

**Board of Governors of the Federal Reserve System**

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## **Policy Impact Survey—FR 3075**

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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.

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### **Survey Details**

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

## 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.

<b>Reporting Firm's Information</b>	
Firm's full legal name	
Submission date	

**Part I, Regulatory Capital Components and Ratios**

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

Part I items		DATA input	Y9C ref	Item description
<b>Common equity tier 1 capital</b>				
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 surplus 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		

Common 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)		HC10a	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		HC-M 12b, 12c	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		HC 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.
	b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures		HC 26b	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		HC 26b	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. If the amount is a net loss, report it as a negative 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		HC 26b	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. If the amount is a net loss, report it as a negative 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)		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 loss, report it as a negative value. Include (i) 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").

	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 loss, report it as a negative value. Include (i) 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			Optional: Report the amount of 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. 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
	<i>(1) After-tax gain-on-sale in connection with a securitization exposure.</i>			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).
	<i>(2) Defined benefit pension fund assets, net of associated DTLs.</i>			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.
	<i>(3) Investments in the holding company's own shares to the extent not excluded as part of treasury stock.</i>			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.
	<i>(4) Reciprocal cross-holdings in the capital of financial institutions in the form of common stock.</i>			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)	0		
	<b>10 percent common equity tier 1 capital deduction threshold</b>	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.
15	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.
16	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.

17	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.
18	Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	0		
19	Common equity tier 1 capital (item 12 minus item 18)	0		

Additional tier 1 capital			
20	Additional tier 1 capital instruments plus related surplus		Report the portion of noncumulative perpetual preferred stock and related surplus included in Schedule HC, item 23 that satisfy all the criteria for additional tier 1 capital in the revised regulatory capital rules of the Federal Reserve. See instructions.
21	Non-qualifying capital instruments subject to phase out from additional tier 1 capital		Report the total amount of non-qualifying capital instruments that were included in tier 1 capital and outstanding as of January 1, 2014. See instructions.
22	Tier 1 minority interest not included in common equity tier 1 capital		Report the amount of tier 1 minority interest not included in common equity tier 1 capital that is includable at the consolidated level, as described in the instructions. For each consolidated subsidiary, perform the calculations in steps (1) through (10) of the worksheet below. Sum up the results from step 10 for each consolidated subsidiary and report the aggregate number in this item 22. For tier 1 minority interest, there is no requirement that the subsidiary be a depository institution or a foreign bank. However, the instrument that gives rise to tier 1 minority interest must meet all the criteria for either common equity tier 1 capital or additional tier 1 capital instrument.
23	Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	0	Note that if a holding company does not have a sufficient amount of additional tier 1 capital to reflect these deductions, then the holding company must deduct the shortfall from common equity tier 1 capital (Part I, item 17).
24	LESS: Additional tier 1 capital deductions:	0	
	(1) Investments in own additional tier 1 capital instruments		Report the holding company's investments in (including any contractual obligation to purchase) its own additional tier 1 instruments, whether held directly or indirectly.
	(2) Reciprocal cross-holdings in the capital of financial institutions.		Include investments in the additional tier 1 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. If the holding company does not have a sufficient amount of a specific component of capital to effect the required deduction, the shortfall must be deducted from the next higher (that is, more subordinated) 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.		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 additional tier 1 capital.
	(5i) Other adjustments and deductions		Include adjustments and deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions (related to reciprocal cross holdings, non-significant investments in the tier 2 capital of unconsolidated financial institutions, and significant investments in the tier 2 capital of unconsolidated financial institutions).
	(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.
25	Additional tier 1 capital (greater of item 23 minus item 24, or zero)	0	
26	Tier 1 capital (sum of items 19 and 25)	0	
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.
28	Non-qualifying capital instruments subject to phase out from tier 2 capital		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 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	HC 4c, HI-B part II M1, HI-B part II 7, HC-G 3	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."
31	Not applicable: Unrealized gains on available-for-sale preferred stock 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	
33	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.

				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.
	<i>(2) Reciprocal cross-holdings in the capital of financial institutions.</i>			
	<i>(3) Non-significant investments in tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant</i>			See instructions.
	<i>(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.</i>			Report the total amount of significant investments in the capital of unconsolidated financial institutions in the form of tier 2 capital.
	<i>(5i) Other adjustments and deductions.</i>			Include any other applicable adjustments and deductions applied to tier 2 capital in accordance with the regulatory capital rules.
	<i>(5ii) Other adjustments and deductions.</i>			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	<b>Tier 2 capital</b> (greater of item 32 minus item 33, or zero)		0	
35	<b>Total capital</b> (sum of items 26 and 34)		0	

Total assets for the leverage ratio				
36	Average total consolidated assets		HC-K 5	All holding companies must report the amount of average total consolidated assets as reported in Schedule HC-K, item 5.
37	LESS: Other deductions from (additions to) assets for leverage ratio purposes (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and item 24)	0		
38	LESS: Other deductions from (additions to) assets for leverage ratio purposes			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.
39	<b>Total assets for the leverage ratio</b> (item 36 minus items 37 and 38)	0		
40	<b>Total risk-weighted assets</b> (from Schedule HC-R, Part II item 30)	0		

Risk-based capital ratios			
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:			
<b>M1</b>			
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)		
M1d3	Unearned Revenue Liability (URL) of unrealized gains (losses) on AFS investments assuming assets had been sold on the reporting date (shadow 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		
<b>M2</b>	Report amounts of any items listed in Line M1 above that are reported as a component of policyholder dividend obligation (if applicable)		

**Line Item 1, Cash and balances due from depository institutions**

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

Risk Weight	Item #	Rollup Item Description	Y-RC Schedule	Y-RC Ref Item #	Item Description	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					
						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%	Risk Weight Buckets				
	1	Cash and balances due from depository institutions				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
0.0%			HC	1(a)	The amount of currency and coin reported in Schedule HC, Item 1(a)				0																			
0.0%			HC	1(b)	any balances due from Federal Reserve Banks reported in Schedule HC, Item 1(b)				0																			
0.0%			HC	1(a) & 1(b)	The insured portion of deposits in FDIC-insured depository institutions and NCUA-insured credit unions reported in Schedule HC, Items 1(a) and 1(b)				0																			
20.0%			HC	1(a) & 1(b)	Any balances due from depository institutions and credit unions 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 either the FDIC or the NCUA								0															
20.0%			HC	1(a) & 1(b)	Any balances due from Federal Home Loan Banks reported in Schedule HC, Items 1(a) and 1(b)								0															
20.0%			HC	1(a)	The amount of cash items in the process of collection reported in Schedule HC, Item 1(a)								0															
100.0%			HC	1(a) & 1(b)	Include all other amounts that are not reported in columns C through O										0													
<b>CRC METHODOLOGY EXPOSURES</b>																												
			HC	1(a) & 1(b)	The amounts reported in Schedule HC, Items 1(a) and 1(b), composed of balances due from foreign depository institutions	<i>Report these items in the appropriate line items below</i>																						
			HC	1(a) & 1(b)	Any balances due from foreign central banks																							
<b>Exposures to foreign central governments</b>																												
0.0%					Home Country CRC 0-1	0	0	0																				
20.0%					Home Country CRC 2				0																			
50.0%					Home Country CRC 3								0															
100.0%					Home Country CRC 4-6										0													
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											
<b>Exposures to foreign banks</b>																												
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												
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											
<b>General obligation exposures to foreign public sector entities</b>																												
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												
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										
<b>Revenue obligation exposures to foreign public sector entities</b>																												
50.0%					Home Country CRC 0-1									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 2a, Securities (excluding securitizations) - Held to maturity**

