Guarantees - Credit Equivalent Amount	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
	Report 50 per Note that unu securitization	ised commitments that qualify as securitization exposures in Part II, item 10.			rcial and similar letters of credit reported in column A. I the regulatory capital rules should be reported as													
		nused commitments, Original maturity																
	18c ex	cceeding one year				0	0 0	0.5	0	0	0	0	0	0	0	0	0	0
0.0%			HC-L		include the credit equivalent amount of unused commitments and commercial and similar letters of credit to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the zero percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, items 1 through 8, above.				0	0	0							
20.0%			HC-L	1,4	include the credit equivalent amount of unused commitments and commercial and similar letters of credit to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 20 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, Items 1 through 8, above: Include the credit equivalent amount of commitments that have been conveyed to U.S. depository institutions. Include the credit equivalent amount of those commercial and similar letters of credit reported in Schedule HC-L, Item 4, with an original maturity exceeding one year that have been conveyed to U.S. depository institutions.				0	0					0			
50.0%			HC-L		include the credit equivalent amount of unused commitments and commercial and similar letters of credit to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 50 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, Items 1 through 8, above.				0	0						0		
100.0%	_		HC-L	1,4	Include the portion of the credit equivalent amount reported in column B that is not included in columns C through H and J include the credit equivalent amount of unused commitments and commercial and similar letters of credit to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 150 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, Items 1 through 8, above.				0	0							0	0

1	CRC METHODOLOGY EXPOSURES		1	1					
	The credit equivalent amount of those unused commitments								
	described above in the instructions for Column A of this item that								
	HC-L 1,4 represent exposures to foreign depository institutions.	Report these items							
	The credit equivalent amount of those commercial and similar	in the appropriate							
	letters of credit reported in Schedule HC-L, item 4, with an original	line items below							
	maturity exceeding one year that have been conveyed to foreign								
	HC-L 1,4 depository institutions.								
	Exposures to foreign central governments	0	0						
0.0%	Home Country CRC 0-1			0	0 0				
20.0%	Home Country CRC 2			0	0		0		
50.0%	Home Country CRC 3			0	0			0	
100.0%	Home Country CRC 4-6			0	0			0	
150.0%	Home Country CRC 7			0	0				0
0.0%	OECD Member with No CRC			0	0 0				
100.0%	Non-OECD Member with No CRC			0	0			0	
150.0%	Countries with Sovereign Default in Previous Five Years			0	0				0
	Exposures to foreign banks	0	0						
20.0%	Home Country CRC 0-1			0	0		0		
50.0%	Home Country CRC 2			0	0			0	
100.0%	Home Country CRC 3			0	0			0	
150.0%	Home Country CRC 4-7			0	0				0
20.0%	OECD Member with No CRC			0	0		0		
100.0%	Non-OECD Member with No CRC			0	0			0	
150.0%	Countries with Sovereign Default in Previous Five Years			0	0				0
	General obligation exposures to foreign public sector entities	0	0			L	1		
20.0%	Home Country CRC 0-1			0	0		0		
50.0%	Home Country CRC 2			0	0			0	
100.0%	Home Country CRC 3			0	0			0	
150.0%	Home Country CRC 4-7			0	0				0
20.0%	OECD Member with No CRC			0	0				
100.0%	Non-OECD Member with No CRC			0	0			0	
150.0%	Countries with Sovereign Default in Previous Five Years			0	0				0
	Revenue obligation exposures to foreign public sector entities	0	0	-			1		-
50.0%	Home Country CRC 0-1			0	0			0	
100.0%	Home Country CRC 2-3			0	0			Ŭ O	
150.0%	Home Country CRC 4-7			0	0			0	0
50.0%	OECD Member with No CRC			0	0			0	
100.0%	Non-OECD Member with No CRC			0	0			0	
150.0%	Countries with Sovereign Default in Previous Five Years			0	0			0	0
130.0%	Countries with advereight behault in Previous rive rears			U	U				0

Line Item 19, Unconditionally cancelable commitments

						Column A	Column A-1		Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J
													Risk Weig	ht Buckets			
Risk Weight	ltem #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Face, Notional, or	Separate Accts w/ Guarantees - Face, Notional, or Other		Credit Equivalent Amount	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
	19	Unconditionally cancelable commitments				0	0	0.0	0								
			HC-L		The unused portion of commitments (facilities) that are unconditionally cancelable (without cause) at any time by the bank (to the extent permitted by applicable law) have a zero percent credit conversion factor. The unused portion of such commitments should be reported in this item in column A.												

