Basel III & Dodd-Frank (D-F) Cover Sheet

Institution Name:

RSSD ID:

Date of Data Submission:

Please describe the baseline scenario associated with this submission. It should be consistent with that used for other capital plan baseline projections.

Please specify the time period over which management expects to comply fully with the Basel III capital framework and related provisions of D-F that will affect regulatory capital:

Note: BHCs should contact xxx should they need to insert additional columns in the accompanying worksheets to reflect management's timeline as specified above. For illustrative purposes, the worksheets ask for data through 2016.

Instructions

1. BHCs should complete shaded cells only, using data as of the balance sheet date under baseline assumptions, consistent with the annual CCAR exercise.

2. For the purpose of completing this template, BHCs should refer to definitions and methodologies described in *Basel III: A Global Regulatory Framework for More Resilient Banks and Banking Systems (December 16, 2010).* Consistent with the annual CCAR exercises, market risk RWAs should be reflected on a transitional basis as stated in *Adjustments to the Basel II Market Risk Framework announced by the Basel Committee (June 18, 2010)* . For other areas of the template, BHCs should report data as if the Basel III rules have been fully phased-in. BHCs that were unable to provide Basel II/III RWAs in the annual CCAR exercises should follow the approach used in the annual CCAR excises to fill the monitoring template.

3. Provide actual tier 1 common, tier 1 capital, risk-weighted assets and leverage exposures for reporting period since the most recent annual CCAR exercises on a Basel III basis under baseline conditions.

4. BHCs that reported planned actions in response to Basel III and Dodd-Frank in the annual CCAR submission should identify actual actions that have taken place during the reporting period and the resultant impact to tier 1 common, tier 1 capital, RWAs and leverage exposure. For unwinds and sales that have been executed, BHCs should specify the final sale sizes, prices received, and any realized gains/losses. BHCs should provide these responses in a separate attachment(s).

		$Mil Actual					
		Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Comment
1	**Tier 1 Common**						
2	**Tier 1 Capital**						
3	**Risk-weighted Assets**						
4	Of Which: Counterparty Credit						
5	Of Which: Market Risk						
6	**Leverage Exposure (Quarterly Averages)**						
7	Of Which: Total Derivatives, Basel II Netting and Potential Future Exposure						
8	Of Which: Total Reverse Repos and Securities Borrowing Transactions, Basel II Netting						

Regulatory Capital Instruments Quarterly Schedule

Institution Name:

RSSD ID:

Date of Data Submission:

Instructions

Please review and complete the information in the following three worksheets according to the instructions outlined below. Please refer to the Regulatory Capital Instrument Glossary (REGCAPQ_GLOSSARY_COMMENTDRAFT_083011.pdf) for definitions of terms in this schedule.

J	The quarter preceeding the quarter for which this schedule is being completed
K	The quarter for which this schedule is being completed
YY	The last two digits of the year during which this schedule is being completed

1. Confirmation of Capital Instrument Stack as of QJ 20YY ("Confirm QJ 20YY Capital Stack" tab)

This worksheet is pre-populated with information on each of the regulatory capital instruments outstanding as of QJ 20YY that your BHC reported during the previous CCAR exercise and subsequent monitoring. For each instrument:

- Review the pre-populated information (columns A - J) for accuracy.
- If there are data errors, please make the corrections in the corresponding section shaded in YELLOW (columns K - R).

If applicable, please also report (in the yellow-shaded section) instruments outstanding as of QJ 20YY that are not shown in the pre-populated section of the template.

2. Confirmation of Proposed Redemption Actions ("Confirm Proposed Redemptions" tab)

Report on this worksheet the details of any capital instruments redeemed during QK 20YY.

A comments section is available for insertion of additional details or explanations.

3. Confirmation of Proposed and New Issuances ("Confirm Proposed Issuances" tab)

Report on this worksheet the details of any capital instruments issued (inculding instruments issued as the result of a conversion) during QK 20YY.

A comments section is available for insertion of additional details or explanations.

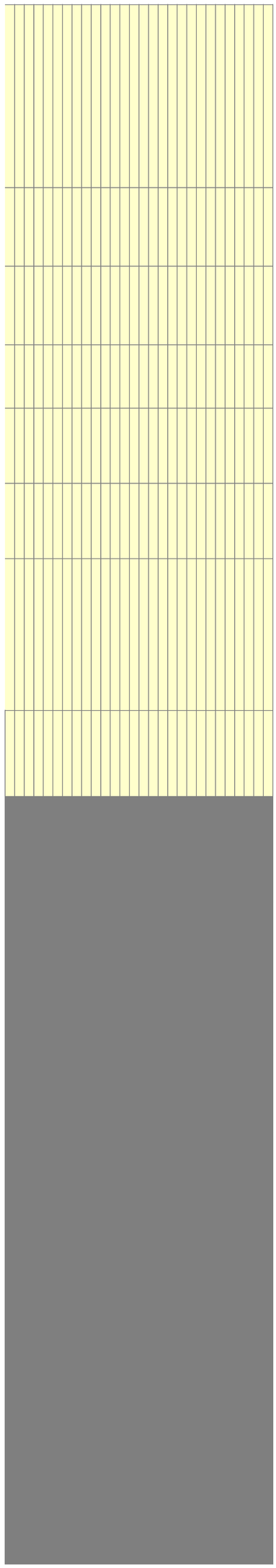
Regulatory Capital Instruments - Confirmation of Capital Instrument Stack as of QJ 20YY per CCAR Submission

This worksheet is pre-populated with information on each of the regulatory capital instruments outstanding as of QJ 20YY that your BHC reported during the previous year CCAR exercise. For each instrument:

- Review the pre-populated information (columns A - J) for accuracy.
- If there are data errors, please make the corrections in the corresponding section shaded in **YELLOW** (columns K - R).

If applicable, please also report (in the yellow-shaded section) instruments outstanding as of QJ 20YY that are **not** shown in the pre-populated section of the template.

Details from CCAR submission										Note corrections to details from CCAR submission AND/OR report missing instruments, if applicable							
Firm	RSSD	CCAR ID	CUSIP or unique identifier provided by BHC	Instrument type	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount as reported in CCAR ($mil)	Amount recognized in regulatory capital as reported in CCAR ($mil)	CUSIP or unique identifier provided by BHC	Instrument type	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount as reported in CCAR ($mil)	Amount recognized in regulatory capital as reported in CCAR ($mil)	Comments



Regulatory Capital Instruments - Confirmation of Proposed Redemption Actions

This worksheet is pre-populated with information on each of the regulatory capital instruments your BHC reported as proposed for redemption during the previous year CCAR exercise. For each instrument:

- Review the pre-populated information (columns A - H) for accuracy.
- If there are data errors, please make the corrections in the corresponding section shaded in YELLOW (columns I - N).

If applicable, please also report (in the yellow-shaded section) proposed redemption actions that are not shown in the pre-populated section of the template.

For any redemption action executed in QK 20YY, please provide details on the impact of the action in the section shaded in BLUE (columns O - U).

* For transactions that took place over consecutive quarters, indicate the quarter in which the transaction was concluded (BLUE section).
** For conversion, reflect the reduction of original instrument type in this tab (BLUE section). In addition, reflect the addition of the converted instrument type in the Confirm Proposed Issuances tab (BLUE section).
*** For "Transaction type executed," if response is "Other," please describe the details in the corresponding comments section (BLUE section).

Planned action details from CCAR submission								Note corrections to planned redemption details from CCAR submission AND/OR report missing planned redemptions, if applicable						Details on redemptions executed since CCAR submission**						
Firm	RSSD	CCAR ID	CUSIP or unique identifier provided by BHC	Instrument type	Redemption / repurchase / refinance plan	Planned capital action amount ($mil)	Quarter identified for action in CCAR	CUSIP or unique identifier provided by BHC	Instrument type	Redemption / repurchase / refinance plan	Planned capital action amount ($mil)	Quarter identified for action in CCAR	Comments	Capital action executed according to CCAR submission?	Calendar quarter when transaction occurred*	Transaction type executed***	Gains or (losses) between book value and transacted amount ($mil)	Notional amount at period end ($mil)	Amount recognized in regulatory capital at period end ($mil)	Comments

Regulatory Capital Instruments - Confirmation of Proposed and New Issuances

This worksheet is pre-populated with information on each of the proposed issuances your BHC reported during the previous year CCAR exercise. For each instrument:

- Review the pre-populated information (columns A - J) for accuracy.
- If there are data errors, please make the corrections in the corresponding section shaded in YELLOW (columns K - R).

If applicable, please report (in the yellow-shaded section) any proposed issuances that are not shown in the pre-populated section of the template.

For any issuance executed in Q4 2011, please provide details on the issued instruments in the section shaded in BLUE (columns S - AP).

* For proposed issuances identified in the CCAR submissions which resulted in more than one CUSIP or unique identifier, include details of each issuance on a separate row (BLUE section).

** For transactions that took place over consecutive quarters, indicate the quarter in which the transaction was concluded (BLUE section).

Proposed issuance details from CCAR submission										Note corrections to proposed issuance details from CCAR submission AND/OR report missing proposed issuances, if applicable								Details on actual new issuances since CCAR submission																							
Firm	RSSD	CCAR ID	Instrument type	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount proposed (Smil)	Regulatory capital amount proposed (Smil)	Quarter identified for transaction in CCAR	Instrument type	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount proposed (Smil)	Regulatory capital amount proposed (Smil)	Quarter identified for transaction in CCAR	Comments	Issuance executed? If yes, please continue to provide information in blue section.	CUSIP or unique identifier provided by BHC*	Issuance as a result of conversion?	If conversion, please indicate CUSIP of original instrument	Calendar quarter when transaction occurred**	Date of issuance (mm/dd/yyyy)	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount transacted (Smil)	Regulatory capital amount transacted (Smil)	Perpetual / dated	If dated, date of maturity (mm/dd/yyyy)	Issuer call	If callable, optional call date	Fixed / floating	Coupon / dividend rate (bps)	Index	Spread over index (bps)	Existence of step up or other incentive to redeem	Convertible / non-convertible	If convertible, mandatory or optional conversion?	If convertible, specify instrument type into which it will convert	Comments

Regulatory Capital Instruments Glossary (Quarterly Monitoring)

1. Confirmation of Capital Instrument Stack as of QJ 20YY ("Confirm QJ 20YY Capital Stack" tab)

Firm (column A) - Name of reporting BHC.

RSSD (column B) - RSSD identification number for reporting BHC.

CCAR ID (column C) - Internal identification number (internal FRS purposes only).

CUSIP or unique identifier provided by BHC (columns D and K) - CUSIP number or unique identification number assigned to the instrument as provided by the BHC.

Instrument type (columns E and L) - Type of regulatory capital instrument.

Basel I treatment (columns F and M) - Regulatory capital treatment for the instrument under the Basel I rule set.

Basel III treatment (columns G and N) - Regulatory capital treatment for the instrument as per *Basel III: A Global Regulatory Framework for More Resilient Banks and Banking Systems (December 16, 2010)*.

Cumulative/noncumulative (columns H and O) - Indicates whether the instrument's coupon/dividend is cumulative or noncumulative.

Notional amount as reported in CCAR (columns I and P) - Indicates the notional dollar amount (in $mil) of the instrument as of QJ 20YY as reported in the CCAR exercise and any subsequent monitoring.

Amount recognized in regulatory capital as reported in CCAR (columns J and Q) - Indicates the dollar amount of the instrument that qualified as regulatory capital as of QJ 20YY as reported in the CCAR exercise and any subsequent monitoring.

Comments (column R) - Use this field to report any supporting information regarding the instrument or corrections made to the pre-populated information.

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2. Confirmation of Proposed Redemption Actions ("Confirm Proposed Redemptions" tab)

Firm (column A) - Name of reporting BHC.

RSSD (column B) - RSSD identification number for reporting BHC.

CCAR ID (column C) - Internal identification number (internal FRS purposes only).

CUSIP or unique identifier provided by BHC (columns D and I) - CUSIP number or unique identification number assigned to the instrument as provided by the BHC.

Instrument type (columns E and J) - Type of regulatory capital instrument.

Redemption / repurchase / refinance plan (columns F and K) - Indicates the proposed action reported for the instrument in the most recent CCAR submission.

Planned capital action amount (column G and L) - Indicates the dollar amount (in $mil) of the proposed action as reported in the most recent CCAR submission.

Quarter identified for action in CCAR (column H and M) - Indicates the calendar quarter in which the proposed action was planned to take place as per the most recent CCAR submission.

Comments (column N) - Use this field to report any supporting information regarding the instrument or corrections made to the pre-populated information.

Capital action executed according to CCAR submission? (column O) - For instruments identified in the most recent CCAR exercise as planned for redemption, repurchase, or refinancing, report whether the action was executed according to plan.

- Report "yes" for instruments that were identified as planned for redemption, repurchase, or refinancing and for which the action was executed since the CCAR exercise in accordance with the plan.
- Report "no" for instruments that were identified as planned for redemption, repurchase, or refinancing but have not been executed in accordance with the plan (e.g., no action taken or a different action taken).
- Report "no" for instruments that were not identified as planned for redemption, repurchase, or refinancing but have been subject to a capital transaction since the CCAR exercise.
- For all other instruments, report "NA."

Calendar quarter when transaction occurred (column P) - For instruments that have been subject to a capital transaction since the most recent CCAR exercise, report the calendar year quarter in which the transaction was executed. For instruments that have not been subject to a capital transaction since the most recent CCAR exercise, report "NA".

Transaction type executed (column Q) - For instruments that have been subject to a capital transaction since the most recent CCAR exercise, report the type of transaction that was executed (i.e., redemption and replacement, redemption without replacement, refinancing, or conversion).

For instruments that have been subject to conversions, report the reduction of the original instrument on this worksheet and report the addition of the converted instrument type in the "Confirm Proposed Issuances" tab (BLUE section).