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

Risk Weight	Item #	Rollup Item Description	Y-PC Schedule	Y-PC Ref Item #	Item Description	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					
						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%	Risk Weight Buckets				
	2a	Securities (excluding securitization) - Held-to-maturity			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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
0.0%			1		Item 1 - U.S. Treasury securities				0																			
0.0%			2a		Item 2a - securities issued by U.S. Government agencies				0																			
0.0%			4a1		Item 4a1 - residential mortgage pass-through securities guaranteed by GNMA				0																			
0.0%			4b1		Item 4b1 - other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies				0																			
0.0%			4c1a		Item 4c1a - portions that represent GNMA securities				0																			
0.0%			4c2a		Item 4c2a - portion that represent GNMA securities				0																			
					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:																							
20.0%			2b		Item 2b - exclude interest-only securities & loss sharing securities								0															
20.0%			3		Item 3 - portion representing general obligation securities								0															
20.0%			4a2		Item 4a2 - residential mortgage pass-through securities issued by FHLMC and FHLBC								0															
20.0%			4b1		Item 4b1 - Other residential mortgage-backed securities "issued or guaranteed by U.S. Government agencies or sponsored agencies."								0															
20.0%			4b2		Item 4b2 - Other residential mortgage-backed securities "collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies."								0															
20.0%			4c1a		Item 4c1a - certain portions of commercial MBS "issued or guaranteed by FHLMC, FHLBC, or GNMA" that represent FHLBC and FNMA securities (exclude loss sharing securities)								0															
20.0%			4c2a		Item 4c2a - certain portions of commercial MBS "issued or guaranteed by U.S. Government agencies or sponsored agencies" that represent FHLBC and FNMA securities (exclude loss sharing securities)								0															
20.0%					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 weighted assets.								0															





**Line Item 2b, Securities (excluding securitizations) - Available for sale**  
DATA TO BE REPORTED IN THOUSANDS (\$ 000)

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	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
						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%
<p><b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b>                      A holding company that has made the AOCI opt-out election should include the difference between the fair value and amortized cost of those AFS debt securities that do not qualify as securitization exposures. This difference equals the amounts reported in Schedule HC-B, Items 1 through 6, column D, minus Items 1 through 6, column C, for those AFS debt securities included in these items that are not securitization exposures.                      *When fair value exceeds cost, report the difference as a positive number in Part II, item 2(b), column B.                      *When cost exceeds fair value, report the difference as a negative number (i.e., with a minus (-) sign) in Part II, item 2(b), column B.                      *If AFS equity securities with readily determinable fair values have a net unrealized gain (i.e., Schedule HC-B, Item 7, column D, exceeds Item 7, column C), the portion of the net unrealized gain (55 percent or more) not included in Tier 2 capital should be included in Part II, item 2(b), column B.                      The portion that is not included in Tier 2 capital equals Schedule HC-B, Item 7, column D minus column C, minus Part II, item 31.</p>																							
	2b	Securities (excluding securitizations) - Available for sale				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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 zero percent risk weight. Include the exposure amounts of securities reported in Schedule HC-B, column C, 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, Column C	1	"U.S. Treasury securities,"				0														
0.0%			HC-B, Column C	2a	Securities "issued by U.S. Government agencies,"				0														
0.0%			HC-B, Column C	4a1	Residential mortgage pass-through securities "guaranteed by GNMA,"				0														
0.0%			HC-B, Column C	4b1	Portions of item 4.b.(1), Other residential mortgage-backed securities "issued or guaranteed by U.S. Government agencies or sponsored agencies," such as GNMA exposures				0														
0.0%			HC-B, Column C	4c1a	certain portions of commercial MBS "issued or guaranteed by FNMA, FHLMC, or GNMA" that represent GNMA securities				0														
0.0%			HC-B, Column C	4c2a	certain portions of commercial MBS "issued or guaranteed by U.S. Government agencies or sponsored agencies" that represent GNMA securities				0														
					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 for the 20 percent risk weight as indicated in § 32 of the regulatory capital rules. Include the exposure amounts of those securities reported in Schedule HC-B, Column C, 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:																		
20.0%			HC-B, Column C	2b	Securities "issued by U.S. Government-sponsored agencies" (exclude interest-only securities)											0							
20.0%			HC-B, Column C	3	"Securities issued by states and political subdivisions in the U.S." that represent general obligation securities											0							
20.0%			HC-B, Column C	4a2	Residential mortgage pass-through securities "issued by FNMA and FHLMC," (excluding interest-only securities)											0							
20.0%			HC-B, Column C	4b1	Other residential mortgage-backed securities "issued or guaranteed by U.S. Government agencies or sponsored agencies" (exclude interest-only securities)											0							
20.0%			HC-B, Column C	4b2	Other residential mortgage-backed securities "collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies" (exclude interest-only securities)											0							
20.0%			HC-B, Column C	4c1a	those commercial MBS "issued or guaranteed by FNMA, FHLMC, or GNMA" that represent FHLMC and FNMA securities (exclude interest-only securities)											0							
20.0%			HC-B, Column C	4c2a	those commercial MBS "issued or guaranteed by U.S. Government agencies or sponsored agencies" that represent FHLMC and FNMA securities (exclude interest-only securities)											0							
20.0%			HC-B		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(b) for purposes of calculating risk-weighted assets. Exclude interest-only securities.											0							
50.0%			HC-B, Column C	3	Include the exposure amounts of those securities reported in Schedule HC-B, column C, 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: "Securities issued by states and political subdivisions in the U.S." that represent revenue obligation securities											0							
50.0%			HC-B, Column C	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 50 percent risk weight should be assigned to the 100 percent risk weight category.)											0							
50.0%			HC-B, Column C	4b2	Other residential mortgage-backed securities "collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies" (exclude portions subject to a FDIC loss-sharing agreement and interest-only securities) that represent residential mortgage exposures that qualify for 50 percent risk weight											0							
50.0%			HC-B, Column C	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 that are tranches for credit risk; those should be reported as securitization exposures in Schedule HC-R, Part II, item 9(b). Do not include interest-only securities.											0							





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

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

Risk Weight	Item #	Rollup Item Description	Y-PC Schedule	Y-PC Ref Item #	Item Description	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
						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%
						Risk Weight Buckets																	
	3	Fed funds sold and securities purchased under agreements to resell				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0%			HC	3	Include the portion of Schedule HC, Item 3, that is directly and unconditionally guaranteed by U.S. Government agencies				0														
2.0%			HC	3	Include the amount of centrally cleared securities resale agreements reported in Schedule HC, Item 3, with Qualified Central Counterparties (QCCPs), as defined in 5.2 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 jurisdiction				0														
4.0%			HC	3	Include the amount of centrally cleared securities resale agreements reported in Schedule HC, Item 3, with QCCPs in all other cases that do not meet the criteria of qualification for a 2% risk weight						0												
20.0%			HC	3	Include exposures to U.S. depository institution counterparties								0										
100.0%			HC	3	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 are not included in columns C through Q.																	0	
<b>CRC METHODOLOGY EXPOSURES</b>																							
			HC	3	The portion of Schedule HC, Item 3, that is directly and unconditionally guaranteed by foreign central governments and exposures to foreign depository institutions.		Report these items in the appropriate line items below																
<b>Exposures to foreign central governments</b>																							
0.0%					Home Country CRC 0-1				0														
20.0%					Home Country CRC 2								0										
50.0%					Home Country CRC 3									0									
100.0%					Home Country CRC 4-6										0								
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							
<b>Exposures to foreign banks</b>																							
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							
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						
<b>General obligation exposures to foreign public sector entities</b>																							
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							
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					
<b>Revenue obligation exposures to foreign public sector entities</b>																							
50.0%					Home Country CRC 0-1									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 4a, Loans and leases held for sale - Residential mortgage exposures**