Line Item 20, Over-the-counter derivatives

						Column A		Column B	Column B-1	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J
	1		1						Separate Accts w/		1		Risk Weig	ht Buckets		1	
Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Face, Notional, or Other Amount	CCF	Credit Equivalent Amount	Guarantees - Credit Equivalent Amount	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
		Over-the-counter derivatives						0	0	0	0	0	0	0	0	0	0
0.0%					Include the credit equivalent amount of over-the-counter derivative contracts with counterparties who meet, or that have guarantees or collateral that meets, the criteria for the zero percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, litems 1 through 8					0							
10.0%					include the credit equivalent amount of over-the-counter derivative contracts with counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 10 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, Items 1 through 8, above.								0				
20.0%					Include the credit equivalent amount of over-the-counter derivative contracts with counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 20 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, items 1 through 8									٥			
50.0%					include the credit equivalent amount of over-the-counter derivative contracts with counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 50 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, items 1 through 8										0		
100.0%					Include the credit equivalent amount of over-the-counter derivative contracts with counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 100 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, items 1 through 8, above. Also include the portion of the credit equivalent amount reported in column 8 that is not included in columns C through H and J											0	
150.0%					Include the credit equivalent amount of over-the-counter derivative contracts with counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 150 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, items 1 through 8												0

Line Item 21, Centrally cleared derivatives DATA TO BE REPORTED IN THOUSANDS (\$ 0005)

						Column A		Column B	Column B-1	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J
			r	1			r		Separate Accts w/				Risk Weig	ht Buckets			
									Guarantees -								
Diek Meinht	Item #	Dollyn Itom Description	Y-9C Schedule	Y-9C Ref Item #	Hom Departmention	Face, Notional, or Other Amount	CCF	Credit Equivalent Amount	Credit Equivalent Amount	0.0%	0.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
Risk Weight		Rollup Item Description Centrally cleared derivatives	Schedule	item#	Item Description	Other Amount	UUF	Amount	Amount	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
	21	centrally cleared derivatives		1	include the credit equivalent amount of centrally cleared			0	0	0	0	0			0	0	0
					derivative contracts with central counterparties (CCPs) and												
					counterparties who meet, or that have guarantees or collateral												
					that meets, the criteria for the zero percent risk weight category as described in the instructions for Risk-Weighted Assets and for												
0.0%					Part II, items 1 through 8					0							
	1																
					include the credit equivalent amount of centrally cleared derivative contracts with Qualified Central Counterparties												
					(QCCPs) where the collateral posted by the bank to the QCCP or												
					clearing member is subject to an arrangement that prevents any												
					losses to the clearing member client due to the joint default or a												
					concurrent insolvency, liquidation, or receivership proceeding of												
					the clearing member and any other clearing member clients of the clearing member; and the clearing member client bank has												
					conducted sufficient legal review to conclude with a well-founded												
					basis (and maintains sufficient written documentation of that												
					legal review) that in the event of a legal challenge (including one												
					resulting from default or from liquidation, insolvency, or receivership proceeding) the relevant court and administrative												
					authorities would find the arrangements to be legal, valid,												
					binding and enforceable under the law of the relevant												
2.0%					jurisdictions. See the definition of QCCP in §.2 of the regulatory capital rules.												
2.0%	-				include the credit equivalent amount of centrally cleared						0						
					derivative contracts with QCCPs in all other cases that do not												
					meet the criteria of qualification for a 2 percent risk weight, as												
4.0%	-				described in §.2 of the regulatory capital rules. include the credit equivalent amount of centrally cleared							0					
					derivative contracts with CCPs and counterparties who meet, or												
					that have guarantees or collateral that meets, the criteria for the												
					20 percent risk weight category as described in the instructions												
20.0%					for Risk-Weighted Assets and for Schedule HC-R, Part II, items 1 through 8									0			
20.076	1				include the credit equivalent amount of centrally cleared									0			
					derivative contracts with CCPs and counterparties who meet, or												
					that have guarantees or collateral that meets, the criteria for the												
					50 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Schedule HC-R, Part II, items 1												
50.0%					through 8										0		
					include the credit equivalent amount of centrally cleared												
					derivative contracts with CCPs and counterparties who meet, or that have guarantees or collateral that meets, the criteria for the												
					100 percent risk weight category as described in the instructions												
					for Risk-Weighted Assets and for Part II, items 1 through 8,												
					above. Also include the portion of the credit equivalent amount												
100.0%					reported in column B that is not included in columns C through H and J.												
100.0%	1				anu J.											0	
					include the credit equivalent amount of centrally cleared												
					derivative contracts with CCPs and counterparties who meet, or												
					that have guarantees or collateral that meets, the criteria for the												
150.0%					150 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, items 1 through 8												0
100.076	L			1	Tor Makeweighten Assets and for Farth, items intillough o						1	l			l	l	0