If the response is "Other," please describe the details in the corresponding comments section (column U).

For instruments that have not been subject to a capital transaction since the 2010 CCAR exercise, report "NA".

Gains or (losses) between book value and transacted amount (column R) - For instruments that have been subject to a capital transaction since the most recent CCAR exercise, report the gains or losses (in $mil) resultant from the transaction. Losses should be reported as negative values. For instruments that have not been subject to a capital transaction since the most recent CCAR exercise, report "NA".

Notional amount at period end (column S) - For all instruments (i.e., instruments that have been subject to a capital transaction since the most recent CCAR exercise and those that have not), report the notional dollar amount of the instrument as of the most recent quarter end. For instruments that have not been subject to a capital transaction since the most recent CCAR exercise, report "NA".

Amount recognized in regulatory capital at period end (column T) - For all instruments (i.e., instruments that have been subject to a capital transaction since the most recent CCAR exercise and those that have not), report the dollar amount of the instrument that is recognized as regulatory capital as of the most recent quarter end. For instruments that mature within 5 years, exclude 1/5 of the outstanding amount each year during the instrument's remaining life in accordance with the requirements set forth in U.S. Capital Adequacy Guidelines.

For instruments that have not been subject to a capital transaction since the most recent CCAR exercise, report "NA".

Comments (column U) - Use this field to report any supporting information regarding the instrument. For capital instruments for which executed actions deviated from the proposed action as identified in the most recent CCAR exercise, explain the reason for the deviation from the plan submitted in CCAR.

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3. Confirmation of Proposed and New Issuances ("Confirm Proposed Issuances" tab)

Firm (column A) - Name of reporting BHC.

RSSD (column B) - RSSD identification number for reporting BHC.

CCAR ID (column C) - Internal identification number (internal FRS purposes only).

Instrument type (columns D and K) - Type of regulatory capital instrument proposed for issuance.

Basel I treatment (columns E and L) - Regulatory capital treatment for the instrument under the Basel I rule set.

Basel III treatment (columns F and M) - Regulatory capital treatment for the instrument as per *Basel III: A Global Regulatory Framework for More Resilient Banks and Banking Systems (December 16, 2010)*.

Cumulative/noncumulative (columns G and N) - Indicates whether the instrument's coupon/dividend is cumulative or noncumulative.

Notional amount proposed (columns H and O) - Indicates the notional dollar amount (in $mil) of the proposed issuance as reported in the most recent CCAR exercise.

Regulatory capital as proposed (columns I and P) - Indicates the dollar amount (in $mil) of the instrument that will qualify as regulatory capital as reported in the most recent CCAR exercise.

Quarter identified for transaction in CCAR (columns J and Q) - Indicates the calendar year quarter in which the issuance is planned to be executed as reported in the most recent CCAR exercise.

Comments (column R) - Use this field to report any supporting information regarding the planned issuance or corrections made to the pre-populated information.

Issuance executed? If yes, please complete information in blue section (column S) - Report whether the issuance was executed. If yes, report details on the issued instrument(s) in the blue-shaded cells.

CUSIP or unique identifier provided by BHC (column T) - Report the CUSIP number for the newly issued or converted instrument. If the instrument does not have an assigned CUSIP number, provide an alternative unique instrument identification number used industry-wide (e.g., Bloomberg ID) or specific to your BHC.

Issuance as a result of conversion? (column U) - Indicate whether the instrument issued is the result of a conversion.

If conversion, please indicate CUSIP of original instrument (column V) - If the instrument issued is the result of a conversion, indicate the CUSIP of the original instrument (noted on the "Confirm Proposed Redemptions" tab).

Calendar quarter when transaction occurred (column W) - Report the calendar year quarter in which the instrument was issued or converted.

Date of issuance (column X) - Report the date on which the instrument was issued or converted.

Basel I treatment (column Y) - Report the regulatory capital treatment for the instrument under the Basel I rule set.

Basel III treatment (column Z) - Report the regulatory capital treatment for the instrument described in *Basel III: A Global Regulatory Framework for More Resilient Banks and Banking Systems (December 16, 2010)*.

Cumulative/noncumulative (column AA) - Report whether the instrument's coupon/dividend is cumulative or noncumulative.

Notional transacted amount (column AB) - Report the notional dollar amount (in $mil) of the instrument created from the issuance or conversion.

Regulatory capital amount transacted (column AC) - Report the dollar amount (in $mil) of the instrument that is included as regulatory capital.

Perpetual/dated (column AD) - Report whether the instrument is of fixed maturity ("dated") or of no fixed date when capital will be returned to the investor ("perpetual").

If dated, date of maturity (column AE) - For instruments of fixed maturity (i.e., "dated" instruments), report the maturity date. For "perpetual" instruments, report "NA".

Issuer call (column AF) - Report whether there is an issuer call option for the instrument.

If callable, optional call date (column AG) - For instruments that do feature an issuer call option, report the first date of call.

Fixed/floating (column AH) - Report whether the instrument has a fixed or floating coupon/dividend.

Coupon/dividend rate (column AI) - Report the coupon/dividend rate for the instrument.

Index (column AJ) - For instruments with a coupon/dividend rate that is linked to the rate of a particular index, report the index to which it is linked. For instruments with a fixed coupon/dividend rate, report "NA".

Spread over index (column AK) - For instruments with a coupon/dividend rate that is linked to the rate of a particular index, indicate the spread over the relevant index in basis points (e.g., 1M LIBOR+50bps should be reported as "50"). For instruments with a fixed coupon/dividend rate, report "NA".

Existence of step up or other incentive to redeem (column AL) - Report whether the instrument features a step up or other incentive to redeem the security. Step-up securities initially pay the investor an above-market yield for a short period and then, if not called, ''step up'' to a higher coupon rate.

Convertible/non-convertible (column AM) - Report whether the instrument is convertible into another instrument or non-convertible.

If convertible, mandatory or optional conversion? (column AN) - For instruments that are convertible into another instrument, report whether the conversion is mandatory or optional. For non-convertible instruments, report "NA".

If convertible, specify instrument type into which it will convert (column AO) - For instruments that are convertible into another instrument, report the type of instrument into which the instrument will convert. For non-convertible instruments, report "NA".

Comments (column AP) - Use this field to report any supporting information regarding the relevant instrument. For capital instruments which were not issued or were issued in amounts that differ from

the amount indicated in the most recent CCAR exercise, explain the reason for the deviation from the plan submitted in CCAR.

SUMMARY OF CAPITAL INSTRUMENT ATTRIBUTES

	Instrument Type/Name	Description of Regulatory Capital Instrument
1A	**Common Equity (CE)**	The aggregate par value of common stock issued plus surplus, excluding all surplus related to preferred stock. The reported amount excludes retained earnings, does not include any regulatory adjustments but reflects deductions for common stock reacquired by the firm (e.g., treasury stock).
1B	CE USG Investment	The amount of common stock investments issued (and outstanding) by the reporting institution and still held by the US Government, as of the reporting date.
1C	CE USG Detachable Warrants	The amount of warrants investments issued (and outstanding) by the reporting institution to, and still held by, the US Government in connection with TARP Capital Investment Program or similar U.S. government capital issuance program, as of the reporting date.
2A	**Non-Cumulative Perpetual Preferred (NCPP)**	Non-dated (perpetual) instruments with dividends that may be suspended without having to reimburse the investor for unpaid dividends at a future date (noncumulative), which allows for preservation of capital in times of stress; deep subordination to absorb losses in bankruptcy or liquidation. Instruments in this category count as shareholder equity for accounting purposes and generally may be included as Tier 1 capital without formal limitation (unrestricted elements), subject to FRS guidance that voting common equity be the dominant element in Tier 1. Qualifying NCPP will also be eligible as Tier 1 capital under proposed Basel III rules.
2B	NCPP Convertible	A type of non-cumulative preferred security (see above) that converts to a fixed number of shares of common stock (mandatory or optional conversion) at or above some minimum preset conversion floor price established near the time of issuance. This category does not include preferred structures where the pre-converted instrument provides for cumulative dividends, such as TRUPS or cumulative perpetual preferreds.
3A	**Cumulative Perpetual Preferred (CPP)**	Non-dated, preferred instruments with dividends that if temporarily suspended must be repaid in a future period per contractual terms. Instruments in this category are counted as shareholder equity for accounting purposes. Because of their cumulative dividends, CPP are restricted core capital elements, which like TRUPS, are subject to a limit of 25 percent of all Tier 1 core capital elements, net of goodwill less any associated deferred tax liability. Internationally active banking organizations will be subject to a 15 percent limit when new rules become effective 2011. Qualifying CPP will be eligible as Tier 2 capital only under proposed Basel III rules.
3B	CPP TARP Preferred	Cumulative perpetual preferred securities (see above) that were issued by the reporting institution to, and still held by, the U.S. Government in connection with TARP Capital Investment Program, as of the reporting date.
4A	**Mandatory Convertible Preferred (MCP)**	Cumulative capital instruments (generally TRUPS or Cumulative Perpetual Preferreds) that convert to a fixed number of shares of common stock or non-cumulative perpetual preferred stock. With mandatory convertible preferred structures, the investor generally is obligated to exchange shares or have an agent remarket them at one or more scheduled conversion dates. However, preferred structures with an optional convertible feature allowing the investor the option to convert according to contractual terms are included in this category if the pre-converted instrument is cumulative. MCPs are restricted core capital elements, subject to a limit of 25 percent of all Tier 1 core capital elements, net of goodwill less any associated deferred tax liability (applies to both internationally active and non-internationally active banking organizations). Qualifying MCPs will be eligible as Tier 2 capital only under proposed Basel III rules.
4B	MCP USG Preferred (Convertible)	Mandatory Convertible Preferreds (see above) that were issued by the reporting institution to, and still held by, the U.S. Government, as of the reporting date.

SUMMARY OF CAPITAL INSTRUMENT ATTRIBUTES

	Instrument Type/Name	Description of Regulatory Capital Instrument
5A	**Cumulative Dated Preferred (TRUPS)**	Capital securities with a stated maturity date that pay a cumulative dividend deferrable for at least 5 years. TRUPS are issued by a consolidated special purpose entity and treated as a liability for accounting purposes. Because of their cumulative dividends, TRUPS are restricted core capital elements, subject to a limit of 25 percent of all Tier 1 core capital elements, net of goodwill less any associated deferred tax liability. Internationally active banking organizations will be subject to a 15 percent limit when new rules become effective 2011. Qualifying TRUPS will be eligible as Tier 2 capital only under proposed Basel III rules.
5B	USG Preferred (TRUPS)	Cumulative Dated Preferreds (TRUPS; see above) that were issued by the reporting institution to, and still held by, the US Government through a special arrangement, as of the reporting date.
6	**REIT Preferred**	Noncumulative preferred stock issued by real estate investment trusts (REITS) that hold real estate related assets and pay dividends distributing most of the REIT's income to investors. REIT preferreds are counted as minority interests for accounting purposes.
7	**Subordinated Debt**	Tier-2 qualifying subordinated debt with an original maturity of at least 5 years. Treated as a liability for accounting purposes.

COMMERCIAL REAL ESTATE DATA COLLECTION

8/25/2011

Comprehensive Capital Analysis Review

Commercial Real Estate Data Collection

REPORTING SPECIFICATIONS:

- A Commercial Real Estate Loan ("CRE Loan") is defined as a legally binding loan commitment or credit facility to an obligor as defined in the Credit Agreement. Please include all CRE Loans that are reported in the Y9-C categories outlined in Field 4, as well as any unused CRE Loans that would be reported in the relevant Y-9C category if such CRE Loan were drawn.
- Data elements as defined in this document are to be provided on each CRE Loan equal or greater than $1 million. Further, if a CRE Loan is cross collateralized with a CRE Loan(s) less than $1 million, please provide the data elements on all the CRE Loans regardless of committed amount.
- The data for the calendar quarter is due within 45 days after quarter end, or the next business day if the 45th day falls on a weekend or bank holiday.

DATA FORMAT

Each period's data should be provided in a single extensible markup language file (.xml). This will be a "quarter-end" file produced each reporting period. This file will contain one record per active loan in the contributor's inventory.

The loans included should be as follows:

- All active owned loans on the last day of the quarter.

Additional Formatting:

- No quotation marks should be used as text identifiers.
- Please do not provide a header row or a count row.

The table on the pages following shows the fields that should be contained in the file.