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

Risk Weight	Item #	Rollup Item Description	Y-PC Schedule	Y-PC Ref Item #	Item Description	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					
						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%	Risk Weight Buckets				
	4a	Loans and Leases Held for Sale- Residential mortgage exposures			Report in column A the portion of the carrying value of loans and leases held for sale (HFS) reported in Schedule HC, item 4a, composed of the following items related to residential mortgage exposures:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
20.0%			HC	4a	Include the carrying value of the guaranteed portion of HFS FHA and VA mortgage loans included in Schedule HC-C, item 1(c)(2)(a)								0															
50.0%			HC	4a	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 statutory multifamily mortgage in § 2 of the regulatory capital rules.									0														
100.0%			HC	4a	Include the carrying value of HFS loans that are residential mortgage exposures reported in Schedule HC, item 4(a), that are not included 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 (not risk-weighted in the determination of risk-weighted assets).																							

**Line Item 4b, Loans and leases held for sale - HVCRE exposures**

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

Risk Weight	Item #	Rollup Item Description	Y-RC Schedule	Y-RC Ref Item #	Item Description	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					
						Separate Account Assets w/ Guarantees		Adjustments to total reported in column A	Risk Weight Buckets																			
						Totals			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	0				
					Report in column A the portion of the carrying value of loans and leases held for sale (BFS) reported in Schedule HC, item 4a, 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	4a	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**

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

Risk Weight	Item #	Rollup Item Description	Y-PC Schedule	Y-PC Ref Item #	Item Description	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					
						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%	Risk Weight Buckets				
	4c	Loans and leases held for sale: Exposures past due 90+ days or nonaccrual				0	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 held for sale (#F\$) reported in Schedule HC, Item 4.a., that are 90 days or more past due or on non-accrual status according to the requirements set forth in § 32(k) of the regulatory capital rules. Do not include exposures to sovereigns or residential real estate, as described in § 32(a) and § 32(g) respectively, that are past due or on non-accrual status. Also do not include HVCRE exposures that are past due or on non-accrual status.																							
150.0%			HC	4a	Include the carrying value of exposures included in Schedule HC, Item 4(a), that are 90 days or more past due or in nonaccrual status (except as noted above), excluding those portions that are covered 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).																							
<b>CRC METHODOLOGY EXPOSURES</b>																												
			HC	4a	The carrying value of exposures included in Schedule HC, Item 4(a), that are 90 days or more past due or in nonaccrual status, excluding those portions that are covered by qualifying collateral or eligible guarantees as described in § 37 and § 36, respectively, of the regulatory capital rules.	Report these items in the appropriate line items below																						
			<b>Exposures to foreign central governments</b>			0	0																					
0.0%			Home Country CRC 0-1																									
20.0%			Home Country CRC 2																									
50.0%			Home Country CRC 3																									
100.0%			Home Country CRC 4-6																									
150.0%			Home Country CRC 7																									
0.0%			OECD Member with No CRC				0																					
100.0%			Non-OECD Member with No CRC																									
150.0%			Countries with Sovereign Default in Previous Five Years																									
			<b>Exposures to foreign banks</b>			0	0																					
20.0%			Home Country CRC 0-1																									
50.0%			Home Country CRC 2																									
100.0%			Home Country CRC 3																									
150.0%			Home Country CRC 4-7																									
20.0%			OECD Member with No CRC				0																					
100.0%			Non-OECD Member with No CRC																									
150.0%			Countries with Sovereign Default in Previous Five Years																									
			<b>General obligation exposures to foreign public sector entities</b>			0	0																					
20.0%			Home Country CRC 0-1																									
50.0%			Home Country CRC 2																									
100.0%			Home Country CRC 3																									
150.0%			Home Country CRC 4-7																									
20.0%			OECD Member with No CRC				0																					
100.0%			Non-OECD Member with No CRC																									
150.0%			Countries with Sovereign Default in Previous Five Years																									
			<b>Revenue obligation exposures to foreign public sector entities</b>			0	0																					
50.0%			Home Country CRC 0-1																									
100.0%			Home Country CRC 2-3																									
150.0%			Home Country CRC 4-7																									
50.0%			OECD Member with No CRC				0																					
100.0%			Non-OECD Member with No CRC																									
150.0%			Countries with Sovereign Default in Previous Five Years																									

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

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

Risk Weight	Item #	Rollup Item Description	Y-PC Schedule	Y-PC Ref Item #	Item Description	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					
						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%	Risk Weight Buckets				
	4d	Loans and leases held for sale: All other exposures				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
0.0%			HC-C		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:  Include the carrying value of the unconditionally guaranteed portion of HFS SBA "Guaranteed Interest Certificates" purchased in the secondary market that are included in Schedule HC-C.				0																			
20.0%			HC-C, Part I 2, 6d		Include the carrying value of HFS loans to and acceptances of other U.S. depository institutions that are reported in Schedule HC-C, Part I, item 2, plus the carrying value of the guaranteed portion of HFS SBA loans originated and held by the reporting holding company included in Schedule HC-C, and the carrying value of the portion of HFS student loans reimbursed by the U.S. Department of Education included in Schedule HC-C, item 6(d), "Other consumer loans."							0																
50.0%					Include the carrying value of HFS loans that meet the definition of presold construction loans in § 2 of the regulatory capital rules that qualify for the 50 percent risk weight.								0															
100.0%			HC	4a	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 O. Also include the carrying value of HFS loans that meet the definition of presold construction loans in § 2 of the regulatory capital rules that 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)																							
<b>CRC METHODOLOGY EXPOSURES</b>																												
			HC	4a-4c	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) through 4(c)	<i>Report these items in the appropriate line items below</i>																						
<b>Exposures to foreign central governments</b>																												
0.0%					Home Country CRC 0-1				0																			
20.0%					Home Country CRC 2								0															
50.0%					Home Country CRC 3									0														
100.0%					Home Country CRC 4-6										0													
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											
<b>Exposures to foreign banks</b>																												
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												
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										
<b>General obligation exposures to foreign public sector entities</b>																												
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												
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										
<b>Revenue obligation exposures to foreign public sector entities</b>																												
50.0%					Home Country CRC 0-1									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 5b, Loans and leases, net of unearned income - HVCRE exposures**

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

Risk Weight	Item #	Rollup Item Description	Y-PC Schedule	Y-PC Ref Item #	Item Description	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																		
						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%	
	5b	Loans and leases, net of unearned income: HVCRE exposures				0	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 4b), that are high volatility commercial real estate exposures (HVCRE), including HVCRE exposures that are 90 days or more past due or in nonaccrual status.																			
150.0%			HC	4b	Include 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(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 THOUSANDS (\$ '000)