Part II, Items 22, 23, 24

Totals

		Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q
									Risk Weight Buckets	S						
HC-R Ref																
Item #	HC-R Rollup Item Description	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	Total assets, derivatives, and off-balance sheet															
	items by risk-weight category (for each column C															
22	through Q, sum of items 10 through 21)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Risk-weight factor	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	Risk-weighted assets by risk-weight category (for															
24	each column, item 22 multiplied by item 23)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Line Item 25, Risk-weighted assets for purposes of calculating the allowance for loan and lease losses <u>1.25 percent threshold</u>

					TOTALS
ltom #	Dollup Itom Description	Y-9C	Y-9C Ref	Itom Description	
Item #	Rollup Item Description	Schedule	Item #	Item Description	
	Risk-weighted assets for purposes of calculating				
25	the ALLL 1.25 percent threshold				0
		REPORT THE	SUM OF:		
				On-balance sheet securitization exposures, Held-to-maturity	
				securities	0
				On-balance sheet securitization exposures, Available-for-sale	
				securities	0
				On-balance sheet securitization exposures, Trading assets that	
				receive standardized charges	0
				On-balance sheet securitization exposures, All other on-balance	
				sheet securitization exposures	0
				Off-balance sheet securitization exposures	0
				Risk-weighted assets by risk category	0
		PLUS:			
				The portion of item 10(b) composed of "Investments in the	
				institution's own shares to the extent not excluded as part of	
				treasury stock,"	
				The portion of item 10(b) composed of "Reciprocal cross-holdings	
				in the capital of financial institutions in the form of common	
				stock,"	
					0
		LESS:			
				The portion of item 10(b) composed of "After-tax gain-on-sale in	
				connection with a securitization exposure,"	
				The portion of item 10(b) composed of "Equity investments in	
				financial subsidiaries."	

Line Item 26, Standardized market risk-weighted assets

		TOTALS
	-	
Item #	Rollup Item Description	
26	Standardized market risk-weighted assets	

Line Item 27, Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve

					TOTALS
		Y-9C	Y-9C Ref		
Item #	Rollup Item Description	Schedule	Item #	Item Description	
	Risk-weighted assets before deductions for				
27	excess ALLL and allocated transfer risk reserve				0
	·	REPORT THE	SUM OF:		
				On-balance sheet securitization exposures, Held-to-maturity	
				securities	0
				On-balance sheet securitization exposures, Available-for-sale	
				securities	0
				On-balance sheet securitization exposures, Trading assets that	
				receive standardized charges	0
				On-balance sheet securitization exposures, All other on-balance	
				sheet securitization exposures	0
				Off-balance sheet securitization exposures	0
				Risk-weighted assets by risk category	0
				Standardized market risk-weighted assets	0