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
1	Loan Number	LoanNumber	G063	Bank's unique internal identifier for this loan record that will be the same from quarter to quarter. It must identify the loan for its entire life and must be unique.	Must be unique within a submission and over time. That is, the same loan-level file must not have two facilities with the same Loan Number. May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
2	Obligor Name	ObligorName	9017	The obligor name on the loan. Full legal entity name is desirable, but the precise name is not necessary if it requires manual intervention to provide. If the borrowing entity is an individual (s) (Natural Person (s)), do not report the name; instead substitute with the text: "Individual"	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	120
3	Outstanding Balance	OutstandingBalance	K448	The current outstanding (book) balance on the CRE Loan as reported on FR Y-9C. Outstanding balance is net of SOP reserves, charge-offs and marks.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	12
4	Line Reported on FR Y-9C	LineReportedOnFRY9C	K449	Report the integer code (see Allowable Values column) corresponding to the line number on the FR Y-9C, HC-C, in which the outstanding balance is recorded, or in the case of unused commitments, the line number in which the CRE Loan would be recorded if drawn.	1. F158 (1-4 family res construction) 2. F159 (Other constr, land dev, land, additions or alterations to existing structures) 3. 1460 (multifamily) 4. F160 (nonfarm, nonres - owner occupied) 5. F161 (nonfarm, nonres -other) 6. 2746 (loans to finance CRE, but not secured by RE) 7. 1410 International Only (non domestic office loans – excluding permanent consumer residential mortgage, home equity and loans secured by farm land)	Mandatory	Integer	1
5	Committed Balance	CommittedBalance	G074	The total legal commitment (net of any charge-offs, SOP reserves or marks) of the reporting bank for the CRE Loan, including both drawn and committed undrawn amounts. Exclude informal commitments.	Rounded whole dollar amount, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	12
6	Cumulative Charge-offs	CumulativeChargeoffs	G076	Gross cumulative charge-offs associated with this CRE Loan on the reporting entity's books. Include Held for Sale marks and SOP 3-3 marks.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no charge-off for the facility.	Mandatory	Numeric	12
7	Participation Flag	ParticipationFlag	6135	Indicate if the CRE Loan is participated or syndicated among other financial institutions.	1. No 2. Yes, Purchased 3. Yes, Sold	Optional	Integer	1

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
8	Lien Position	LienPosition	K450	Indicate using integer code if the mortgage is a first lien on the property or a subordinate lien. For multiple properties, report the lien on the predominant property, if no property predominates, then report integer code for "Mixed Liens". For loans secured by a pledge of partnership interests, indicate a subordinate lien position. For loans reported on Schedule HCC-C on Y9, line 2746, report integer code for "Not Secured CRE" A "B-Note" is a structurally subordinated position secured by a senior lien on a property.	1. First Lien 2. Subordinate Lien 3. Mixed Liens 4. Not Secured CRE (e.g. line 2746 on Schedule HC-C on Y9) 5. "B-Note"	Mandatory	Integer	1
9	Property Type	PropertyType	K451	If the CRE Loan is secured by multiple property types and one predominates, indicate the predominant property type. If the CRE Loan is secured by multiple property types and no single one predominates, indicate integer code for "Mixed". If the loan is secured by a property type which is not included in the above list, then indicate integer code for "Other," e.g., skilled nursing, self storage, etc. If the CRE Loan commitment covers ONLY the land and lot development phase, then report as "Land and Lot Development." If however, the CRE Loan commitment is for land development AND vertical construction, report it under the appropriate category (e.g. Homebuilders, condo, office). If the CRE loan is not secured by CRE (e.g. line 2746 on Schedule HC-C on Y9), indicate integer code for "Not Secured".	1. Retail 2. Industrial / Warehouse 3. Hotel / Hospitality/Gaming (including Resorts) 4. Multi-family for Rent (including low income housing) 5. Homebuilders except condo 6. Condo 7. Office 8. Mixed 9. Land and Lot Development 10. Other 11. REIT 12. Not Secured CRE	Mandatory	Integer	2
10	Origination Date	OriginationDate	K452	Date the commitment to lend came into being for each CRE Loan. If the CRE Loan has been renewed/rewritten/amended, use that date as the Origination Date (except for extension options that were at the sole discretion of the borrower). The date given here should match the date given in fields 12 and 13. The renewal/rewritten/amended date would include all credit actions that require bank approval and that change the contractual date of the obligation.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data.	Mandatory	Date	10
11	Location	Location	K453	Provide the ZIP Code for where the collateral is located. Use the 2 letter Country Code for foreign properties. If the loan ties to Y9 line 2746 (commercial real estate exposure not secured by commercial real estate), use the code "NS" (denoting not secured). If one CRE Loan is secured by multiple properties and one location predominates, specify that location. Otherwise indicate "Mixed."	For US: five-digit ZIP code. If the ZIP code begins with zeroes, leading zeroes must be specified with no punctuation. For other countries, the 2-letter country code (provided at end of this document). For Y9 line 2746, use "NS". For multiple properties without one predominating, use "Mixed".	Mandatory	Alpha Numeric	5

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
12	Net Operating Income	NetOperatingIncome	K454	Net Operating Income at origination (date given in Field #10). NOI is defined as: "All operating income, net of operating expenses with the exception of debt service and depreciation. Operating expenses include RE taxes (but not income taxes), Insurance, common area maintenance, utilities, replacement reserves, management fees, admin/accounting/legal." **For CRE loans for: (1) land and construction loans, (2) owner occupied CRE loans (line F160 on the Y-9), or (3) loans to REITs, populate with "NA".** The NOI should represent the financial information submitted by the borrower to the bank as part of the underwriting decision at origination or renewal, which may or may not be the same operating information used in the appraisal. The actual vacancy at time of origination or renewal for all completed projects should already be a part of the actual financial information submitted by the borrower. Replacement reserves, if allocated by the borrower on the operating statement, should be deducted from operating income to arrive at the NOI. The NOI should represent the best representation of actual NOI at the date given in Field # 10. If there has been significant recent leasing activity, then rent roll (less expenses) annualized may be the best NOI number. If there is seasonality in the numbers, then actual fiscal or TTM NOI may be the best number. However, NOI should not be forward looking in the sense of being based on potential future leasing or sales activity. The NOI on loans originating for the purpose of construction that are in an extended lease-up phase and have been contractually renewed should be reported as the actual NOI from operating information obtained from the borrower at renewal. If a participation, please prorate based on your share of the credit. For cross-collateralized and/or cross-defaulted loans, the NOI provided should represent the total NOI available to service the debt from the underlying collateral pool.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals **but** negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis (). Guidelines for populating: • **0** (zero) is to be used if the NOI is actually 0 • **NA** is to be used if the loan is (1) Land and construction loans (line F158 and F159 on Y-9), (2) owner occupied CRE loans (line F160 on Y-9), or (3) loans to REITS. • **Numeric** values are to be used for facilities where the NOI is applicable and available	Mandatory	Alpha Numeric	9

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
13	Value at Origination	ValueatOrigination		The value of the subject property may be either an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements. In the case where loans are cross collateralized and/or cross-defaulted, please provide the sum of all property values, net of pari passu and superior liens not owned by the reporting institution.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals. Enter "NA" if loans to REITs (Property Type = 11) or Not Secured by commercial real estate (Y9 line 2746).	Mandatory	Alpha Numeric	12
14	Value Basis	Value Basis	K456	Indicate using integer code if the Value in Field #13 was calculated using an "as is," "as stabilized" or "as completed" value. For: (1) CRE loans to REITs, and (2) Not Secured by CRE – use integer code for "Not applicable".	1. As Is 2. As Stabilized 3. As Completed 4. Not applicable – loans to REITs or Not Secured by commercial real estate.	Mandatory	Integer	1
15	Internal Rating	InternalRating	G080	Bank internal obligor rating that addresses the probability of default of the loan.	Must be a list of values where each value pair is the bank's internal risk rating code followed by the percentage of total exposure that is rated with that risk rating. The format of these pairs will be the rating code followed by a colon followed by the fractional amount of the dollar value of the exposure that has that rating code. Each pair of rating code-fractional amount would be separated by a semicolon and there should be as many codes as there are different split ratings in the credit. The general form looks like this: Rating-code-1:% as decimal; Rating-code-2:% as decimal;…] For example, suppose the bank has ratings AAA, AA, A, BBB, BB, B, C, D. Suppose the credit is entirely rated AAA. The bank would supply this value: AAA:1 Suppose a different case where half the credit's dollar value has a rating A and the other has C. The bank would supply: A:0.5;C:0.5 All the decimal amounts **must sum to 1**.	Mandatory	Alpha Numeric	50

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
16	Probability of Default (PD)	PD	G082	Basel II Advanced IRB parameter estimate: PD. This is only required for banks that have already entered parallel run. It is optional for all others. Probability of default (PD) means: **(1)** to a non-defaulted obligor, the [bank]'s empirically based best estimate of the long-run average one-year default rate for the rating grade assigned by the [bank] to the obligor, capturing the average default experience for obligors in the rating grade over a mix of economic conditions (including economic downturn conditions) sufficient to provide a reasonable estimate of the average one-year default rate over the economic cycle for the rating grade. **(2)** to a defaulted obligor, 100 percent.	Express as a fraction to 4 decimal places, e.g., 0.05% is 0.0005. Use decimal format; do not use scientific notation. Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Base II parallel Optional for other banks	Decimal	6
17	Loss Given Default (LGD)	LGD	G086	Basel II Advanced IRB parameter estimate: LGD. This is only required for banks that have already entered parallel run. It is optional for all others. Loss given default (LGD) means: The greatest of: **(i)** Zero; **(ii)** The [bank]'s empirically based best estimate of the long-run default-weighted average economic loss, per dollar of EAD, the [bank] would expect to incur if the obligor (or a typical obligor in the loss severity grade assigned by the [bank] to the exposure) were to default within a one-year horizon over a mix of economic conditions, including economic downturn conditions; or **(iii)** The [bank]'s empirically based best estimate of the economic loss, per dollar of EAD, the [bank] would expect to incur if the obligor (or a typical obligor in the loss severity grade assigned by the [bank] to the exposure) were to default within a one-year horizon during economic downturn conditions.	Express as a decimal to 2 decimal places, e.g., 50% is 0.50. Use decimal format; do not use scientific notation. Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Base II parallel Optional for other banks	Decimal	4

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
18	Exposure At Default (EAD)	EAD	G083	Basel II Advanced IRB parameter estimate: EAD. This is only required for banks that have already entered parallel run. It is optional for all others. For the on-balance sheet component, EAD means the [bank]'s carrying value (including net accrued but unpaid interest and fees) for the exposure and; For the off-balance sheet component of a loan commitment or line of credit, EAD means the [bank]'s best estimate of net additions to the outstanding amount owed the bank, including estimated future additional draws of principal and accrued but unpaid interest and fees, that are likely to occur over a one-year horizon assuming the exposure was to go into default. This estimate of net additions must reflect what would be expected during economic downturn conditions.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal). Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Base II parallel Optional for other banks	Numeric	12
19	Maturity Date	MaturityDate	9914	The contractual maturity date of CRE Loan, including extension options that are at the sole discretion of the borrower. If a demand loan, enter 1/1/9999.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999	Mandatory	Date	10
20	Amortization	Amortization	K457	The original amortization term of the loan in months from the date given in Field #10, regardless whether the loan amortizes on a straight line basis or mortgage style. For example, if a loan amortizes in a straight line fashion over ten years, enter 120 (months). For Interest only loans enter zero.	Must be in whole months, e.g., 10 years would 120.	Mandatory	Numeric	5
21	Recourse	Recourse	G106	Indicate whether the bank relied on a sponsor or guarantor as a source of repayment when considering the credit for approval. If the CRE loan is not secured by CRE (e.g. line 2746 on Schedule HC-C on Y9), indicate integer code for "Not Secured".	1. Recourse Relied Upon 2. No Recourse Relied Upon 3. Not Secured 4. Not secured but Recourse available through guarantor	Mandatory	Integer	1
22	Line of business	LineOfBusiness	K458	Indicate the internal line of business that originated the CRE Loan using the institutions own department descriptions.	Free text describing the Line of Business. For example: Retail, Private Banking, Corporate Banking, etc.	Optional	Alpha Numeric	100

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
23	Current Occupancy	CurrentOccupancy	K459	Current physical occupancy of rent-paying tenants (including tenants still in concessionary periods) as a % of net rentable square footage. Use NA if owner occupied or residential construction. "Current occupancy" means as close to the submission as of date (e.g. 9-30-09) as possible (e.g. the occupancy level last reported by the borrower).	Provide as a fraction (2 decimal places), e.g.: "0.80" for 80%. Guidelines for populating: • **0** (zero) is to be used if the Occupancy is actually 0 • **NA** is to be used for facilities where the data element is not applicable - i.e. Residential Construction (Y9 line F158), Other Construction/Land Dev (Y9 line F159), Owner Occupied (Y9 line F160), and Not Secured by CRE (Y9 line 2746). • **Numeric** values are to be used for facilities where the Occupancy is applicable and available • The field is to be left blank for facilities where Occupancy is applicable but the information is not currently available.	Optional	Alpha Numeric	4
24	Anchor Tenant	AnchorTenant	K460	Name of anchor tenant (s), if applicable. Anchor tenant is defined as any tenant named in a co-tenancy clause.	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character. If there are multiple Anchor tenants, please separate names with a double semi-colon ";;".	Optional	Alpha Numeric	300
25	Loan Purpose	LoanPurpose	G073	Indicate the purpose of the CRE Loan at the origination date as recorded in Field #10 using an integer from the following list.	1. Construction Build to Suit / credit tenant lease (meaning 100% occupancy to an investment grade tenant on long-term triple net lease, and NOT a large tenant with good credit). 2. Land Acquisition & Development 3. Construction Other 4. Owner Occupancy 5. Redevelopment / Repositioning (non owner occupied) 6. Acquisition (non owner occupied) 7. Refinance 8. Other	Mandatory	Integer	1
26	Interest Rate Variability	InterestRateVariability	K461	Variability of current interest rates (Fixed or Floating) to maturity.	1. Fixed 2. Floating	Mandatory	Integer	1

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
27	Interest Rate	InterestRate	7889	Current interest rate charged on the CRE Loan. If the facility includes multiple draws with different interest rates, enter a rate that approximates the overall rate on the facility (e.g., facility is priced at 90 day LIBOR, enter the current 90 day LIBOR rate).	Provide as a decimal, e.g.: 0.0575 for 5.75%	Mandatory	Decimal	8
28	Interest Rate Index	InterestRateIndex	K462	For floating rate CRE Loans list base interest rate using integer code. If borrower has an option, select the index actually in use. If the CRE loan is fixed (as designated in Data Element #26) choose the integer for "Not applicable (Fixed)".	1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed)	Mandatory	Integer	1
29	Interest Rate Spread	InterestRateSpread	K463	For floating rate CRE Loans, list spread from base rate in basis points (this can be either positive or negative). If the CRE loan is fixed (as designated in Data Element #26) populate "NA".	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter "NA" if the loan is fixed	Mandatory	Alpha Numeric	8
30	Interest Rate Ceiling	InterestRateCeiling	K464	For floating rate CRE Loans, list rate ceiling if one is contained in the credit agreement. If there is no ceiling, populate with "NONE". If the CRE loan is fixed (as designated in Data Element #26) populate "NA".	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter "NA" if the loan is fixed Enter "NONE" if no ceiling.	Mandatory	Alpha Numeric	8
31	Interest Rate Floor	InterestRateFloor	K465	For floating rate CRE Loans, list rate floor if one is contained in the credit agreement. If there is no floor, populate with "NONE". If the CRE loan is fixed (as designated in Data Element #26) populate "NA".	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter "NA" if the loan is fixed Enter "NONE" if no floor.	Mandatory	Alpha Numeric	8
32	Frequency of Rate Reset	FrequencyofRateReset	K466	For floating rate CRE Loans, list the frequency of interest rate reset in months. For frequencies less than (1) month, report as (1) month.	Provide in whole months. Enter "NA" if the loan is fixed	Mandatory	Alpha Numeric	3