Risk Weight	Item #	Rollup Item Description	Y-PC Schedule	Y-PC Ref Item #	Item Description	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				
						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%	Risk Weight Buckets			
	5c	Loans and leases, net of unearned income: exposures past due 90+ days or nonaccrual				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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 §.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(e), 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)).																						
150.0%			HC	4b	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 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).																						
<b>CRC METHODOLOGY EXPOSURES</b>																											
			HC	4b	The carrying value of exposures included in Schedule HC, item 4(b), that are 90 days or more past due or in nonaccrual status, excluding those portions that are covered by qualifying collateral or eligible guarantees as described in §.37 and §.36, respectively, of the regulatory capital rules.																						
					<i>Report these items in the appropriate line items below</i>																						
					<b>Exposures to foreign central governments</b>	0	0																				
0.0%					Home Country CRC 0-1				0																		
20.0%					Home Country CRC 2								0														
50.0%					Home Country CRC 3									0													
100.0%					Home Country CRC 4-6										0												
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										
					<b>Exposures to foreign banks</b>	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											
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										
					<b>General obligation exposures to foreign public sector entities</b>	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											
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										
					<b>Revenue obligation exposures to foreign public sector entities</b>	0	0																				
50.0%					Home Country CRC 0-1									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 5d, Loans and leases, net of unearned income - All other exposures**

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

Risk Weight	Item #	Rollup Item Description	Y-RC Schedule	Y-RC Ref Item #	Item Description	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					
						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%	Risk Weight Buckets				
	5d	Loans and leases, net of unearned income: All other exposures				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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 not reported in items 5(a) through 5(c).																							
0.0%			HC-C		include the carrying value of the unconditionally guaranteed portion of SBA "Guaranteed Interest Certificates" purchased in the secondary market that are included in Schedule HC-C.				0																			
20.0%			HC-C	2, 6d	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 included in Schedule HC-C, item 6(d), "Other consumer loans."							0																
50.0%					risk weight. include the carrying value of loans and leases that meet the definition of presold construction loan in § 2 of the regulatory capital rules that qualify for the 50 percent risk weight.									0														
100.0%			HC	4b	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 O (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 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).																							
<b>CRC METHODOLOGY EXPOSURES</b>																												
					The carrying value of other loans and leases, net of unearned income, reported in Schedule HC, item 4(b), that are not reported in Part II, items 5(a) through 5(c) above.																							
			HC	4b																								
<b>Exposures to foreign central governments</b>																												
0.0%					Home Country CRC D-1				0																			
20.0%					Home Country CRC 2								0															
50.0%					Home Country CRC 3									0														
100.0%					Home Country CRC 4-6										0													
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											
<b>Exposures to foreign banks</b>																												
20.0%					Home Country CRC D-1								0															
50.0%					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								0															
100.0%					Non-OECD Member with No CRC											0												
150.0%					Countries with Sovereign Default in Previous Five Years												0											
<b>General obligation exposures to foreign public sector entities</b>																												
20.0%					Home Country CRC G-1								0															
50.0%					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								0															
100.0%					Non-OECD Member with No CRC												0											
150.0%					Countries with Sovereign Default in Previous Five Years													0										
<b>Revenue obligation exposures to foreign public sector entities</b>																												
50.0%					Home Country CRC D-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 6, LESS: Allowance for loan and lease losses**

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

					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																		
Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Totals	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%	
	6	LESS: Allowance for loan and lease losses				0	0																
			HC	4c	Report in columns A and B the balance of the allowance for loan and lease losses reported in Schedule HC, item 4(c)		0																

**Line Item 7, Trading assets (excluding securitizations)**  
DATA TO BE REPORTED IN THOUSANDS (\$ 000s)

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	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
						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%
						Risk Weight Buckets																	
<b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> If the holding company completes Schedule HC-D, include the fair value of derivative contracts that are reported as assets in Schedule HC-D, Item 11 (column A). 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 derivative contracts that are assets. Exclude from column B those derivative contracts reported in these items that qualify as securitization exposures.																							
	7	Trading assets (excluding securitizations that receive standardized charges)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
					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 zero percent risk weight. Such trading assets may include portions of, but may not be limited to:																		
0.0%					HC-D, Column A 1 Item 1, "U.S. Treasury securities," (column A on the FR-9C)				0														
0.0%					HC-D, Column A 2 The portion of the amount reported in item 2, (column A) that represents the fair value of securities issued by U.S. Government agencies (excluding mortgage-backed securities)				0														
0.0%					HC-D, Column A 4 The portion of the amounts reported in item 4, (column A) that represents the fair value of mortgage-backed securities guaranteed by GNMA.				0														
0.0%					HC 5 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 9(c).				0														
20.0%					HC-D, Column A 2 Item 2, (column A) that represents the fair value of securities issued by U.S. Government-sponsored agencies (excluding mortgage-backed securities)								0										
20.0%					HC-D, Column A 3 The portion of the amount reported in item 3, (column A) that represents the fair value of general obligations issued by states and political subdivisions in the U.S.								0										
20.0%					HC-D, Column A 4 The portion of the amount reported in item 4, (column A) that represents the fair value of mortgage-backed securities issued by FNMA and FHLMC.								0										
20.0%					HC-D, Column A 5 The fair value of those asset-backed securities, structured financial products, and other debt securities reported in item 5, "Other debt securities," (column A) that represent exposures to U.S. depository institutions.								0										
20.0%					HC-D, Column A 6d The portion of the amount reported in item 6(d), "Other loans," (column A) that represents loans to and acceptances of U.S. depository institutions								0										
20.0%					HC-D, Column A 9 The portion of the amount reported in item 9, "Other trading assets," (column A) that represents the fair value of certificates of deposit.								0										
20.0%					HC 5 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 9(c).								0										
50.0%					HC-D, Column A 3 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 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: 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, Column A 4 The fair value of those mortgage-backed securities reported in item 4, "Mortgage-backed securities," (column A)									0									
50.0%					HC-D, Column A 5 The fair value of those mortgage-backed securities, asset-backed securities, and structured financial products that represent exposures to U.S. depository institutions									0									
50.0%					HC 5 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 9(c).									0									
100.0%					HC-D, Column A 4 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 not be limited to: The fair value of those mortgage-backed securities reported in item 4, "Mortgage-backed securities," (column A)										0								
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).									0									
100.0%					HC 5 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 9(c).									0									
100.0%					HC 5 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 Part II, Item 9(c).									0									



**Line Item 8, All other assets**

DATA TO BE REPORTED IN THE QIS (S.000)