Line Item 28, LESS: Excess allowance for loan and lease losses

					TOTALS
Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	
28	LESS: Excess allowance for loan and lease losses				0
		HC	4c	Allowance for loan and lease losses	
				LESS: Allocated transfer risk reserve included in Schedule HI-B, Part	
		HI-B, Part II	Memo 1	II, item 7	
				PLUS: Allowance for credit losses on off-balance sheet credit	
		HC-G	3	exposures	
				LESS: Allowance for loan and lease losses includable in Tier 2	
				capital	0

Line Item 29, LESS: Allocated transfer risk reserve

					TOTALS
		Y-9C	Y-9C Ref		
Item #	Rollup Item Description	Schedule	Item #	Item Description	
29	LESS: Allocated transfer risk reserve		•		0
				The entire amount of the ATRR equals the ATRR related to loans	
		HI-B, Part II	Memo 1	and leases held for investment	
				PLUS: the ATRR for assets other than loans and leases held for	
				investment	

Memo Item 1, Current credit exposure across all derivative contracts covered by the regulatory capital rules

DATA TO BE REPORTED IN THOUSANDS (\$ 000s)

		TOTALS
	-	
Item #	Rollup Item Description	
	Current credit exposure across all derivative	
M1	contracts covered by the regulatory capital rules	

Memo Item 2, Notional principal amounts of over-the-counter derivative contracts

REPORT DATA IN THE UNITS SHOWN IN THE TABLE HEADER

						Witl	h a remainir	ng maturity	of						
			Colum					imn B				mn C			
			One year					nrough five y				ve years			
Item #	Rollup Item Description	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou		
	Notional principal amounts of over-the-counter														
M2	derivative contracts: Interest rate - Report the remaining maturities of						1	1							
	interest rate contracts that are subject to the														
	regulatory capital rules.														
	Foreign exchange rate and gold - Report the														
	remaining maturities of foreign exchange														
	contracts and the remaining maturities of gold														
	contracts that are subject to the regulatory capital														
M2b	rules.														
	Credit (investment grade reference asset) -														
	Report the remaining maturities of those credit														
	derivative contracts where the reference entity														
	meets the definition of investment grade as														
M2c	described in §.2 of the regulatory capital rules.														
	Credit (non-investment grade reference asset) -														
	Report the remaining maturities of those credit														
	derivative contracts where the reference entity does not meet the definition of investment grade														
	as described in §.2 of the regulatory capital rules.														
	Equity - Report the remaining maturities of equity														
	derivative contracts that are subject to the														
M2e	regulatory capital rules.														
	Precious metals (except gold) - Report the														
	remaining maturities of other precious metals														
	contracts that are subject to the regulatory capital														
MOF	rules. Report all silver, platinum, and palladium contracts.														
IVIZI	Other - Report the remaining maturities of other														
	derivative contracts that are subject to the														
	regulatory capital rules. For contracts with														
	multiple exchanges of principal, notional amount														
	is determined by multiplying the contractual														
	amount by the number of remaining payments														
	(i.e., exchanges of principal) in the derivative														
M2g	contract.														

Memo Item 3, Notional principal amounts of centrally cleared derivative contracts

REPORT DATA IN THE UNITS SHOWN IN THE TABLE HEADER

						With	h a remainir	ng maturity	of				
			Colum	nn A			Colu	mn B			Colu	mn C	
			One year	or less		Ove	r on year th	rough five y	ears		Over fiv	ve years	
Item #	Rollup Item Description	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
	Notional principal amounts of centrally cleared												
M3	derivative contracts:			-			-	-	-	-	1	-	
	Interest rate - Report the remaining maturities of												
	interest rate contracts that are subject to the												
M3a	regulatory capital rules.												
	Foreign exchange rate and gold - Report the												
	remaining maturities of foreign exchange												
	contracts and the remaining maturities of gold												
Mab	contracts that are subject to the regulatory capital												
IVI3D	rules.												
	Credit (investment grade reference asset) -												
	Report the remaining maturities of those credit												
	derivative contracts where the reference entity												
	meets the definition of investment grade as												
M3c	described in §.2 of the regulatory capital rules.												
	Credit (non-investment grade reference asset) -												
	Report the remaining maturities of those credit												
	derivative contracts where the reference entity												
	does not meet the definition of investment grade												
M3d	as described in §.2 of the regulatory capital rules.												
	Equity - Report the remaining maturities of equity												
	derivative contracts that are subject to the												
M3e	regulatory capital rules.												
	Precious metals (except gold) - Report the												
	remaining maturities of other precious metals												
	contracts that are subject to the regulatory capital												
	rules. Report all silver, platinum, and palladium												
M3f	contracts.												
	Other - Report the remaining maturities of other												
	derivative contracts that are subject to the												
	regulatory capital rules. For contracts with												
	multiple exchanges of principal, notional amount												
	is determined by multiplying the contractual												
	amount by the number of remaining payments												
	(i.e., exchanges of principal) in the derivative												
M3g	contract.												