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
33	Interest Reserves	InterestReserves	K467	Provide the dollar amount of remaining Interest rate reserves. Interest reserves would represent only those funds remaining from the original construction commitment to be used to pay interest during the construction and lease-up phases. If a participation, please prorate based on your share of the credit. If Interest Reserves are not applicable, populate "NA".	Rounded to whole dollar amount with no cents, punctuation or dollar signs. Guidelines for populating: • **0** (zero) is to be used if there had been an interest reserve and it is now exhausted. • **NA** is to be used for facilities where an interest reserve was never part of the transaction (e.g. non-construction loans). • **Numeric** values are to be used for facilities where the interest reserve is applicable and available •	Mandatory	Alpha Numeric	9
34	Origination Amount	OriginationAmount	K468	Provide the bank's total commitment as of the origination date given in Field #10. The origination amount should not represent the first draw on a commitment.	Round to the whole dollar. Do not include punctuation or dollar sign. If the loan has a $0 origination amount (for example, a line of credit), enter "0".	Mandatory	Numeric	11
35	Original / Previous Loan Number	OrigLoanNumber	G064	Bank's original unique identifier or previously reported identifier for this loan record in the event the loan was converted to a new system through migration or acquisition.	Must be unique within a submission. If the loan number has not changed from the prior quarter, please use the current loan number (field #1 above). If the loan number did change from the prior quarter, please use the prior quarter's loan number.	Mandatory	Alpha Numeric	50
36	Acquired Loan	AcqLoan	K469	Indicate if the loan was acquired as a whole loan via a bank, portfolio or individual loan purchase. Syndicated loans acquired through this channel are reported in this field as "1" (Yes) and also indicated in the Participation Flag (data field #7). Loans originated and underwritten by the reporting bank are reported as "2" (No). Acquired loan data elements will include data retrievable from loan accounting systems of record reported on a go-forward basis.	1. Yes 2. No	Mandatory	Integer	1

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
37	Loan Status	LoanStatus	K470	Report an asset as non-performing if: (a) It is maintained on a cash basis because of deterioration in the financial condition of the borrower, (b) Payment in full of principal or interest is not expected, or (c) Principal or interest has been in default for a period of 90 days or more unless the asset is both well secured and in the process of collection.	1. Performing 2. Non-performing	Mandatory	Integer	1

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
38	Property Size	PropertySize	K471	Report the current property size for the Property Type entered in data field #9 as follows: Retail: Square Feet Industrial/Warehouse: Square Feet Hotel/Hospitality/Gaming: Rooms Multi-family for rent: Units Homebuilders except condo: Lots Condo: Units Office: Square Feet Mixed: Square Feet or NA (Not Applicable) Land and Lot Development: Acreage Other: Square Feet or NA (Not Applicable) REIT: Enter 0 (zero) Not Secured RE: Enter 0 (zero)	Values must be consistent with the property type definitions in Data Field #9 Whole number with no non-numeric formatting (no commas or decimals) ***Mixed** is a category that has been defined in the Property Type description as the value to use if the CRE loan is secured by multiple property types and no single one predominates. If the mixed property consists primarily of office, retail or industrial space, then the value should be in square feet. To the extent that square feet is not the predominant measure, then populate the field with **NA .** ***Other** is a category that has been defined in the Property Type description as the value to use if the CRE loan is secured by a property type which is not included in the list. If that property is primarily office, retail or industrial space, then the value should be in square feet. To the extent that square feet is not the appropriate value, then the field should be populated with **NA .**	Mandatory	Alpha/ Numeric	**12**

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
39	Net Operating Income (NOI) Current	CurrentNetOperatingInc	K472	Report the most recent annualized NOI that serves as the identified primary source of repayment. NOI period may be prior fiscal year, trailing twelve months, or annualized interim period if appropriate. NOI should not be forward looking in the sense of being based on potential future leasing or sales activity. Replacement reserves, if allocated by the borrower on the operating statement, should be deducted from operating income to arrive at the NOI. NOI is prorated based on the bank's ownership interest in a facility and/or NOI is a shared repayment source among other debt obligations as identified in the credit agreement. For cross-collateralized and/or cross-defaulted loans, the NOI provided should represent the total NOI available from the underlying collateral pool.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals **but** negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis (). Guidelines for populating: • **0** (zero) is to be used if the NOI is actually 0 • **NA** is to be used if the loan is (1) Land and construction loans (line F158 and F159 on Y-9), (2) owner occupied CRE loans (line F160 on Y-9), or (3) loans to REITS. • **Numeric** values are to be used for facilities where the NOI is applicable and available	Mandatory	Alpha Numeric	9
40	Last NOI Date	LastNOIdate	K473	The date for the value provided in CurrentNetOperatingInc (field #39).	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data. This date may be Null if the Net Operating Income (NOI) Current (Field #39) is "NA".	Mandatory	Date	10

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
41	Current Value	CurrentValue		The value of the subject property may be either an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements. In the case where loans are cross collateralized and/or cross-defaulted, please provide the sum of all property values, net of pari passu and superior liens not owned by the reporting institution.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals. Enter "NA" if loan's to REITs (Property Type = 11) or Not Secured by commercial real estate (Y9 line 2746).	Mandatory	Alpha Numeric	12
42	Last Valuation Date	LastValuationDate	K475	The date of the most recent valuation provided in Curren tValue (field #41).	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data. This date may be Null if the CurrentValue (Field #41) is "NA".	Mandatory	Date	10
43	Cross Collateralized Loan Numbers	CrossCollaterlizedLoans		Please enter the LoanNumbers (field #1) for all the loans which are cross-collateralized and/or cross-defaulted.. This includes loans that have less than $1 million committed.	Provide the LoanNumber separated by a , (comma). For example, if loans 123 and XYZ are cross-collateralized then enter 123, XYZ. The provided loan numbers must have a corresponding entry in the CRE collection. Cross-collateralized and/or cross-defaulted loans that are not CRE Loans should be excluded.	Mandatory	Alpha Numeric	1000

ADDITIONAL INSTRUCTIONS FOR COMPLETING THE CORPORATE LOAN DATA COLLECTION

Field 12: Below is the list of ISO standard country codes. Please provide the relevant 2 letter code in the Field.

(See also http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm)

Country	Code
Afghanistan	AF
Åland Islands	AX
Albania	AL
Algeria	DZ
American Samoa	AS
Andorra	AD
Angola	AO
Anguilla	AI
Antarctica	AQ
Antigua and Barbuda	AG
Argentina	AR
Armenia	AM
Aruba	AW
Australia	AU
Austria	AT
Azerbaijan	AZ
Bahamas	BS
Bahrain	BH
Bangladesh	BD
Barbados	BB
Belarus	BY
Belgium	BE
Belize	BZ
Benin	BJ
Bermuda	BM
Bhutan	BT
Bolivia	BO
Bosnia and Herzegovina	BA
Botswana	BW
Bouvet Island	BV
Brazil	BR
British Indian Ocean Territory	IO
Brunei Darussalam	BN
Bulgaria	BG
Burkina Faso	BF
Burundi	BI
Cambodia	KH
Cameroon	CM
Canada	CA
Cape Verde	CV
Cayman Islands	KY
Central African Republic	CF
Chad	TD
Chile	CL

Country	Code
China	CN
Christmas Island	CX
Cocos (Keeling) Islands	CC
Colombia	CO
Comoros	KM
Congo	CG
Congo, The Democratic Republic of the	CD
Cook Islands	CK
Costa Rica	CR
Côte D'Ivoire	CI
Croatia	HR
Cuba	CU
Cyprus	CY
Czech Republic	CZ
Denmark	DK
Djibouti	DJ
Dominica	DM
Dominican Republic	DO
Ecuador	EC
Egypt	EG
El Salvador	SV
Equatorial Guinea	GQ
Eritrea	ER
Estonia	EE
Ethiopia	ET
Falkland Islands (Malvinas)	FK
Faroe Islands	FO
Fiji	FJ
Finland	FI
France	FR
French Guiana	GF
French Polynesia	PF
French Southern Territories	TF
Gabon	GA
Gambia	GM
Georgia	GE
Germany	DE
Ghana	GH
Gibraltar	GI
Greece	GR
Greenland	GL
Grenada	GD
Guadeloupe	GP
Guam	GU

Country	Code
Guatemala	GT
Guernsey	GG
Guinea	GN
Guinea-Bissau	GW
Guyana	GY
Haiti	HT
Heard Island and Mcdonald Islands	HM
Holy See (Vatican City State)	VA
Honduras	HN
Hong Kong	HK
Hungary	HU
Iceland	IS
India	IN
Indonesia	ID
Iran, Islamic Republic of	IR
Iraq	IQ
Ireland	IE
Isle of Man	IM
Israel	IL
Italy	IT
Jamaica	JM
Japan	JP
Jersey	JE
Jordan	JO
Kazakhstan	KZ
Kenya	KE
Kiribati	KI
Korea, Democratic People's Republic of	KP
Korea, Republic of	KR
Kuwait	KW
Kyrgyzstan	KG
Lao People's Democratic Republic	LA
Latvia	LV
Lebanon	LB
Lesotho	LS
Liberia	LR
Libyan Arab Jamahiriya	LY
Liechtenstein	LI
Lithuania	LT
Luxembourg	LU
Macao	MO
Macedonia, The Former Yugoslav Republic of	MK
Madagascar	MG
Malawi	MW

Country	Code
Malaysia	MY
Maldives	MV
Mali	ML
Malta	MT
Marshall Islands	MH
Martinique	MQ
Mauritania	MR
Mauritius	MU
Mayotte	YT
Mexico	MX
Micronesia, Federated States of	FM
Moldova, Republic of	MD
Monaco	MC
Mongolia	MN
Montenegro	ME

CORPORATE LOAN DATA COLLECTION

8/25/2011

CCAR Corporate Loan Data Collection

This document describes the Corporate Loan Data Collection file format.

Corporate Loan Data Collection

Institution Name:

RSSD ID:

Date of Submission:

INSTRUCTIONS

Date: Show all data as of the most recent quarter end prior to the submission

Loan Population: Please include all loans that are reported in the Y-9C categories outlined in the Additional Instructions for Field 27, with the exception of "scored" or "delinquency managed" small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loan credits. Please include all corporate loans that are at the Bank Holding Company (BHC) level and not just those in the banking subsidiaries, as well as any unused commitments that would be reported in the relevant Y-9C category if such loan were drawn.

For clarity, the population of loans should be reported at the credit facility level. For purposes of this collection, a credit facility is defined as any legally binding credit extension to a legal entity under a specific credit agreement. A credit facility may be secured or unsecured, term or revolving, committed or uncommitted. It may also allow for multiple extensions of credit (or draws) with unique borrowing terms such as interest rate or repayment date; however, ultimately the aggregation of such extensions of credit are governed under one common credit agreement. Corporate borrowers may have multiple facilities from the same bank. Each facility should be reported separately, but multiple draws within a facility should be consolidated at the facility level. Descriptions of typical credit facility types are outlined in Additional Instructions for Field 21.

Note the population of corporate loans includes loans that are held for sale and reported at fair value, but not trading book assets. The held for sale loans should be reported gross of permanent credit impairments (such as OTTI - Other Than Temporary Impairments).

Reporting Specifications: The table on the pages following shows the fields that should be contained in the file.

Consistent with Y-9C instructions, report all loans gross of charge-offs, OTTI and ASC 310-10 (formally FAS 114 Accounting by creditors for impairment of a loan) reserve amounts, but net of SOP 03-03 adjustments, if applicable. Charge-offs, OTTI and ASC 310-10 reserve amounts should be reported separately in the designated fields.

Refer to the Additional Instructions when noted for certain field variables and descriptions.

All data reported should represent only the Bank's pro-rata portion of any syndicated loan. Where applicable, the MDRM (Micro Data Reference Manual) numbers are provided to tie the collected data items to other data items reported by the institution. For clarity and convenience, some fields are identical to the ones reported by Expanded Reporters for Shared National Credits (SNC). This is particularly relevant for fields 21– 26. If the BHC is a SNC Expanded Reporter these fields are expected, but they are optional if the BHC is not an Expanded Reporter.

Data Format: You should provide your data in a single extensible markup language file (.xml). This file will contain one record per active loan in the contributor's inventory.

This will be a "quarter-end" file produced initially for the quarter ending 9/30/2011. Thereafter, quarterly data submissions are due within 45 days after quarter end, or the next business day if the 45th day falls on a weekend or bank holiday.

Additional Formatting: Options for all fields are comprehensive identifying a valid value for all loans regardless of status. If a value is Unknown or Unavailable the field should be left empty - with no intervening spaces or explicit N/A coding – unless specifically requested.

No quotation marks should be used as text identifiers.