Risk Weight	Item #	Subtype Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	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
						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%	400.0%	625.0%	937.5%	1250.0%
	8	All other assets			In column B, include the amount of:																		
					Any goodwill net of associated deferred tax liabilities (DTL) reported in Part I, item 6																		
					Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTL, 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 DTL, 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:																		
					1. Significant investments in the capital of unconsolidated financial institutions in the form of common stock																		
					2. Mortgage servicing assets; and																		
					3. 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 finance subsidiaries that are reported in Schedule HC, item 9, and have been deducted for risk-based capital purposes in Part I, item 13.																		
0.0%			HC-F		The carrying value of Federal Reserve Bank stock included in Schedule HC-F, item 4				0														
0.0%					Accrued interest receivable on assets included in the zero percent risk weight category (column C of Part II, items 1 through 7)				0														
0.0%					The carrying value of gold bullion not held for trading that is held 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 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														
0.0%					<b>ALL NON-GUARANTEED SEPARATE ACCOUNT ASSETS</b>				0														
20.0%					Policy Loans - loans to policyholders under the provisions of an insurance contract that is secured by the cash surrender value or collateral assignment of the related policy or contract								0										
20.0%			HC-F		The carrying value of Federal Home Loan Bank stock included in Schedule HC-F, item 4				0														
20.0%					Accrued interest receivable on assets included in the 20 percent risk weight category (column C of Part II, items 1 through 7)				0														
20.0%			HC		The portion of customers' acceptance liability reported in Schedule HC, item 11, that has been participated to other depository institutions.				0														
50.0%					Include accrued interest receivable on assets included in the 50 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 weight category (column I of Part II, items 1 through 7)																		
100.0%					Delivery versus payment (DvP) and payment versus payment (PvP) transactions in which the counterparty has not made delivery or payment within 5 to 15 business days after the contractual settlement date as described in § 38 of the regulatory capital rules																		
100.0%					The amount of all other assets reported in column A that is not included in columns B through I										0								
100.0%					<b>All assets not specifically assigned a different risk weight under the final rule (other than exposures that would be deducted from tier 1 or tier 2 capital), including:</b>																		
100.0%					Deferred acquisition costs (DAC)																		
100.0%					Value of business acquired (VOBA)																		
100.0%					Reinsurance receivable																		
100.0%					Other insurance assets																		
150.0%					Include accrued interest receivable on assets included in the 150 percent risk weight category (column J of Part II, items 1 through 7)											0							
250.0%					<b>Also include the amounts of items that exceed the 10 percent and 15 percent common equity tier 1 capital deduction thresholds and are included in capital. These amounts pertain to three items:</b>																		
250.0%					Significant investments in the capital of unconsolidated financial institutions in the form of common stock												0						
250.0%					Mortgage servicing assets												0						
250.0%					DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances.												0						
400.0%			HC-F		For equity securities (other than those issued by investment firms) that do not have readily determinable fair values reported in Schedule HC-F, item 4, include the historical cost of these equity securities (as reported in Schedule HC-F, item 4)														0				
600.0%					For equity securities issued by investment firms that do not have readily determinable fair values reported in Schedule HC-F, item 4, include the historical cost of these equity securities (as reported in Schedule HC-F, item 4)															0			
625.0%					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 regulatory capital rules																0		
937.5%					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 regulatory capital rules																	0	
1250.0%					DvP and PvP transactions in which the counterparty has not made delivery or payment 46 or more business days after the contractual settlement date as described in § 38 of the regulatory capital rules																	0	
1250.0%					The amount of default fund contributions to both qualified and non-qualified central counterparties according to the methodologies described in § 35(s) of the regulatory capital rules																	0	
1250.0%					Non-DvP/non-PvP transactions in which the holding company has not received deliverables from the counterparty five or 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 calculation 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
<b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> Include the amount reported in column A of this item for those HTM securities reported in Schedule HC, item 2.a, that qualify as securitization exposures and will be risk weighted using either the Simplified Supervisory Formula Approach (SSFA) or the Gross-Up Approach.											
	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 (\$ 000s)

					Column A	Column A-1	Column B	Column Q	Column R	Column S	
					Total risk-weighted exposure, by calculation 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
<b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> Include the amount reported in column A of this item for those AFS securities reported in Schedule HC, item 2.b, that qualify as securitization exposures and will be risk-weighted using either the Simplified Supervisory Formula Approach (SSFA) or the Gross-Up Approach.											
	9b	Securitization exposures, available-for-sale			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.	0	0	0	0	0	0
					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 (\$ 000s)

					Column A	Column A-1	Column B	Column Q	Column R	Column S	
					Total risk-weighted exposure, by calculation 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
<b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> Report the fair value reported in column A of this item for those trading assets reported in Schedule HC, item 5, that qualify as securitization exposures and will be risk-weighted using either the Simplified Supervisory Formula Approach (SSFA) or the Gross-Up Approach.											
	9c	Securitization exposures, Trading assets that receive standardized charges				0	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 exposure, by calculation 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
<b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> Include the amount reported in column A of this item for those other on-balance sheet securitization exposures that will be risk-weighted using either the Simplified Supervisory Formula Approach (SSFA) or the Gross-Up Approach.											
	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."						
					IN COLUMN Q, report the exposure amount of those other on-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					
Risk Weight	Ref 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
<p><b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> 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.</p>											
	10	Off-balance sheet securitization exposures				0	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)

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	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
						Face, Notional, or Other Amount	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%
<b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> Report 100 percent of the amount reported in column A.																	
	12	Financial standby letters of credit				0	0	1.0		0	0	0	0	0	0	0	0
20.0%			HC-L		include the credit equivalent amount of the portion of financial standby letters of credit reported in Schedule HC-L, item 2, that has 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	
<b>CRC METHODOLOGY EXPOSURES</b>																	
			HC-L		The credit equivalent amount of the portion of financial standby letters of credit reported in Schedule HC-L, item 2, that has been conveyed to foreign depository institutions.	<i>Report these items in the appropriate line items below</i>											
			<b>Exposures to foreign central governments</b>					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
			<b>Exposures to foreign banks</b>					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
			<b>General obligation exposures to foreign public sector entities</b>					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
			<b>Revenue obligation exposures to foreign public sector entities</b>					0	0								
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			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

**Line Item 13, Performance standby letters of credit and transaction-related contingent items**

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

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	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
						Face, Notional, or Other Amount	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%
<b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> Report 50 percent of the face amount reported in column A.																	
	13	Performance standby letters of credit and transaction-related contingent items				0	0	0.5	0	0	0	0	0	0	0	0	0
20.0%			HC-L	3	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	3	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	
<b>CRC METHODOLOGY EXPOSURES</b> 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. <i>Report these items in the appropriate line items below</i>																	
			HC-L	3		0	0										
<b>Exposures to foreign central governments</b>																	
0.0%					Home Country CRC 0-1				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
<b>Exposures to foreign banks</b>																	
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
<b>General obligation exposures to foreign public sector entities</b>																	
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
<b>Revenue obligation exposures to foreign public sector entities</b>																	
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				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

**Line Item 14, Commercial and similar letters of credit with an original maturity of one year or less**

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

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	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
						Face, Notional, or Other Amount	Separate Accts w/ Guarantees - Face, Notional, or Other	CCF	Credit Equivalent Amount	Separate Accts w/ Guarantees - Credit Equivalent Amount	Risk Weight Buckets						
GENERAL INSTRUCTIONS FOR COLUMN B REPORTING: Report 20 percent of the face amount reported in column A.																	
	14	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	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-L, item 4, 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 METHODOLOGY EXPOSURES																	
			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.												
					<i>Report these items in the appropriate line items below</i>												
					<b>Exposures to foreign central governments</b>	0	0										
0.0%					Home Country CRC 0-1					0							
20.0%					Home Country CRC 2					0				0			
50.0%					Home Country CRC 3					0					0		
100.0%					Home Country CRC 4-6					0						0	
150.0%					Home Country CRC 7					0							0
0.0%					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
					<b>Exposures to foreign banks</b>	0	0										
20.0%					Home Country CRC 0-1					0				0			
50.0%					Home Country CRC 2					0					0		
100.0%					Home Country CRC 3					0						0	
150.0%					Home Country CRC 4-7					0							0
0.0%					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
					<b>General obligation exposures to foreign public sector entities</b>	0	0										
20.0%					Home Country CRC 0-1					0				0			
50.0%					Home Country CRC 2					0					0		
100.0%					Home Country CRC 3					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%					Countries with Sovereign Default in Previous Five Years					0							0
					<b>Revenue obligation exposures to foreign public sector entities</b>	0	0										
50.0%					Home Country CRC 0-1					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%					Non-OECD Member with No CRC					0						0	
150.0%					Countries with Sovereign Default in Previous Five Years					0							0