Memo Item 4, Standardized market risk-weighted assets attributable to specific risk

REPORT DATA IN THE UNITS SHOWN IN THE TABLE HEADER

Item #	Rollup Item Description	Tril	Bil	Mil	Thou
	Standardized market risk equivalent assets				
	attributable to specific risk (included in Schedule				
M4	HC-R, item 26)				

Part II, Risk-Weighted Assets Balance Sheet Asset Categories

		Column A	Column A-1	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S
													Risk Weight Bucket	IS							
			Separate Account	Adjustments to																	
			Assets w/	total reported in																	
Item #	Rollup Item Description	Totals	Guarantees	column A	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%	SSFA	Gross-Up
	Cash and balances due from depository																				
1	institutions	0	0 0	0	0	1			0	0	0		D								(
	Securities (excluding securitization) - Held-to-																				
2a	maturity	0	0 0	0	0				0	0	0		0						0		
	Securities (excluding securitizations) - Available																				
2b	for sale	0	0 0	0	0				0	0	0		0 0	0		0			0		
	Fed funds sold and securities purchased under																				
3	agreements to resell	0	0 0		0	0	0		0	0	0		0						0		
	Loans and Leases Held for Sale: Residential																				
4a	mortgage exposures	0	0 0	0					0	0	0								0		
4b	Loans and leases held for sale: HVCRE exposures	0	0 0	0									0						0		L
	Loans and leases held for sale: Exposures past																				
4c	due 90+ days or nonaccrual	0	0 0	0	0				0	0	0		0						0		
	Loans and leases held for sale: All other																				
4d	exposures	0	0 0	0	0				0	0	0		0						0		
	Loans and leases, net of unearned income:																				
5a	Residential mortgage exposures	0	0 0	0					0	0	0								0		L
	Loans and leases, net of unearned income:																				
5b	HVCRE exposures	0	0 0	0									D						0		L
	Loans and leases, net of unearned income:																				
5c	exposures past due 90+ days or nonaccrual Loans and leases, net of unearned income: All	0	0 0	0	0				0	0	0		D						0		<u> </u>
5d	other exposures																				
	LESS: Allowance for loan and lease losses	Ű	0	0	U				0	0	0		J						U		L
6	Trading assets (excluding securitizations that	0		0																	
7	receive standardized charges)	0							0	0	0										
8	All other assets	0	0	0	0				0	0	0		0		0	0	0	0	0		
9a	Securitization exposures, held-to-maturity	0	0	0	0				0	0	0				0	0	0	0	0	0	-
9a 9b	Securitization exposures, neid-to-maturity Securitization exposures, available-for-sale	0	0	0															0	0	0
90	Securitization exposures, available-for-sale Securitization exposures, Trading assets that	U	0	0															0	0	0
9c	receive standardized charges	0																	0	0	0
96	All other on-balance sheet securitization	0	, 0	0															0	0	0
9d	exposures	0																	0	0	0
70	onpose es	0		0															0	0	
	Off-balance sheet securitization exposures	0	0	0															0	0	0
11	TOTAL ASSETS	0	0	0	0	0	0		0	0	0		0 0	0	0	0	0	0	0	0	0

Part II, Risk-Weighted Assets Derivatives and Off-Balance Sheet Items (Excluding Securitization Exposures)