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
1	Customer ID	Customer ID		The reporting entity's unique internal identifier for the customer relationship family of the obligor.	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Optional	Alpha Numeric	50
2	Internal ID	InternalID	G063	The reporting entity's unique internal identifier for the obligor.	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
3	Original Internal ID	OriginalInternalID	G064	The internal identification code assigned to the obligor in the previous submission. If there is no change from the prior submission, or if this is the first submission, the Internal ID reported in Field #2 should be used as the Original Internal ID.	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
4	Obligor Name	ObligorName	9017	The obligor name on the credit facility. Full legal corporate name is desirable. If the borrowing entity is an individual (s) (Natural Person (s)), do not report the name; instead substitute with the text: "Individual."	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	120
5	City	City	9130	The name of the city in which the obligor is headquartered (i.e., location of executive offices).	Free text indicating the City where the Obligor is physically located.	Mandatory	Alpha Numeric	73
6	Country	Country	9031	The Country in which the obligor is headquartered. See Additional Instructions for ISO standard codes.	Use the 2 letter Country Code for foreign properties as found in Additional Instructions.	Mandatory	Alpha Numeric	2
7	Zip Code	ZipCodeForeignMailingCode	9220	The zip code or foreign mailing code of the physical location of the obligor.	For US: five-digit ZIP code. If the ZIP code begins with zeroes, leading zeroes must be specified with no punctuation. For International: use country specific postal code.	Mandatory	Numeric	20
8	Industry Code	IndustryCode		The numeric code that describes the primary business activity of the obligor according to the North American Industry Classification System (NAICS), the Standard Industrial Classification (SIC), or Global Industry Classification Standard (GICS).	Report 5 or 6 digit number. If this code is not available, then provide a SIC or GICS industry code as shown next.	Either NAICS, GIC, or SIC is Mandatory	Alpha Numeric	10
9	Industry Code Type	IndustryCodeType		Select the type of industry code identification scheme used in field #8.	1. NAICS 2. SIC 3. GICS 4. Other	Mandatory	Integer	1
10	Obligor Internal Risk Rating	InternalRating	G080	Report the obligor rating grade from the reporting entity's internal risk rating system. This is the reporting entity's probability of default (PD) rating. If the reporting entity uses a one-dimensional risk rating system, record that rating here.		Mandatory	Alpha Numeric	20

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
11	TIN	TIN	6191	The Taxpayer Identification Number (TIN) assigned to the obligor by the U.S. Internal Revenue Service (IRS) in the administration of tax laws. **If the borrowing entity is an individual (s) (Natural Person (s)), do not report Social Security Number; instead enter 'NA'.**	The 9 digit assigned by the Internal Revenue Service for the obligor identified in field #2. Allowable forms are either ##-####### or #########. If, the borrowing entity does not have a TIN, please enter 'NA'.	Mandatory	Alpha Numeric	10
12	Stock Exchange	StockExchange		Name of the Stock Exchange on which the primary stock of the obligor, or its parent, trades.		Optional	Alpha Numeric	100
13	Ticker Symbol	TKR	4539	Stock Symbol for stocks listed and traded on the regulated exchange provided in Field #12. For subsidiaries of public companies, use parent ticker symbol from its primary Stock Exchange.		Optional	Alpha Numeric	10
14	CUSIP	CUSIP	9161	CUSIPs are identifiers created and delivered by the CSB (CUSIP Service Bureau). Report the first six characters which are known as the base (or CUSIP-6) and uniquely identify the issuer if available.	Must be valid 6 digit CUSIP number issued by the CUSIP Service Bureau.	Optional	Alpha Numeric	6
15	Internal credit facility ID	InternalID		The reporting entity's unique internal identifier for this credit facility record. It must identify the credit facility for its entire life and must be unique. In the event the internal facility ID changes (i.e., loan was converted to a new system through migration or acquisition), please also provide Original Internal credit facility ID in line 16.	Must be unique within a submission and over time. That is, the same submission file must not have two facilities with the same Credit Facility ID. May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
16	Original Internal credit facility ID	OriginalInternalID		The Internal identification code assigned to the credit facility record in the previous submission. If there is no change from the prior submission, or if this is the first submission, then the Internal credit facility ID reported in Field #15 should be used as the Original Internal credit facility ID.	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
17	Credit Facility Internal Risk Rating	CreditFacilityRating		Report the credit facility's assigned loss severity rating grade (also known as the loss given default (LGD) rating) from the reporting entity's internal risk rating system. If no credit facility rating is assigned, leave field blank.		Mandatory	Alpha Numeric	20
18	Exposure At Default (EAD)	EAD	G083	Basel II Advanced IRB parameter estimate: EAD. This is only required for banks that have already entered parallel run. It is optional for all others.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal). Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Basel II parallel Optional for other banks	Numeric	12
19	Origination Date	OriginationDate	K452	The date a credit facility becomes a legally binding agreement. If the credit facility has been renewed or rewritten, use the renewal or rewrite date as the Origination Date (except for extension options that were at the sole discretion of the obligor). The renewal date would include all credit actions that require bank approval and that change the contractual date of the obligation.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data.	Mandatory	Date	10
20	Maturity Date	MaturityDate	9914	The latest date upon which the funds must be repaid, according to the most recent terms of the credit agreement.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999	Mandatory	Date	10

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
21	Credit Facility Type	FacilityType	G072	See Additional Instructions for credit facility type descriptions. Only use designated descriptions; if it is Other, provide description in Field #22.	Enter number code of the description.	Optional	Numeric	2
22	Other Credit Facility Type Description	OtherFacilityType	G106	To be supplied only in cases where the credit facility type does not exist in the predefined list (leave blank if Field #21 is filled out).	Text string	Optional	Alpha	50
23	Credit Facility Purpose	CreditFacilityPurpose	G073	See Additional Instructions for credit facility purpose descriptions. Only use designated descriptions; if it is Other, provide description in Field #24.	Enter number code of the description	Optional	Numeric	2
24	Other Credit Facility Purpose Description	OtherFacilityPurpose	G107	To be supplied only in cases where the credit facility purpose does not exist in the predefined list (leave blank if Field #23 is filled out).	Text string	Optional	Alpha	50
25	Committed Exposure Global	CommittedExposure	G074	The current dollar amount the obligor is legally allowed to borrow according to the credit agreement identified in Field 15. For syndicated facilities, only provide the reporting entity's pro-rata commitment.	Rounded whole dollar amount, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	12
26	Utilized Exposure Global	UtilizedExposure	G075	The current dollar amount the obligor has drawn which has not been repaid. If the credit facility has not been borrowed against, the outstanding balance would be zero. For syndicated facilities, only provide the reporting entity's pro-rata exposure.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	12

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
27	Line Reported on FR Y-9C	LineReportedOnFRY9C	K449	Report the integer code (See Additional Instructions for descriptions). Only enter designated descriptions corresponding to the line number on the FR Y-9C, HC-C, in which the outstanding balance is recorded or, in the case of an unused commitment, the line number in which the credit facility would be recorded if it were drawn.	Enter number code of the description	Mandatory	Integer	2
28	Line of business	LineOfBusiness	K458	Indicate the internal line of business that originated the credit facility using the institutions own department descriptions.	Free text describing the Line of Business. For example: Private Banking, Corporate Banking, Asset-Based Lending, etc.	Mandatory	Alpha Numeric	100
29	Cumulative Charge-offs	CumulativeChargeoffs	G076	The cumulative charge-offs associated with the credit facility on the reporting entity's books. For facilities accounted for at fair value where information on charge-offs is not available this field is optional.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no charge-off for the facility.	Mandatory	Numeric	20
30	OTTI	OtherThanTemporaryImpaired		For facilities accounted for at fair value, this represents permanent credit impairments taken against the credit facility.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no permanent credit impairment charge for the credit facility.	Mandatory	Numeric	20
31	ASC 310-10	ASC 310-10		Reserve applied to the credit facility per ASC 310-10 (formerly FASB 114 Accounting by Creditors for impairment of a loan).	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no ASC 310-10 Reserve for the credit facility.	Mandatory	Numeric	20
32	SOP0303	SOP0303		Adjustment per Statement of Position 03-3 Accounting for Certain Loans or Debt Securities Acquired in a Transfer. Provide if available at a credit facility level.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no loan level SOP0303 adjustment.	Mandatory	Numeric	20

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
33	# Days Principal or Interest Past Due	PastDue	G077	Number of days principal and/or interest payments are past due, if such payments are past due 30 days or more		Mandatory	Numeric	4
34	Non-Accrual Date	NonAccrualDate	G078	The date the credit facility was placed on non-accrual, if applicable.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 If there is no non-accrual date, please enter 'NA'	Mandatory	Date	10
35	Participation Flag	ParticipationFlag	6135	Indicate if the credit facility is participated or syndicated among other financial institutions.	1. No 2. Yes, Purchased 3. Yes, Sold	Optional	Integer	1
36	Security	Security		Indicate using integer code if the credit facility is secured or unsecured.	1. Secured 2. Unsecured	Mandatory	Integer	1
37	Lien Position	LienPosition	K450	Indicate using integer code if the credit facility is senior or subordinate.	1. Senior 2. Subordinate	Mandatory	Integer	1
38	Interest Rate Variability	InterestRateVariability	K461	Variability of current interest rates (Fixed or Floating) to maturity.	1. Fixed 2. Floating	Mandatory	Integer	1
39	Interest Rate	InterestRate	7889	Current interest rate charged on the credit facility. If the facility includes multiple draws with different interest rates, enter a rate that approximates the overall rate on the facility (e.g., facility is priced at 90 day LIBOR, enter the current 90 day LIBOR rate).	Provide as a decimal, e.g.: 0.0575 for 5.75%	Mandatory	Decimal	8
40	Interest Rate Index	InterestRateIndex	K462	For floating rate credit facilities list base interest rate using integer code. If obligor has an option, select the index actually in use. If the credit facility is fixed (as designated in Data Element #38) choose the integer for "Not applicable (Fixed)".	1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed)	Mandatory	Integer	1

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
41	Interest Rate Spread	InterestRateSpread	K463	For floating rate credit facilities, list spread over base rate in basis points. If the credit facility is fixed (as designated in Data Element #38) populate "NA".	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter "NA" if the credit facility is fixed	Mandatory	Alpha Numeric	8
42	Interest Rate Ceiling	InterestRateCeiling	K464	For floating rate credit facilities, list rate ceiling if one is contained in the credit agreement. If there is no ceiling, populate with "NONE". If the credit facility is fixed (as designated in Data Element #38) populate "NA".	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter "NA" if the credit facility is fixed Enter "NONE" if no ceiling.	Mandatory	Alpha Numeric	8
43	Interest Rate Floor	InterestRateFloor	K465	For floating rate credit facilities, list rate floor if one is contained in the credit agreement. If there is no floor, populate with "NONE". If the credit facility is fixed (as designated in Data Element #38) populate "NA".	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter "NA" if the credit facility is fixed Enter "NONE" if no floor.	Mandatory	Alpha Numeric	8
44	Interest Income Tax Status	TaxStatus		Tax Status of interest income for Federal or State Income Tax purposes	1. Taxable 2. Tax Exempt	Mandatory	Integer	1

ADDITIONAL INSTRUCTIONS FOR COMPLETING THE CORPORATE LOAN DATA COLLECTION

Field 6: Below is the list of ISO standard country codes. Please provide the relevant 2 letter code in the Field.
(See also http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm)

Country	Code	Country	Code	Country	Code	Country	Code
Afghanistan	AF	China	CN	Guatemala	GT	Malaysia	MY
Åland Islands	AX	Christmas Island	CX	Guernsey	GG	Maldives	MV
Albania	AL	Cocos (Keeling) Islands	CC	Guinea	GN	Mali	ML
Algeria	DZ	Colombia	CO	Guinea-Bissau	GW	Malta	MT
American Samoa	AS	Comoros	KM	Guyana	GY	Marshall Islands	MH
Andorra	AD	Congo	CG	Haiti	HT	Martinique	MQ
Angola	AO	Congo, The Democratic Republic of the	CD	Heard Island and Mcdonald Islands	HM	Mauritania	MR
Anguilla	AI	Cook Islands	CK	Holy See (Vatican City State)	VA	Mauritius	MU
Antarctica	AQ	Costa Rica	CR	Honduras	HN	Mayotte	YT
Antigua and Barbuda	AG	Côte D'Ivoire	CI	Hong Kong	HK	Mexico	MX
Argentina	AR	Croatia	HR	Hungary	HU	Micronesia, Federated States of	FM
Armenia	AM	Cuba	CU	Iceland	IS	Moldova, Republic of	MD
Aruba	AW	Cyprus	CY	India	IN	Monaco	MC
Australia	AU	Czech Republic	CZ	Indonesia	ID	Mongolia	MN
Austria	AT	Denmark	DK	Iran, Islamic Republic of	IR	Montenegro	ME
Azerbaijan	AZ	Djibouti	DJ	Iraq	IQ		
Bahamas	BS	Dominica	DM	Ireland	IE		
Bahrain	BH	Dominican Republic	DO	Isle of Man	IM		
Bangladesh	BD	Ecuador	EC	Israel	IL		
Barbados	BB	Egypt	EG	Italy	IT		
Belarus	BY	El Salvador	SV	Jamaica	JM		
Belgium	BE	Equatorial Guinea	GQ	Japan	JP		
Belize	BZ	Eritrea	ER	Jersey	JE		
Benin	BJ	Estonia	EE	Jordan	JO		
Bermuda	BM	Ethiopia	ET	Kazakhstan	KZ		
Bhutan	BT	Falkland Islands (Malvinas)	FK	Kenya	KE		
Bolivia	BO	Faroe Islands	FO	Kiribati	KI		
Bosnia and Herzegovina	BA	Fiji	FJ	Korea, Democratic People's Republic of	KP		
Botswana	BW	Finland	FI	Korea, Republic of	KR		
Bouvet Island	BV	France	FR	Kuwait	KW		
Brazil	BR	French Guiana	GF	Kyrgyzstan	KG		
British Indian Ocean Territory	IO	French Polynesia	PF	Lao People's Democratic Republic	LA		
Brunei Darussalam	BN	French Southern Territories	TF	Latvia	LV		
Bulgaria	BG	Gabon	GA	Lebanon	LB		
Burkina Faso	BF	Gambia	GM	Lesotho	LS		
Burundi	BI	Georgia	GE	Liberia	LR		
Cambodia	KH	Germany	DE	Libyan Arab Jamahiriya	LY		
Cameroon	CM	Ghana	GH	Liechtenstein	LI		
Canada	CA	Gibraltar	GI	Lithuania	LT		
Cape Verde	CV	Greece	GR	Luxembourg	LU		
Cayman Islands	KY	Greenland	GL	Macao	MO		
Central African Republic	CF	Grenada	GD	Macedonia, The Former Yugoslav Republic of	MK		
Chad	TD	Guadeloupe	GP	Madagascar	MG		
Chile	CL	Guam	GU	Malawi	MW		

Field 14: CUSIP. CUSIPs are identifiers created and delivered by the CSB (CUSIP Service Bureau). The CSB is managed on behalf of the American Bankers Association by Standard & Poor's. The first six characters are known as the base (or CUSIP-6), and uniquely identify the issuer. Issuer codes are assigned alphabetically from a series that includes deliberate built-in "gaps" for future expansion. CUSIP of obligor if available.