**Line Item 15, Retained recourse on small business obligations sold with recourse**

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

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	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	
						Face, Notional, or Other Amount	Separate Accts w/ Guarantees - Face, Notional, or Other	CCF	Credit Equivalent Amount	Separate Accts w/ Guarantees - Credit Equivalent Amount	Risk Weight Buckets							
GENERAL INSTRUCTIONS FOR COLUMN B REPORTING: Report 100 percent of the face amount reported in column A.																		
	15	Retained recourse on small business obligations sold with recourse				0	0	1.0	0	0	0	0	0	0	0	0	0	0
100.0%			HC-S	Memo 1b	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 (\$ 000s)

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	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
						Face, Notional, or Other Amount	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%
<b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> Report 100 percent of the face amount reported in column A.																	
	16	Repo-style transactions (excluding reverse repos)				0	0	1.0	0	0	0	0	0	0	0	0	0
0.0%			HC-L, HC	6a-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							
2.0%			HC-L, HC	6a-6b, 14b	include the credit equivalent amount of centrally cleared repo-style transactions with Qualified Central Counterparties (OCCPs), as defined in § 2 and described in § 35 of the regulatory capital rules.				0	0							
4.0%			HC-L, HC	6a-6b, 14b	include the credit equivalent amount of centrally cleared repo-style transactions with OCCPs in all other cases that do not meet the criteria of qualification for a 2 percent risk weight, as described in § 35 of the regulatory capital rules.				0	0							
20.0%			HC-L, HC	6a-6b, 14b	include the credit equivalent amount of repo-style transactions that are supported by the appropriate amount of collateral that qualifies for the 20 percent risk weight under the regulatory capital rules. Also include the credit equivalent amount of repo-style transactions that represents exposures on U.S. depository institutions.				0	0							
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							0
150.0%			HC-L, HC	6a-6b, 14b	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 capital rules.				0	0							0
<b>CRC METHODOLOGY EXPOSURES</b>																	
			HC-L, HC	6a-6b, 14b	The credit equivalent amount of repo-style transactions that represents exposures to foreign central banks and foreign depository institutions.	<i>Report these items in the appropriate line items below</i>											
			<b>Exposures to foreign central governments</b>			0	0										
0.0%					Home Country CRC 0-1				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							
100.0%					Non-OECD Member with No CRC				0	0							0
150.0%					Countries with Sovereign Default in Previous Five Years				0	0							0
			<b>Exposures to foreign banks</b>			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
			<b>General obligation exposures to foreign public sector entities</b>			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
			<b>Revenue obligation exposures to foreign public sector entities</b>			0	0										
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				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

**Line Item 17, All other off-balance sheet liabilities**

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

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	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
						Face, Notional, or Other Amount	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%
<b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> Report 100 percent of the face amount, notional amount, or other amount reported in column A.																	
	17	All other off-balance sheet liabilities				0	0	1.0		0	0	0	0	0	0	0	0
0.0%			HC-L	7.9	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 Part II, items 1 through 8, above.				0	0	0						
20.0%			HC-L	7.9	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 described in the instructions for Risk-Weighted Assets and for Part II, items 1 through 8, above.				0	0							
50.0%			HC-L	7.9	include the credit equivalent amount of liabilities 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	7.9	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
150.0%			HC-L	7.9	include the credit equivalent amount of liabilities 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
<b>CRC METHODOLOGY EXPOSURES</b>																	
			HC-L	7.9	The credit equivalent amount of those other off-balance sheet liabilities described above in the instructions for Column A of this item that represent exposures to foreign central banks and foreign depository institutions.												
					<i>Report these items in the appropriate line items below</i>												
					<b>Exposures to foreign central governments</b>	0	0										
0.0%					Home Country CRC 0-1					0							
20.0%					Home Country CRC 2								0				
50.0%					Home Country CRC 3												
100.0%					Home Country CRC 4-6											0	
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
					<b>Exposures to foreign banks</b>	0	0										
20.0%					Home Country CRC 0-1					0				0			
50.0%					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					0				0			
100.0%					Non-OECD Member with No CRC												0
150.0%					Countries with Sovereign Default in Previous Five Years					0							0
					<b>General obligation exposures to foreign public sector entities</b>	0	0										
20.0%					Home Country CRC 0-1					0				0			
50.0%					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					0				0			
100.0%					Non-OECD Member with No CRC												0
150.0%					Countries with Sovereign Default in Previous Five Years					0							0
					<b>Revenue obligation exposures to foreign public sector entities</b>	0	0										
50.0%					Home Country CRC 0-1					0					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					0		
100.0%					Non-OECD Member with No CRC											0	
150.0%					Countries with Sovereign Default in Previous Five Years					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 (\$ 000s)

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	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	
						Face, Notional, or Other Amount	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%
<b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> Report 20 percent of the amount of unused commitments reported in column A.																		
	18a	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	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				
50.0%			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 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		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	
<b>CRC METHODOLOGY EXPOSURES</b>																		
			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									
			<b>Exposures to foreign central governments</b>					0	0	0								
0.0%			Home Country CRC 0-1							0								
20.0%			Home Country CRC 2											0				
50.0%			Home Country CRC 3												0			
100.0%			Home Country CRC 4-6													0		
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
			<b>Exposures to foreign banks</b>					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
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
			<b>General obligation exposures to foreign public sector entities</b>					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
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
			<b>Revenue obligation exposures to foreign public sector entities</b>					0	0									
50.0%			Home Country CRC 0-1													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 18b, Unused commitments, Original maturity of one year or less to ABCP conduits**

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

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	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
						Face, Notional, or Other Amount	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%
<b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> Report 20 percent of the amount of unused commitments reported in column A.																	
	18b	Unused commitments, Original maturity of one year or less to ABCP conduits				0	0	0.2	0	0	0	0	0	0	0	0	0
0.0%			HC-L	1	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 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							
20.0%			HC-L	1	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 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			
50.0%			HC-L	1	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 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	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	
150.0%			HC-L	1	include the credit equivalent amount of eligible ABCP 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
<b>CRC METHODOLOGY EXPOSURES</b>																	
			HC-L	1	The credit equivalent amount of those eligible liquidity facilities described above in the instructions for Column A of this item that represent exposures to foreign depository institutions.				<i>Report these items in the appropriate line items below</i>								
<b>Exposures to foreign central governments</b>						0	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
<b>Exposures to foreign banks</b>						0	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
<b>General obligation exposures to foreign public sector entities</b>						0	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
<b>Revenue obligation exposures to foreign public sector entities</b>						0	0	0									
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				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