		Column A	Column A-1		Column B	Column B-1	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J
										Risk Weig	ht Buckets			
		Face, Notional, or	Separate Account Assets w/		Credit Equivalent	Separate Accts w/ Guarantees - Credit Equivalent								
Item #	Rollup Item Description	Other Amount	Guarantees	CCF	Amount	Amount	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
	Financial standby letters of credit	0	0	1.0	0	0	0				0	0	0	0
	Performance standby letters of credit and transaction-related contingent items	0	0	0.5	0	0	0				0	0	0	0
	Commercial and similar letters of credit with an original maturity of one year or less	0	0	0.2	0	0	0				0	0	0	0
	Retained recourse on small business obligations sold with recourse	0	0	1.0	0	0	0				0	0	0	0
	Repo-style transactions (excluding reverse repos)	0	0	1.0	0	0	0	0	0		0	0	0	0
	All other off-balance sheet liabilities	0	0	1.0	0	0	0	-	-		0	0	0	0
	Unused commitments, Original maturity one year or less, excluding asset-backed commercial													
	paper (ABCP) conduits	0	0	0.2	0	0	0				0	0	0	0
18b	Unused commitments, Original maturity of one year or less to ABCP conduits	0	0	0.2	0	0	0				0	0	0	0
	Unused commitments, Original maturity exceeding one year	0	0	0.5	0	0	0				0	0	0	0
19	Unconditionally cancelable commitments	0	0	0.0	0	0								
20	Over-the-counter derivatives	0	0	0.0	0	0	0			0	0	0	0	0
21	Centrally cleared derivatives	0	0	0.0	0	0	0	0	0	0	0	0	0	0

Part II, Risk-Weighted Assets

Totals

		Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q
		Risk Weight Buckets														
Item #	Rollup Item Description	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column C through Q, sum of items 10 through 21)															
	Risk-weight factor	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
23	Risk-weight factor	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%	250.0%	300.0%	400.0%	600.0%	625.0%	937.5%	1250.0%
	Risk-weighted assets by risk-weight category (for each column, item 22 multiplied by item 23)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

		TOTALS
Item #	Rollup Item Description	
	Risk-weighted assets for purposes of calculating	
25	the ALLL 1.25 percent threshold	0
26	Standardized market risk-weighted assets	0
	Risk-weighted assets before deductions for	
27	excess ALLL and allocated transfer risk reserve	0
28	LESS: Excess allowance for loan and lease losses	0
29	LESS: Allocated transfer risk reserve	0
	Total risk-weighted assets (item 27 minus items	
30	28 and 29	0

Part II, Risk-Weighted Assets

Memorandum

		TOTALS
Item #	Rollup Item Description	
	Current credit exposure across all derivative	
M1	contracts covered by the regulatory capital rules	0

							With a remain	ning maturity of					
				imn A				ımn B				ımn C	
				ar or less				nrough five years	•			ve years	
Item #	Item Description	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
	Notional principal amounts of over-the-counter												
M2	derivative contracts:		1	1	1	1	1	1		1	1	1	
	Interest rate - Report the remaining maturities of												
1.40	interest rate contracts that are subject to the												
M2a	regulatory capital rules.	C	0	0	0	C	0	0 0	0	0	0	0	0
	Foreign exchange rate and gold - Report the												
	remaining maturities of foreign exchange												
	contracts and the remaining maturities of gold												
N 40h	contracts that are subject to the regulatory capital												0
IVI2b	rules.	Ĺ	0	0	0	C	0	0	0	0	0	0	0
	Credit (investment grade reference asset) - Report												
	the remaining maturities of those credit derivative												
	contracts where the reference entity meets the												
	definition of investment grade as described in §.2												
M2c	of the regulatory capital rules.	c.	0	0			0	0	0	0	0	0	0
IVIZU	or the regulatory capital rules.	L	0	0	0		0	0	0	0	0	0	0
	Credit (non-investment grade reference asset) -												
	Report the remaining maturities of those credit												
	derivative contracts where the reference entity												
	does not meet the definition of investment grade												
M2d	as described in §.2 of the regulatory capital rules.	ſ	0	0	0		0	0	0	0	0	0	0
11120	Equity - Report the remaining maturities of equity		0	0			0	0	0		0	0	0
	derivative contracts that are subject to the												
M2e	regulatory capital rules.	C	0	0	0	0	0	0	0	0	0	0	0
11120	Precious metals (except gold) - Report the									Ŭ		, , , , , , , , , , , , , , , , , , ,	
	remaining maturities of other precious metals												
	contracts that are subject to the regulatory capital												
	rules. Report all silver, platinum, and palladium												
M2f	contracts.	C	0	0	0	C	0	0	0	0	0	0	0
	Other - Report the remaining maturities of other												
	derivative contracts that are subject to the												
	regulatory capital rules. For contracts with												
	multiple exchanges of principal, notional amount is												
	determined by multiplying the contractual amount												
	by the number of remaining payments (i.e.,												
M2g	exchanges of principal) in the derivative contract.	C	0	0	0	C	0	0	0	0	0	0	0