Field 18: Exposure at Default (EAD). Basel II Advanced IRB parameter estimate as defined in the Final Rule for Advanced Capital Adequacy Framework Basel II. This is only required for banks that have already entered parallel run. It is optional for all others.

(1) For the on-balance sheet component, EAD means the bank's carrying value (including net accrued but unpaid interest and fees) for the exposure; and

(2) For the off-balance sheet component of a credit facility commitment or line of credit, EAD means the bank's best estimate of net additions to the outstanding amount owed the bank, including estimated future additional draws of principal and accrued but unpaid interest and fees, that are likely to occur over a one-year horizon assuming the exposure was to go into default. This estimate of net additions must reflect what would be expected during economic downturn conditions.

Field 21: Use the following credit facility type descriptions, ONLY. Enter number code of the description. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting.

0 OTHER
1 REVOLVING CREDIT
2 REVOLVING CREDIT CONVERTING TO TERM LOAN
3 REVOLVING CREDIT - ASSET BASED
4 REVOLVING CREDIT - DIP
5 NON-REVOLVING LINE OF CREDIT
6 NON-REVOLVING LINE OF CREDIT CONVERTING TO TERM LOAN
7 TERM LOAN
8 TERM LOAN - A
9 TERM LOAN - B
10 TERM LOAN - C
11 TERM LOAN - BRIDGE

12 TERM LOAN - ASSET BASED
13 TERM LOAN - DIP
14 CAPITALIZED LEASE OBLIGATION
15 STANDBY LETTER OF CREDIT
16 OTHER REAL ESTATE OWNED
17 OTHER ASSET

Field 23: Use the following credit purpose descriptions, ONLY. Enter number next to description. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting.

0 OTHER
1 ACQUISITION AND/OR MERGER FINANCING
2 ASSET SECURITIZATION FINANCING
3 CAPITAL EXPENDITURES EXCLUDING REAL ESTATE
4 COMMERCIAL PAPER BACK-UP
5 INDUSTRIAL REVENUE BOND BACK-UP
6 MORTGAGE WAREHOUSING
7 TRADE FINANCING
8 PERFORMANCE GUARANTEE
9 WORKING CAPITAL - SHORT TERM/SEASONAL
10 WORKING CAPITAL - PERMANENT
11 GENERAL CORPORATE PURPOSES
12 DEBT REFINANCE/CONSOLIDATION
13 ESOP FINANCING
14 AGRICULTURE AND/OR LIVESTOCK PRODUCTION
15 AGRICULTURE AND/OR RANCHING REAL ESTATE
16 STOCK BUYBACK
17 PORTFOLIO ACQUISITION INCLUDING NOTE PURCHASE AGREEMENTS
18 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - LAND
19 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - RESIDENTIAL
20 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - COMML & INDL
21 REAL ESTATE INVESTMENT/PERMANENT FINANCING - RESIDENTIAL
22 REAL ESTATE INVESTMENT/PERMANENT FINANCING - COMMERCIAL AND INDUSTRIAL
23 BUSINESS RECAPITALIZATION/DIVIDENDS
24 NEW PRODUCT DEVELOPMENT
25 PROJECT FINANCING

Field 27: Line Reported on FR Y-9C. Only use designated descriptions corresponding to the line number on the FR Y-9C, HC-C, in which the outstanding balance is recorded.

1. bhck1292 (U.S. Banks and other U.S. Depository Institutions)
2. bhck1296 (Foreign Banks)
3. bhck1590 (loans to finance agricultural production and other loans to farmers)
4. bhck1763 (Commercial and Industrial loans to U.S. addressees)
5. bhck1764 (Commercial and Industrial loans to non-U.S. addresses)
6. bhckB538 or bhckB539 (Small Business graded only)
7. bhck2081 (Loans to foreign governments and official institutions)
8. bhckJ454 (Loans to nondepository financial institutions)
9. bhck1545 (Loans for purchasing or carrying securities, secured or unsecured)
10. bhckJ451 (All other loans, excludes consumer loans)
11. bhckF163 (All other leases)

Trading, PE & Other Fair Value Exposures Template Cover Sheet

Institution Name:

Effective Date:

Date of Data Submission:

Please send questions and template submissions to: *[to be determined]*

Entries should correspond to the **Trading Book** + **Private Equity + Other Fair Value Assets** as defined below.

Trading Book here should be defined as those assets which are reported as trading securities on the FR Y-9C report, i.e. "Trading activities typically include (a) regularly underwriting or dealing in securities; interest rate, foreign exchange rate, commodity, equity, and credit derivative contracts; other financial instruments; and other assets for resale, (b) acquiring or taking positions in such items principally for the purpose of selling in the near term or otherwise with the intent to resell in order to profit from short-term price movements, and (c) acquiring or taking positions in such items as an accommodation to customers or for other trading purposes."
http://www.federalreserve.gov/reportforms/forms/FR_Y-9C20110331_i.pdf

Private Equity includes all equity related investments such as common, preferred, and convertible securities. This includes investments made on a principal basis in stand alone companies, real estate, general and limited partnership interests and hedge funds, including seed capital invested in hedge or mutual funds.

Other Fair Value Assets are those assets other than Private Equity for which the firm has elected fair value accounting treatment. Examples would include legacy assets, community development assets and tax-oriented investments, e.g. wind farms.

Credit Valuation Adjustment (CVA) hedges should be included in this template, while **CVA** itself should be excluded.

Please see the *Regional Groupings* worksheet for definitions of country/currency categorizations.

All worksheets are required to be filled out with the exception of the following items:
- For reporting on **Equity by Geography**, please fill out **either** the V1 or V2 worksheet, but not both.
- For reporting on **Private Equity**, please fill out **either** the V1 or V2 worksheet, but not both.
- For reporting on **Other Fair Value Assets**, please fill out **either** the V1 or V2 worksheet, but not both.

Gray cells represent required inputs. **Green cells** represent required inputs for parameters that are flexible and can be changed.
Examples of flexible parameters include tenor points and shock percentages in grids. See sheet-specific instructions around acceptable ranges.

Diversified Commodities exposures should be broken out into Energy, Metals, and Ags/Softs components and entered on those specific worksheets.

Other worksheet-specific instructions are included within.

Glossary

API 2:	The benchmark price reference for coal imported into northwest Europe. It is calculated as an average of the Argus cost-insurance-freight (cif), Antwerp-Rotterdam-Amsterdam (ARA, major coal importing ports in northwest Europe) assessment and McCloskey's northwest European steam coal marker.
API 4:	The benchmark price reference for coal exported out of South Africa's Richards Bay terminal, it is used in physical and over-the-counter (OTC) contracts. Its value is calculated as the average of the Argus freight-on-board (fob) Richards Bay assessment and McCloskey's fob Richards Bay market.
ARS:	Auction Rate Security - Long term, variable rate bonds tied to short term interest rates. ARS have a long term nominal maturity with interest rates reset through a modified Dutch auction, at predetermined short term intervals.
BEL20:	The benchmark stock market index of Euronext Brussels. The index consists of a minimum of 10 and a maximum of 20 companies traded at the Brussels Stock Exchange.
bp:	Basis Point, 1/100th of 1%.
BSE Sensex Stock Index:	Bombay Stock Exchange (BSE), Bombay Exchange Sensitive Index (Sensex) - The benchmark index for BSE, is comprised of the 30 largest and most actively-traded stocks on the BSE.
CAC 40:	An index representing a capitalization-weighted measure of the 40 most significant values among the 100 highest market caps on the Euronext Paris. This index is a benchmark French stock market index.
Carry Value:	The amount of an investment as reflected in the consolidated financial statements prepared in accordance with GAAP.
CER:	Certified Emission Reduction - A type of emissions unit, or carbon credits, issued by the Clean Development Mechanism (CDM) Executive Board for emission reductions.
CDS:	Credit Default Swap - A swap designed to transfer the credit exposure of fixed income products between parties. The buyer of the credit swap receives credit protection, whereas the seller of the swap guarantees the credit worthiness of the product.
CMO:	Collateralized Mortgage Obligation - A type of mortgage backed security that represent claims to specific cash flows from large pools of home mortgages. The streams of principal and interest payments on the mortgages are distributed to the different classes of CMO interests, known as tranches. Each tranche may have different principal balances, coupon rates, prepayments risks, and maturity dates.
CS01:	The sensitivity of the portfolio to a 1 bp adjustment to credit spreads.
CVA:	Credit Valuation Adjustment - The market value of the credit risk due to any failure of the counterparty to deliver.
DAX:	A blue chip stock market index consisting of 30 major German companies trading on the Frankfurt Stock Exchange. DAX measures the performance of the Prime Stand's 30 largest German companies in terms of order book volume and market capitalization.
Delta:	The expected change in the value of a derivative for each dollar change in the price of the underlying asset.
DV01:	The dollar value (DV) impact on the value of an asset resulting from a one basis point parallel shift downward in interest rates.
EUA/ETS:	European Union Emissions Trading System - Cap and trade emission allowances in the European Union. Companies can buy and sell from each other as needed.
FTSE BURSA MALAY Top 100:	An index comprised of the FTSE Bursa Malaysia Kuala Lumpur Composite Index (KLCI) and the FTSE Bursa Malaysia Mid 70 index.

Glossary

FTSE MIB:	The benchmark stock market index for the Borsa Italiana, the Italian national stock exchange. The index consists of the 40 most-traded stock classes on the exchange.
FTSE 100:	An index of the 100 most highly capitalized U.K. companies listed on the London Stock Exchange. The index is maintained by the FTSE Group, an independent company jointly owned by the Financial Times and the London Stock Exchange.
Gamma:	The expected change in delta exposure for a +1% relative change in the price of the underlying entity. Gamma is used to gauge the sensitivity of a derivative position to a price change in the underlying reference security or portfolio. A large positive gamma can serve to magnify gains and cushion losses.
GICS:	Global Industry Classification Standard - An industry taxonomy developed by MSCI and Standard & Poor's for use by the global financial community.
HY:	High Yield - Bonds rated below investment grade (below BBB). Because these bonds have a higher risk of default, they have higher yields than better quality bonds.
IBEX 35:	Iberia Index - The benchmark stock market index of the Bolsa de Madrid, Spain's principal stock exchange. It is a market capitalization weighted index comprising 35 of the most liquid Spanish stocks traded in the Madrid Stock Exchange General Index.
IG:	Investment Grade - Bonds that are rated BBB or above.
iTraxx:	A family of credit default swap index products covering regions of Europe, Australia, Japan and Asia (excluding Japan).
LATAM:	An abbreviation for Latin America.
LCDX:	A North American loan credit default swap index. LCDX consists of 100 reference entities, referencing first lien loans listed on the Markit Syndicated Secured List.
LPG:	Liquified Petroleum Gas (LPG) is a flammable mixture of hydrocarbon gases used as a fuel in heating appliances and vehicles.
LIBOR:	London Interbank Offered Rate - An interest rate at which banks can borrow funds from other banks in the London interbank market. LIBOR is derived from a filtered average of the world's most creditworthy banks' interbank deposit rates for larger loans with maturities between overnight and one full year.
Lognormal Vega:	The expected change in the value of an option when the option's implied volatility increases by 1%, i.e. goes from 25% to 26%.
MBS:	Mortgage Backed Securities - Debt obligations that represent claims to the cash flows from pools of mortgage loans, most commonly on residential property. Mortgage loans are purchased from banks, mortgage companies, and other originators and then assembled into pools by governmental, quasi-governmental, or private entities. These entities then issue securities that represent claims on the principal and interest payments made by borrowers on the loans in the pool.
MENA:	An abbreviation for Middle East and North Africa.
MV:	An abbreviation for market value.
NAICS:	North American Industry Classification System - The standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy.
Normal Vega	The expected change in the value of an option when the volatility of **the security underlying the option** increases by 1%, i.e. goes from 25% to 26%.