**Line Item 18c, Unused commitments, Original maturity exceeding one year**

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

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	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
						Face, Notional, or Other Amount	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%
<p><b>GENERAL INSTRUCTIONS FOR COLUMN B REPORTING:</b> Report 50 percent of the amount of unused commitments and the face amount of commercial and similar letters of credit reported in column A. Note that unused commitments that qualify as securitization exposures as defined in §.2 of the regulatory capital rules should be reported as securitization exposures in Part II, Item 10.</p>																	
	18c	Unused commitments, Original maturity exceeding one year				0	0	0.5	0	0	0	0	0	0	0	0	0
0.0%			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 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	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 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.				0	0							0
150.0%			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 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 METHODOLOGY EXPOSURES													
		HC-L	1.4	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										
		HC-L	1.4	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 foreign depository institutions.											
		<b>Exposures to foreign central governments</b>				0	0								
0.0%				Home Country CRC 0-1											
20.0%				Home Country CRC 2											
50.0%				Home Country CRC 3											
100.0%				Home Country CRC 4-6											
150.0%				Home Country CRC 7											
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
		<b>Exposures to foreign banks</b>				0	0								
20.0%				Home Country CRC 0-1											
50.0%				Home Country CRC 2											
100.0%				Home Country CRC 3											
150.0%				Home Country CRC 4-7											
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
		<b>General obligation exposures to foreign public sector entities</b>				0	0								
20.0%				Home Country CRC 0-1											
50.0%				Home Country CRC 2											
100.0%				Home Country CRC 3											
150.0%				Home Country CRC 4-7											
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
		<b>Revenue obligation exposures to foreign public sector entities</b>				0	0								
50.0%				Home Country CRC 0-1											
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 19, Unconditionally cancelable commitments**

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	
					Risk Weight Buckets												
Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Face, Notional, or Other Amount	Separate Accts w/ Guarantees - Face, Notional, or Other	CCF	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	1	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**

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

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Column A	Column B	Column B-1	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	
						Face, Notional, or Other Amount	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%
	20	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, Items 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								0				
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 B 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 (\$ 000s)

Risk Weight	Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	Column A	Column B	Column B-1	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	
						Face, Notional, or Other Amount	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%
	21	Centrally cleared derivatives						0	0	0	0	0	0	0	0	0	0
0.0%					Include the credit equivalent amount of centrally cleared 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 Part II, Items 1 through 8				0								
2.0%					Include the credit equivalent amount of centrally cleared derivative contracts with Qualified Central Counterparties (OCCPs) where the collateral posted by the bank to the OCCP 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 jurisdictions. See the definition of OCCP in §.2 of the regulatory capital rules.				0								
4.0%					Include the credit equivalent amount of centrally cleared derivative contracts with OCCPs in all other cases that do not meet the criteria of qualification for a 2 percent risk weight, as described in §.2 of the regulatory capital rules.						0						
20.0%					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 20 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Schedule HC-R, Part II, Items 1 through 8								0				
50.0%					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 50 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Schedule HC-R, Part II, Items 1 through 8									0			
100.0%					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 reported in column B that is not included in columns C through H and J.											0	
150.0%					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 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Part II, Items 1 through 8												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														
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%
22	Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column C 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%
24	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

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

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

					TOTALS
Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	
25	Risk-weighted assets for purposes of calculating the ALLL 1.25 percent threshold				0
<b>REPORT THE SUM OF:</b>					
				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
<b>PLUS:</b>					
				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
<b>LESS:</b>					
				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**

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

		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
Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	
27	Risk-weighted assets before deductions for excess ALLL and allocated transfer risk reserve				0
<b>REPORT THE SUM OF:</b>					
				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**

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

					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	
		HI-B, Part II	Memo 1	LESS: Allocated transfer risk reserve included in Schedule HI-B, Part II, item 7	
		HC-G	3	PLUS: Allowance for credit losses on off-balance sheet credit exposures	
				LESS: Allowance for loan and lease losses includable in Tier 2 capital	0

**Line Item 29, LESS: Allocated transfer risk reserve**

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

					TOTALS
Item #	Rollup Item Description	Y-9C Schedule	Y-9C Ref Item #	Item Description	
29	LESS: Allocated transfer risk reserve				0
		HI-B, Part II	Memo 1	The entire amount of the ATRR equals the ATRR related to loans 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	
M1	Current credit exposure across all derivative 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

		With a remaining maturity of											
		Column A One year or less				Column B Over on year through five years				Column C Over five years			
Item #	Rollup Item Description	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
M2	<b>Notional principal amounts of over-the-counter derivative contracts:</b>												
M2a	<b>Interest rate</b> - Report the remaining maturities of interest rate contracts that are subject to the regulatory capital rules.												
M2b	<b>Foreign exchange rate and gold</b> - Report the remaining maturities of foreign exchange contracts and the remaining maturities of gold contracts that are subject to the regulatory capital rules.												
M2c	<b>Credit (investment grade reference asset)</b> - Report the remaining maturities of those credit derivative contracts where the reference entity meets the definition of investment grade as described in §.2 of the regulatory capital rules.												
M2d	<b>Credit (non-investment grade reference asset)</b> - 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.												
M2e	<b>Equity</b> - Report the remaining maturities of equity derivative contracts that are subject to the regulatory capital rules.												
M2f	<b>Precious metals (except gold)</b> - Report the remaining maturities of other precious metals contracts that are subject to the regulatory capital rules. Report all silver, platinum, and palladium contracts.												
M2g	<b>Other</b> - 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 contract.												

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

REPORT DATA IN THE UNITS SHOWN IN THE TABLE HEADER

Item #	Rollup Item Description	With a remaining maturity of											
		Column A One year or less				Column B Over on year through five years				Column C Over five years			
		Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
<b>M3</b>	<b>Notional principal amounts of centrally cleared derivative contracts:</b>												
M3a	<b>Interest rate</b> - Report the remaining maturities of interest rate contracts that are subject to the regulatory capital rules.												
M3b	<b>Foreign exchange rate and gold</b> - Report the remaining maturities of foreign exchange contracts and the remaining maturities of gold contracts that are subject to the regulatory capital rules.												
M3c	<b>Credit (investment grade reference asset)</b> - Report the remaining maturities of those credit derivative contracts where the reference entity meets the definition of investment grade as described in §.2 of the regulatory capital rules.												
M3d	<b>Credit (non-investment grade reference asset)</b> - 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.												
M3e	<b>Equity</b> - Report the remaining maturities of equity derivative contracts that are subject to the regulatory capital rules.												
M3f	<b>Precious metals (except gold)</b> - Report the remaining maturities of other precious metals contracts that are subject to the regulatory capital rules. Report all silver, platinum, and palladium contracts.												
M3g	<b>Other</b> - 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 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
<b>M4</b>	<b>Standardized market risk equivalent assets attributable to specific risk (included in Schedule HC-R, item 26)</b>				