			With a remaining maturity of										
				mn A				ımn B				ımn C	
ltana //	Dellars Harry Description	Tril	One yea	ar or less Mil	Thou	Tril	Over on year th Bil	nrough five years Mil	Thou	Tril	Over fr Bil	ve years Mil	These
Item #	Rollup Item Description Notional principal amounts of centrally cleared	ITII	BII	IVIII	Inou		BII	IVIII	Inou	Irii	BII	IVIII	Thou
	derivative contracts:												
	Interest rate - Report the remaining maturities of							[
	interest rate contracts that are subject to the												
M3a	regulatory capital rules.	0	0	() (0 0	0	0	0	0	0	0	0
	Foreign exchange rate and gold - Report the												
	remaining maturities of foreign exchange												
	contracts and the remaining maturities of gold contracts that are subject to the regulatory capital												
M3b	rules.	0	0				0	0	0	0	0	0	0
101515		0	0				0	0	0	0	0	0	0
	Credit (investment grade reference asset) - Report												
	the remaining maturities of those credit derivative												
	contracts where the reference entity meets the												
	definition of investment grade as described in §.2												
M3c	of the regulatory capital rules.	0	0	() (0 0	0 0	0	0	0	0	0	0
	Credit (non-investment grade reference asset) -												
	Report the remaining maturities of those credit												
	derivative contracts where the reference entity												
	does not meet the definition of investment grade												
M3d	as described in §.2 of the regulatory capital rules.	0	0	(0 (0 0	0	0	0	0	0	0	0
	Equity - Report the remaining maturities of equity												
	derivative contracts that are subject to the												
M3e	regulatory capital rules.	0	0	() (0 0	0 0	0	0	0	0	0	0
	Precious metals (except gold) - Report the remaining maturities of other precious metals												
	contracts that are subject to the regulatory capital												
	rules. Report all silver, platinum, and palladium												
M3f	contracts.	0	0		0 0) (0	0	0	0	0	0	0
	Other - Report the remaining maturities of other												
	derivative contracts that are subject to the												
	regulatory capital rules. For contracts with												
	multiple exchanges of principal, notional amount is												
	determined by multiplying the contractual amount												
142~	by the number of remaining payments (i.e.,	0							0	0	0	0	0
IVI3g	exchanges of principal) in the derivative contract.	0	0) (l l	0	0	0	0	0	0	0

Item #	Rollup Item Description	Tril	Bil	Mil	Thou
	Standardized market risk equivalent assets				
	attributable to specific risk (included in Schedule				
M4	HC-R, item 26)	0	0	0	0

Part III, Separate Account Assets

Product Information	Local Insurance Jur	isdiction Definition
	Column A	Column B
	No Guarantees	Guaranteed
Individual Life Insurance (Total)	0	0
Variable Life		
Universal Life		
Other Individual Life		
Individual Annuities (Total)	0	0
Fixed		
Variable Annuity Living Benefits		
Variable Annuity Death Benefits (only)		
Other Individual Annuities		
Supplementary Contracts		
Group Life (Total)	0	0
Fixed		
Variable Annuity		
Other Group Life		
Group Annuities (Total)	0	0
Fixed		
Variable Annuities		
Other Group Annuities		
Other (Total)	0	0
GICs/Funding Agreements		
Other		
Company Funds (Surplus, Seed Capital)		
TOTAL	0	0