Glossary

NSE S&P CNX Nifty Index:	National Stock Exchange of India (NSE) - The leading index for large companies on the NSE. The index is comprised of 50 well-diversified stock indices accounting for 23 different sectors of the economy.
NZX ALL:	An index comprised of all domestic equity securities listed on the New Zealand Stock Exchange (NZX) Market, with weighting by free float market capitalization.
OAS:	Option Adjusted Spread - A measurement tool for evaluating price differences between similar products with different embedded options. A larger OAS implies a greater return for greater risks.
OMX Copenhagen 20:	Top-tier stock market index for the Copenhagen Stock Exchange. It is a market value weighted index that consists of the 20 most-traded stock classes.
PSI 20:	Portuguese Stock Index - A benchmark stock market index of companies that trade on Euronext Lisbon, the main stock exchange of Portugal.
Santiago Stock Exchange IPSA:	Indices de Precio Selectivo de Acciones (IPSA) is a stock market index comprised of the 40 stocks with the highest average annual trading volume on the Santiago Stock Exchange of Chile.
S&P/ASX 200:	A market-capitalization weighted stock market index of Australian stocks listed on the Australian Securities Exchange.
S&P/TSX Composite Index:	An index comprising of the largest companies on the Toronto Stock Exchange (TSX) as measured by market capitalization. This index includes 70% of market capitalization of all Canadian-based companies listed on the TSX.
TIBOR:	Tokyo Interbank Offered Rate - A daily reference rate based on the interest rates at which banks offer to lend unsecured funds to other banks in the Japanese interbank market.
TLGP:	Any securities whose payment is guaranteed under the FDIC's Temporary Liquidity Guarantee Program (TLGP).
TOPIX:	A stock market index for the Tokyo Stock Exchange in Japan. TOPIX tracks all domestic companies of the exchange's First Section, which is comprised of large companies in the exchange.
Unfunded Commitments:	Funds pledged for investment but not yet drawn upon.
Vega:	The expected change in the value of an option when the option's implied volatility increases by 1%, i.e. goes from 25% to 26%. When not specified otherwise, vega denotes lognormal vega as opposed to normal vega.
VER:	Voluntary Emission Reductions/Verified Emission Reductions - A type of carbon offset exchanged in the OTC market for carbon credits.
Vol point	A 1% absolute change in volatility, e.g. a change from 25% to 26%.
XO:	XO (Crossover) refers to the CDX.NA.XO CDX index, an index of CDS's that are at the crossover point between investment grade and junk (high yield).

Trading, PE & Other Fair Value Exposures Template

Regional Groupings

Advanced Economies	Currency
Australia	AUD
Austria	EUR
Belgium	EUR
Canada	CAD
Denmark	DKK
Finland	EUR
France	EUR
Germany	EUR
Gibraltar	GIP
Greece	EUR
Guernsey	GGP
Ireland	EUR
Isle of Man	IMP
Italy	EUR
Japan	JPY
Jersey	JEP
Luxembourg	EUR
Monaco	EUR
Netherlands	EUR
New Zealand	NZD
Norway	NOK
Portugal	EUR
Spain	EUR
Sweden	SEK
Switzerland	CHF
United Kingdom	GBP
United States	USD
Virgin Islands (US)	USD
Virgin Islands (British)	USD

Emerging Europe	Currency
Albania	ALL
Andorra	EUR
Belarus	BYR
Bosnia and Herzegovina	BAM
Bulgaria	BGL
Croatia	HRK
Cyprus	EUR
Czech Republic	CZK
Estonia	EEK
Hungary	HUF
Iceland	ISK
Kosovo	EUR
Latvia	LVL
Liechtenstein	CHF
Lithuania	LTL
Macedonia	MKD
Malta	EUR
Moldova	MDL
Montenegro	EUR
Poland	PLN
Romania	ROL
Russia	RUB
San Marino	EUR
Serbia	RSD
Slovakia	EUR
Slovenia	EUR
Ukraine	UAH

Latin America & Caribbean	Currency
Antigua and Barbuda	XCD
Argentina	ARS
Bahamas	BSD
Barbados	BBD
Belize	BZD
Bermuda	BMD
Bolivia	BOB
Brazil	BRL
Cayman Islands	KYD
Chile	CLP
Colombia	COP
Costa Rica	CRC
Cuba	CUP
Dominica	XCD
Dominican Republic	DOP
Ecuador	ECS
El Salvador	USD
Grenada	XCD
Guatemala	GTQ
Guyana	GYD
Haiti	HTG
Honduras	HNL
Jamaica	JMD
Mexico	MXN
Nicaragua	NIO
Panama	PAB
Paraguay	PYG
Peru	PEN
Saint Kitts and Nevis	XCD
Saint Lucia	XCD
Saint Vincent and the Grenadines	XCD
Suriname	SRG
Trinidad and Tobago	TTD
Uruguay	UYU
Venezuela	VEF

Asia Ex-Japan	Currency
Bangladesh	BDT
Bhutan	BTN
Brunei	BND
Cambodia	KHR
China	CNY
Hong Kong	HKD
India	INR
Indonesia	IDR
Kazakhstan	KZT
Kyrgyzstan	KGS
Laos	LAK
Malaysia	MYR
Maldives	MVR
Mongolia	MNT
Myanmar	MMK
Nepal	NPR
North Korea	KPW
Philippines	PHP
Singapore	SGD
South Korea	KRW
Sri Lanka	LKR
Taiwan	TWD
Tajikistan	TJR
Thailand	THB
Turkmenistan	TMM
Uzbekistan	UZS
Vietnam	VND

Middle East & North Africa	Currency
Afghanistan	AFA
Algeria	DZD
Armenia	AMD
Azerbaijan	AZM
Bahrain	BHD
Egypt	EGP
Georgia	GEL
Iran	IRR
Iraq	IQD
Israel	ILS
Jordan	JOD
Kuwait	KWD
Lebanon	LBP
Libya	LYD
Morocco	MAD
Oman	OMR
Pakistan	PKR
Qatar	QAR
Saudi Arabia	SAR
Somalia	SOS
Syria	SYP
Tunisia	TND
Turkey	TRY
United Arab Emirates	AED
Yemen	YER

Sub-Saharan Africa	Currency
Angola	AOA
Benin	XOF
Botswana	BWP
Burkina Faso	XOF
Burundi	BIF
Cameroon	XAF
Cape Verde	CVE
Central African Republic	XAF
Chad	XAF
Congo-Brazzaville	XAF
Comoros	KMF
Cote d'Ivoire	XOF
Democratic Republic of the Congo	CDF
Djibouti	DJF
Equatorial Guinea	GQE
Eritrea	ERN
Ethiopia	ETB
Gabon	XAF
Gambia	GMD
Ghana	GHC
Guinea	GNF
Guinea-Bissau	XOF
Kenya	KES
Lesotho	LSL
Liberia	LRD
Madagascar	MGF
Malawi	MWK
Mali	XOF
Mauritania	MRO
Mauritius	MUR
Mozambique	MZM
Namibia	NAD
Niger	XOF
Nigeria	NGN
Republic of the Congo	XAF
Rwanda	RWF
Senegal	XOF
Seychelles	SCR
Sierra Leone	SLL
South Africa	ZAR
Sudan	SDG
Swaziland	SZL
Tanzania	TZS
Togo	XOF
Uganda	UGX
Zambia	ZMK
Zimbabwe	USD

Trading, PE & Other Fair Value Exposures Template 0

Equity by Geography Version **1**

Please fill out either version 1 or version 2 but not both.

Effective date:
Submission Date:

Country	Delta ($MM)	Gamma ($MM / +1%)	Vega ($MM / +1 vol pt)	Profit/(Loss) from % Change in Country Equity Prices ($MM)											Vega ($MM / +1 vol pt)														Error Check
				-50%	-40%	-30%	-20%	-10%	0%	10%	20%	30%	40%	50%	Total	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	
Australia									$0						0.0														0.00
Austria									$0						0.0														0.00
Belgium									$0						0.0														0.00
Canada									$0						0.0														0.00
Denmark									$0						0.0														0.00
Finland									$0						0.0														0.00
France									$0						0.0														0.00
Germany									$0						0.0														0.00
Greece									$0						0.0														0.00
Ireland									$0						0.0														0.00
Italy									$0						0.0														0.00
Japan									$0						0.0														0.00
Netherlands									$0						0.0														0.00
New Zealand									$0						0.0														0.00
Norway									$0						0.0														0.00
Portugal									$0						0.0														0.00
Spain									$0						0.0														0.00
Sweden									$0						0.0														0.00
Switzerland									$0						0.0														0.00
United Kingdom									$0						0.0														0.00
United States									$0						0.0														0.00
Euro Stoxx 50 Index									$0						0.0														0.00
Stoxx Europe 600 Index									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Advanced Economies									$0						0.0														0.00
Advanced Economies Total	**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Bulgaria									$0						0.0														0.00
Czech Republic									$0						0.0														0.00
Hungary									$0						0.0														0.00
Poland									$0						0.0														0.00
Russia									$0						0.0														0.00
Ukraine									$0						0.0														0.00
MSCI EM Eastern Europe									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Emerging Europe									$0						0.0														0.00
Emerging Europe Total	**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	0.00
Argentina									$0						0.0														0.00
Brazil									$0						0.0														0.00
Chile									$0						0.0														0.00
Mexico									$0						0.0														0.00
MSCI EM Latin America Index									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Latam & Caribbean									$0						0.0														0.00
Latam & Caribbean Total	**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
China									$0						0.0														0.00
Hong Kong									$0						0.0														0.00
India									$0						0.0														0.00
Indonesia									$0						0.0														0.00
Malaysia									$0						0.0														0.00
Philippines									$0						0.0														0.00
Singapore									$0						0.0														0.00
South Korea									$0						0.0														0.00
Taiwan									$0						0.0														0.00
MSCI EM Asia Index									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Asia Ex-Japan									$0						0.0														0.00
Asia Ex-Japan Total	**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Israel									$0						0.0														0.00
Turkey									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Middle East/N. Africa									$0						0.0														0.00
Middle East/N. Africa Total	**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
South Africa									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Sub-Saharan Africa									$0						0.0														0.00
Sub-Saharan Africa Total	**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
MSCI All Country World Index (ACWI)									$0						0.0														0.00
MSCI EAFE Index									$0						0.0														0.00
MSCI EM Index									$0						0.0														0.00
MSCI EMEA Index									$0						0.0														0.00
MSCI World Index									$0						0.0														0.00
Other Cross-Country Indices								$2.00	$0						0.0														0.00
Other Total	**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$2**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
GLOBAL TOTAL									$0						**0.0**														0.00

General:

For definitions of the "Other" categories in each section, please see the *Regional Groupings* worksheet. For example, "Other Advanced Economies" (row 31) would include entries for any Advanced Economy country (as defined on the *Regional Groupings* worksheet) that is not explicitly listed in the Advanced Economies section of this worksheet (rows 7-31). This Other Advanced Economies row, row 31, would also include aggregated exposures from explicitly listed countries where the exposures fall below minimal thresholds specified below.

Note that each regional section has a row for cross-country indices, e.g. the Euro Stoxx indices on rows 28-29, which may be used if firms have difficulty decomposing sensitivities by country.

Vega should be entered here in absolute terms ($MM / +1 vol pt) regardless of whether relative or absolute vols were provided on the Equity Spot-Vol Grids worksheet.

Thresholds:

Sensitivities for countries in **Advanced Economies** for which the delta is less than $3mm may be aggregated and entered as a single entry on the "Other Advanced Economies" row (row 31).
For **other regions**, sensitivities for which the delta is less than $2mm may be aggregated and entered in the appropriate "Other" row for that region.

Spot Shocks:

The spot shocks listed in the green cells may be modified to fit what the firm has readily available, though **they must at a minimum span -35% to +25%**.
Additional columns for other shock %'s may be added, but must be added **in ascending order from left to right**. Unused columns should be left blank.

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.
Insert additional term structure columns as needed. Unused columns should be left blank.

Trading, PE & Other Fair Value Exposures Template
Equity by Geography Version **2**

Please fill out either version 1 or version 2 but not both.

0

Effective date:
Submission Date:

Country/Index Description	Ticker	Delta ($MM)	Gamma ($MM / +1%)	Vega ($MM / +1 vol pt)	Profit/(Loss) from % Change in Country Equity Prices ($MM)											Vega ($MM / +1 vol pt)													Error Check
					-35%	-30%	-25%	-20%	-15%	-10%	0%	10%	15%	20%	25%	Total	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	
S&P/ASX 200 Index	AS51										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Australia Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Austrian Traded Index	ATX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Austria Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
BEL20 Index	BEL20										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Belgium Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
S&P/TSX Composite Index	SPTSX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Canada Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
OMX Copenhagen 20 Index	KFX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Denmark Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
OMX Helsinki Index	HEX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Finland Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
CAC 40 Index	CAC										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
France Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
DAX	DAX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Germany Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Athens Stock Exchange General Index	ASE										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Greece Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Irish Stock Exchange General Index	ISEG										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Ireland Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
FTSE Italia All-Share Index	ITLMS										$0					0.0														0.00
FTSE MIB Index	FTSEMIB										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Italy Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Nikkei 225 Index	NKY										$0					0.0														0.00
TOPIX Index	TPX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Japan Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Amsterdam Exchange Index	AEX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Netherlands Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
New Zealand Exchange Ltd All Index	NZSE										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
New Zealand Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Oslo Stock Exchange OBX Index	OBX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Norway Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
PSI 20 Index	PSI20										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Portugal Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
IBEX 35 Index	IBEX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Spain Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
OMX Stockholm 30 Index	OMX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00

Trading, PE & Other Fair Value Exposures Template
Equity by Geography Version **2**

Please fill out either version 1 or version 2 but not both.

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Effective date:
Submission Date:

Country/Index Description	Ticker	Delta ($MM)	Gamma ($MM / +1%)	Vega ($MM / +1 vol pt)	Profit/(Loss) from % Change in Country Equity Prices ($MM) -35%	-30%	-25%	-20%	-15%	-10%	0%	10%	15%	20%	25%	Vega ($MM / +1 vol pt) Total	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Error Check
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Sweden Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Swiss Market Index	SMI										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Switzerland Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
FTSE 100	UKX										$0					0.0														0.00
FTSE All Share Index	ASX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
United Kingdom Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Dow Jones US Real Estate Index	DJUSRE										$0					0.0														0.00
S&P Midcap 400 Index	MID										$0					0.0														0.00
S&P500	SPX										$0					0.0														0.00
Russell 1000	RIY										$0					0.0														0.00
Russell 2000	RTY										$0					0.0														0.00
Russell 3000	RAY										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
United States Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Euro Stoxx 50 Index	SX5E										$0					0.0														0.00
Euro Stoxx 50 Bank Index	SX7E										$0					0.0														0.00
Stoxx Europe 600 Index	SXXP										$0					0.0														0.00
Stoxx Europe 600 Bank Index	SX7P										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Other Advanced Economies Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Advanced Economies Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Prague Stock Exchange Index	PX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Czech Republic Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Budapest Stock Exchange Index	BUX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Hungary Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Warsaw WIG20 Stock Index	WIG20										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Poland Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Russia RTS Stock Index	RTSI$										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Russia Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Ukraine KAC-20 Stock Index	UKASW										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Ukraine Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
MSCI EM Eastern Europe	MXME										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Other Emerging Europe Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Emerging Europe Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Argentina Merval Index	MERVAL										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Argentina Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Bovespa Brazil Index	IBOV										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Brazil Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Santiago Stock Exchange IPSA Index	IPSA										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Chile Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Mexican Bolsa IPC Index	MEXBOL										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Mexico Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
MSCI EM Latin America Index	MXLA										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00

Trading, PE & Other Fair Value Exposures Template
Equity by Geography Version **2**

Please fill out either version 1 or version 2 but not both.