**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	
					Adjustments to total reported in column A	Risk Weight Buckets																
Item #	Rollup Item Description	Totals	Separate Account Assets w/ Guarantees		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	
1	Cash and balances due from depository institutions	0	0	0	0				0	0	0	0										
2a	Securities (excluding securitization) - Held-to-maturity	0	0	0	0				0	0	0	0								0		
2b	Securities (excluding securitizations) - Available for sale	0	0	0	0				0	0	0	0	0	0	0	0						
3	Fed funds sold and securities purchased under agreements to resell	0	0	0	0	0	0															
4a	Loans and Leases Held for Sale: Residential mortgage exposures	0	0	0					0	0	0											
4b	Loans and leases held for sale: HVCRE exposures	0	0	0								0										
4c	Loans and leases held for sale: Exposures past due 90+ days or nonaccrual	0	0	0	0				0	0	0											
4d	Loans and leases held for sale: All other exposures	0	0	0	0				0	0	0	0										
5a	Loans and leases, net of unearned income: Residential mortgage exposures	0	0	0					0	0	0											
5b	Loans and leases, net of unearned income: HVCRE exposures	0	0	0								0										
5c	Loans and leases, net of unearned income: exposures past due 90+ days or nonaccrual	0	0	0	0				0	0	0	0										
5d	Loans and leases, net of unearned income: All other exposures	0	0	0	0				0	0	0	0										
6	LESS: Allowance for loan and lease losses	0		0																		
7	Trading assets (excluding securitizations that receive standardized charges)	0	0	0	0				0	0	0	0										
8	All other assets	0	0	0	0				0	0	0	0			0	0	0	0				
9a	Securitization exposures, held-to-maturity	0	0	0																	0	0
9b	Securitization exposures, available-for-sale	0	0	0																	0	0
9c	Securitization exposures, Trading assets that receive standardized charges	0	0	0																	0	0
9d	All other on-balance sheet securitization exposures	0	0	0																	0	0
10	Off-balance sheet securitization exposures	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	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
					Separate Accts w/ Guarantees - Credit Equivalent Amount	Risk Weight Buckets							
Item #	Rollup Item Description	Face, Notional, or Other Amount	Separate Account Assets w/ Guarantees	CCF	Credit Equivalent Amount	0.0%	2.0%	4.0%	10.0%	20.0%	50.0%	100.0%	150.0%
12	Financial standby letters of credit	0	0	1.0	0	0							
13	Performance standby letters of credit and transaction-related contingent items	0	0	0.5	0	0				0	0	0	0
14	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
15	Retained recourse on small business obligations sold with recourse	0	0	1.0	0	0				0	0	0	0
16	Repo-style transactions (excluding reverse repos)	0	0	1.0	0	0		0		0	0	0	0
17	All other off-balance sheet liabilities	0	0	1.0	0	0				0	0	0	0
18a	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
18b	Unused commitments, Original maturity of one year or less to ABCP conduits	0	0	0.2	0	0				0	0	0	0
18c	Unused commitments, Original maturity exceeding one year	0	0	0.5	0	0				0	0	0	0
19	Unconditionally cancelable commitments	0	0	0.0	0	0				0	0	0	0
20	Over-the-counter derivatives	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

**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%
22	Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column C 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%
24	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	
25	Risk-weighted assets for purposes of calculating the ALLL 1.25 percent threshold	0
26	Standardized market risk-weighted assets	0
27	Risk-weighted assets before deductions for 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
30	Total risk-weighted assets (item 27 minus items 28 and 29)	0

**Part II, Risk-Weighted Assets**

Memorandum

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

Item #	Item Description	With a remaining maturity of											
		Column A One year or less				Column B Over on year through five years				Column C Over five years			
		Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
M2	<b>Notional principal amounts of over-the-counter derivative contracts:</b>												
M2a	Interest rate - Report the remaining maturities of interest rate contracts that are subject to the regulatory capital rules.	0	0	0	0	0	0	0	0	0	0	0	
M2b	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 rules.	0	0	0	0	0	0	0	0	0	0	0	
M2c	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 of the regulatory capital rules.	0	0	0	0	0	0	0	0	0	0	0	
M2d	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.	0	0	0	0	0	0	0	0	0	0	0	
M2e	Equity - Report the remaining maturities of equity derivative contracts that are subject to the regulatory capital rules.	0	0	0	0	0	0	0	0	0	0	0	
M2f	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 contracts.	0	0	0	0	0	0	0	0	0	0	0	
M2g	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 contract.	0	0	0	0	0	0	0	0	0	0	0	

Item #	Rollup Item Description	With a remaining maturity of											
		Column A One year or less				Column B Over on year through five years				Column C Over five years			
		Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
<b>M3</b>	<b>Notional principal amounts of centrally cleared derivative contracts:</b>												
M3a	Interest rate - Report the remaining maturities of interest rate contracts that are subject to the regulatory capital rules.	0	0	0	0	0	0	0	0	0	0	0	0
M3b	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 rules.	0	0	0	0	0	0	0	0	0	0	0	0
M3c	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 of the regulatory capital rules.	0	0	0	0	0	0	0	0	0	0	0	0
M3d	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.	0	0	0	0	0	0	0	0	0	0	0	0
M3e	Equity - Report the remaining maturities of equity derivative contracts that are subject to the regulatory capital rules.	0	0	0	0	0	0	0	0	0	0	0	0
M3f	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 contracts.	0	0	0	0	0	0	0	0	0	0	0	0
M3g	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 contract.	0	0	0	0	0	0	0	0	0	0	0	0

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

**Part III, Separate Account Assets**

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

Product Information	Local Insurance Jurisdiction Definition		Basel III Approach	
	Column A	Column B	Column C	Column D
	No Guarantees	Guaranteed	No Guarantees	Guaranteed
<b>Individual Life Insurance (Total)</b>	0	0	0	0
Variable Life				
Universal Life				
Other Individual Life				
<b>Individual Annuities (Total)</b>	0	0	0	0
Fixed				
Variable Annuity Living Benefits				
Variable Annuity Death Benefits (only)				
Other Individual Annuities				
<b>Supplementary Contracts</b>				
<b>Group Life (Total)</b>	0	0	0	0
Fixed				
Variable Annuity				
Other Group Life				
<b>Group Annuities (Total)</b>	0	0	0	0
Fixed				
Variable Annuities				
Other Group Annuities				
<b>Other (Total)</b>	0	0	0	0
GICs/Funding Agreements				
Other				
<b>Company Funds (Surplus, Seed Capital)</b>				
<b>TOTAL</b>	0	0	0	0

### Part III, Separate Account Liabilities

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

Product Information	Local Insurance Jurisdiction Definition						GAAP		
	Guarantee Liability		Capital Requirement				Column G	Column H	Column I
	Column A	Column B	Column C	Column D	Column E	Column F			
	Gross Liability	Net Liability	Domestic Commercial	Domestic Affiliated Reinsurance Captive	Foreign Commercial	Foreign Affiliated Reinsurance Captive	SOP 03-1	FAS 133/157	Other
<b>Individual Life Insurance (Total)</b>	0	0	0	0	0	0	0	0	0
Variable Life									
Universal Life									
Other Individual Life									
<b>Individual Annuities (Total)</b>	0	0	0	0	0	0	0	0	0
Fixed									
Variable Annuity Living Benefits									
Variable Annuity Death Benefits (only)									
Other Individual Annuities									
<b>Supplementary Contracts</b>									
<b>Group Life (Total)</b>	0	0	0	0	0	0	0	0	0
Variable Life									
Variable Universal Life									
Other Group Life									
<b>Group Annuities (Total)</b>	0	0	0	0	0	0	0	0	0
Fixed									
Variable Annuities									
Other Group Annuities									
<b>Other (Total)</b>	0	0	0	0	0	0	0	0	0
GICs/Funding Agreements									
Other									
<b>TOTAL</b>	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 Approach				
			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-1o	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 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		