Decol III /	Approach
	Approach
Column C	Column D
No Guarantees	Guaranteed
0	0
0	0
0	0
0	0
	-
0	0
0	0
0	0

Part III, Separate Account Liabilities

Product Information		Loca	Il Insurance Jurisdic	tion Definition				GAAP		
	Guarantee	e Liability		Capital Re	quirement					
	Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	
	Gross Liability	Net Liability	Domestic Commercial	Domestic Affiliated Reinsurance Captive	Foreign Commercial	Foreign Affiliated Reinsurance Captive	SOP 03-1	FAS 133/157	Other	
Individual Life Insurance (Total)	01033 Eldbinty	0	0	0	0	0	0		0	
Variable Life Universal Life Other Individual Life										
Individual Annuities (Total)	0	0	0	0	0	0	0	0	0	
Fixed	0	0	0	0	0	0	0	0	0	
Variable Annuity Living Benefits Variable Annuity Death Benefits (only)										
Other Individual Annuities										
Supplementary Contracts										
Group Life (Total)	0	0	0	0	0	0	0	0	0	
Variable Life Variable Universal Life Other Group Life										
Group Annuities (Total)	0	0	0	0	0	0	0	0	0	
Fixed Variable Annuities Other Group Annuities										
Other (Total)	0	0	0	0	0	0	0	0	0	
GICs/Funding Agreements Other										
TOTAL	0	0	0	0	0	0	0	0	0	

Part IV, State-based or Foreign Equivalent RBC Requirements

DATA TO BE REPORTED IN THOUSANDS (\$ 000s)

The individual components in the tables below are derived from the NAIC's risk-based capital formulae for different types of insurers.

		Property & Casualty App	oroach	
			Column A	Column B
			State-based RBC	Foreign Equivalent RBC
R0	Asset risk	Subsidiary Insurance Companies		
R1	Asset risk	Fixed Income	0	
		Bonds		
		Mortgage Loans		
		Other		
R2	Asset risk	Equity	0	
		Common Stock		
		Preferred Stock		
		Hybrid Security		
		Real Estate		
		Other Inv		
R3	Asset risk	Credit		
R4	Underwriting Risk	Reserves		
R5	Underwriting Risk	Net Premium Written		

Total Before Covariance	0	
Total After Covariance		
ACL RBC	0	
Total Foreign Capital Requirements		
before covariance		
Total Foreign Capital Requirements		
after covariance		

		Life Approach		
			Column A	Column B
			State-based RBC	Foreign Equivalent RBC
C0	Asset Risk	Subsidiary Insurance Companies		
C-1cs	Asset Risk	Equities	0	
		Common Stock		
		Other		
C-10	Asset Risk	All Other Non-Equity	0	
		Bonds		
		Preferred Stock		
		Hybrid Security		
		Mortgage Loan		
		Real Estate		
		Other		
C-2		Insurance Risk		
C-3a		Interest Rate Risk		
C-3b		Health Credit Risk		
C-3c		Market Risk		
C-4a		Business Risk Life	0	
		Premiums & Annuity		
		Separate Account Liabilities		
C-4b		Business Risk Health		
	-	Total Roforo Covarianco	0	

Total Before Covariance	0	
Total After Covariance		
ACL RBC	0	
Total Foreign Capital Requirements		
before covariance		
Total Foreign Capital Requirements		
after covariance		

	Health Approach					
			Column A	Column B		
			State-based RBC	Foreign Equivalent RBC		
H0	Asset risk	Subsidiary Insurance Companies				
H1	Asset risk	Fixed Income	0			
		Bonds				
		Mortgage Loans				
		Other Inv				
		Equity	0			
		Common Stock				
		Preferred Stock				
		Hybrid Security				
		Real Estate				
		Other Inv				
H2	Underwriting risk	Underwriting Risk				
H3	Credit risk	Reinsurance Ceded				
H4	Business risk	Business Risk				

Total Before Covariance	0	
Total After Covariance		
ACL RBC	0	
Total Foreign Capital Requirements		
before covariance		
Total Foreign Capital Requirements		
after covariance		