0

Effective date:
Submission Date:

Country/Index Description	Ticker	Delta ($MM)	Gamma ($MM / +1%)	Vega ($MM / +1 vol pt)	Profit/(Loss) from % Change in Country Equity Prices ($MM) -35%	-30%	-25%	-20%	-15%	-10%	0%	10%	15%	20%	25%	Vega ($MM / +1 vol pt) Total	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Error Check
Other Latam & Caribbean Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Latam & Caribbean Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Shanghai SE Composite Index	SHCOMP										$0					0.0														0.00
FTSE Xinhua 50 Index	XIN50										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
China Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Hang Seng Index	HSI										$0					0.0														0.00
Hang Seng China Enterprises Index	HSCEI										$0					0.0														0.00
Hang Seng China H-Financials Index	H-FIN										$0					0.0														0.00
Hang Seng Properties Index	HSP										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Hong Kong Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
BSE Sensex Stock Index	BSE										$0					0.0														0.00
NSE S&P CNX Nifty Index	NIFTY										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
India Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Jakarta Composite Index	JCI										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Indonesia Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
FTSE BURSA MALAY Top 100	FBM100										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Malaysia Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Philippines All Share Index	PASHR										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Philippines Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
FTSE ST All Share Index	FSTAS										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Singapore Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
KOSPI Index	KOSPI										$0					0.0														0.00
KOSPI 200 Index	KOSPI2										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
South Korea Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Taiwan Stock Exchange Index	TWSE										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Taiwan Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
MSCI EM Asia Index	MXMS										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Other Asia Ex-Japan Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Asia Ex-Japan Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Tel Aviv 100 Index	TA-100										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Israel Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Istanbul SE National 100 Index	XU100										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Turkey Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Other Middle East/N. Africa Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Middle East/N. Africa Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
FTSE JSE Africa Stock Index	JALSH										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
South Africa Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Other Sub-Saharan Africa Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Sub-Saharan Africa Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00

Trading, PE & Other Fair Value Exposures Template
Equity by Geography Version **2**

Please fill out either version 1 or version 2 but not both.

0

Effective date:
Submission Date:

Country/Index Description	Ticker	Delta ($MM)	Gamma ($MM / +1%)	Vega ($MM / +1 vol pt)	Profit/(Loss) from % Change in Country Equity Prices ($MM)											Vega ($MM / +1 vol pt)													Error Check
					-35%	-30%	-25%	-20%	-15%	-10%	0%	10%	15%	20%	25%	Total	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	
Cross-Region Indices	**Ticker**																													
MSCI All Country World Index (ACWI)	MXWD										$0					0.0														0.00
MSCI EAFE Index	MXEA										$0					0.0														0.00
MSCI EM Index	MXEF										$0					0.0														0.00
MSCI EMEA Index	MSEUEMEA										$0					0.0														0.00
MSCI World Index	MXWO										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Cross-Region Index Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
GLOBAL TOTAL											**$0**					**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0.00

General:

For definitions of the "Other" categories in each section, please see the *Regional Groupings* worksheet. For example, the "Other Asia Ex-Japan" section (rows 286-290) would include entries for any Asia Ex-Japan country (as defined on the *Regional Groupings* worksheet) that is not explicitly listed in the Asia Ex-Japan section of this worksheet (rows 226-284).

Each subsection above has two green rows for entering additional indices that were not explicitly listed. Please insert additional rows above or below these green rows to the extent more space is needed to specify additional indices.

Vega should be entered here in absolute terms ($MM / +1 vol pt) regardless of whether relative or absolute vols were provided on the Equity Spot-Vol Grids worksheet.

Aggregation:

Single name exposures should be aggregated and entered in the row labeled "Aggregate Non-Index Exposures" for the relevant country or region.
Index exposures that fall below the thresholds listed below may also be aggregated. However, these aggregate exposures should be entered in one of the green rows for additional indices. In such cases the Country/Index description in column B should be entered as "Miscellaneous Indices" and the Ticker in column C should be left blank.

Thresholds:

Sensitivities for countries in **Advanced Economies** for which the delta is less than $3mm may be aggregated and entered as described above in the aggregation section.
For **other regions**, sensitivities for which the delta is less than $2mm may be aggregated and entered as described above in the aggregation section.

Spot Shocks:

The spot shocks listed in the green cells may be modified to fit what the firm has readily available, though **they must at a minimum span -35% to +25%**.
Additional columns for other shock %'s may be added, but must be added **in ascending order from left to right**. Unused columns should be left blank.

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.
Insert additional term structure columns as needed. Unused columns should be left blank.

Trading, PE & Other Fair Value Exposures Template **0**

Equity Spot-Vol Grid

Effective date:	
Submission Date:	

Please select a method by which volatility changes are expressed: Relative % change in Volatility

Profit/(Loss) from changes in spot/vol ($MM)

		GLOBAL EQUITY % CHANGE IN SPOT VALUE											Vega post vol shock ($MM / +1 vol pt)
		-35%	-30%	-25%	-20%	-15%	-10%	0%	10%	15%	20%	25%	
REL % CHANGE IN VOL	-50%												
	-25%												
	0%							$0					
	10%												
	20%												
	30%												
	50%												
	100%												
	200%												
	300%												

Delta post spot shock (at 0 vol shock) ($MM)

Check: $0.0000

Gamma post spot shock (at 0 vol shock) ($MM / +1%)

Check: $0.0000

Vega post spot shock (at 0 vol shock) ($MM / +1 vol pt)

Check: $0.0000

General:

For **% change in spot value,** apply the same % shift across the forward curve.
If using **Absolute shift in Vol Pts,** apply the same absolute shift in volatility points across the forward curve.
If using **Relative % change in Volatility,** apply the same relative % change in volatility across the forward curve.

The three "check" fields in cells J26, J30 and J34 compare the total delta, gamma and vega at 0% spot shock on this worksheet to the totals entered on the *Equity by Geography* worksheets and will indicate if there is a mismatch.

Spot/Volatility Shocks:

The spot and volatility shocks listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

The spot shocks listed in the green cells must at a minimum span -35% to +25%.
The vol shocks listed in the green cells must at a minimum span -20 to +70 vol pts.

Additional rows and columns for other shock values may be added, but must be added **in ascending order from left to right (top to bottom)**.
Unused rows and columns should be left blank.

Vol shocks may be specified as either absolute moves in vol points or as a relative (%) change in volatility.
Indicate in cell J5 which volatility units are being provided.

Trading, PE & Other Fair Value Exposures Template **0**

Dividends

Effective date:
Submission Date:

Profit/(Loss) from a -1% change in dividends ($MM)

Region	1Y	2Y	3Y	5Y	7Y	10Y	Unspecified Tenor	Total
US								$0.00
Europe								$0.00
Japan								$0.00
Other / Unspecified								$0.00
Total	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**

General:

Entries in the table above should represent the Profit/(Loss) in $MM that the firm would experience if dividend yields in the specified tenors were to decline by -1% in relative terms, i.e. drop from 3% to 2.97%.

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.
Insert additional term structure columns as needed. Unused columns should be left blank.
The unspecified tenor column is to be used only if the firm is unable to break out its dividend sensitivity by tenor.

Trading, PE & Other Fair Value Exposures Template **0**
FX Spot Sensitivities

Effective date:
Submission Date:

<------------------ Currency1 getting weaker against Currency2 ----- ----- Currency1 getting stronger against Currency2 ------------------>

		Delta	Gamma	$MM Profit/(Loss) From % Change in Spot Price in Currency2/Currency1												
Currency 1	Currency 2	($MM)	($MM / +1%)	-30%	-25%	-20%	-15%	-10%	-5%	0%	5%	10%	15%	20%	25%	30%
										$0						
										$0						
										$0						
										$0						
										$0						
										$0						
										$0						
										$0						
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										$0						
										$0						
										$0						
										$0						
										$0						
OTHER	**USD**									$0						

<u>General:</u>
Enter currency pairs into the green cells in columns B and C. Additional rows may be inserted into this section as needed. Any unused rows should be left blank.
For non-USD currency pairs, delta is defined as USD delta equivalent ($MM) of Currency1.

<u>Thresholds:</u>
Entries for currencies where the absolute value of the delta is below $50mm and where no grid P/L entries have an absolute value above $10mm may be aggregated and placed into the OTHER vs. USD line.

<u>Spot Shocks:</u>
The spot shocks listed in the green cells may be modified to fit what the firm has readily available, though **they must at a minimum span -30% to +30%**.
Additional columns for other shock %'s may be added, but must be added **in ascending order from left to right**. Unused columns should be left blank.
In computing the Profit/(Loss) entries, please assume normal volatility does not change.

Trading, PE & Other Fair Value Exposures Template **0**
FX Vega

Effective date:
Submission Date:

FX Lognormal Vega ($K / +1 vol pt)

Currency 1	Currency 2	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
															$0.00
															$0.00
															$0.00
															$0.00
															$0.00
															$0.00
															$0.00
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															$0.00
															$0.00
															$0.00
															$0.00
															$0.00
															$0.00
															$0.00

General:
Enter currency pairs into the green cells in columns B and C. Additional rows should be inserted into this section as needed. Any unused rows should be left blank.

Thresholds:
Enter all currency pairs for which the absolute value of the vega **at any tenor (or in total)** exceeds $1 mm / vol pt; pairs with smaller vegas may be omitted.

Tenors:
In the term structure section, please replace the tenor points shown in green with those the firm has available.
Insert additional term structure columns as needed. Unused columns should be left blank.

Trading, PE & Other Fair Value Exposures Template 0

Rates DV01

Effective date:
Submission Date:

DV01 ($K / -1 bp)	MATURITY														$MM Profit/(Loss) from a Parallel Move in Rates (bps)							
	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total	-200 bps	-100 bps	-50 bps	0 bps	+50 bps	+100 bps	+150 bps	+200 bps
AUD																						
OIS														0.00				$0				
1m														0.00				$0				
3m														0.00				$0				
6m														0.00				$0				
12m														0.00				$0				
Governments														0.00				$0				
Other														0.00				$0				
Total AUD	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
CAD																						
OIS														0.00				$0				
1m														0.00				$0				
3m														0.00				$0				
6m														0.00				$0				
12m														0.00				$0				
Governments														0.00				$0				
Other														0.00				$0				
Total CAD	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
CHF																						
OIS														0.00				$0				
1m														0.00				$0				
3m														0.00				$0				
6m														0.00				$0				
12m														0.00				$0				
Governments														0.00				$0				
Other														0.00				$0				
Total CHF	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
DKK																						
OIS														0.00				$0				
1m														0.00				$0				
3m														0.00				$0				
6m														0.00				$0				
12m														0.00				$0				
Governments														0.00				$0				
Other														0.00				$0				
Total DKK	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
EUR																						
OIS														0.00				$0				
1m														0.00				$0				
3m														0.00				$0				
6m														0.00				$0				
12m														0.00				$0				
Gov'ts: Austria														0.00				$0				
Gov'ts: Belgium														0.00				$0				
Gov'ts: Finland														0.00				$0				
Gov'ts: France														0.00				$0				
Gov'ts: Germany														0.00				$0				
Gov'ts: Greece														0.00				$0				
Gov'ts: Ireland														0.00				$0				
Gov'ts: Italy														0.00				$0				
Gov'ts: Netherlands														0.00				$0				
Gov'ts: Portugal														0.00				$0				
Gov'ts: Spain														0.00				$0				
Other														0.00				$0				
Total EUR	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
GBP																						
OIS														0.00				$0				
1m														0.00				$0				
3m														0.00				$0				
6m														0.00				$0				
12m														0.00				$0				
Governments														0.00				$0				
Other														0.00				$0				
Total GBP	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
JPY																						
OIS														0.00				$0				
1m TIBOR														0.00				$0				
3m TIBOR														0.00				$0				
6m TIBOR														0.00				$0				
12m TIBOR														0.00				$0				
1m LIBOR														0.00				$0				
3m LIBOR														0.00				$0				
6m LIBOR														0.00				$0				
12m LIBOR														0.00				$0				
Governments														0.00				$0				
Other														0.00				$0				
Total JPY	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
NOK																						
OIS														0.00				$0				
1m														0.00				$0				
3m														0.00				$0				
6m														0.00				$0				
12m														0.00				$0				
Governments														0.00				$0				
Other														0.00				$0				
Total NOK	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
NZD																						
OIS														0.00				$0				
1m														0.00				$0				
3m														0.00				$0				
6m														0.00				$0				
12m														0.00				$0				
Governments														0.00				$0				
Other														0.00				$0				
Total NZD	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
SEK																						
OIS														0.00				$0				
1m														0.00				$0				
3m														0.00				$0				
6m														0.00				$0				
12m														0.00				$0				
Governments														0.00				$0				
Other														0.00				$0				
Total SEK	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
USD																						
Prime														0.00				$0				
CP														0.00				$0				
OIS														0.00				$0				
1m														0.00				$0				
3m														0.00				$0				
6m														0.00				$0				
12m														0.00				$0				
Governments														0.00				$0				
Agencies														0.00				$0				
Other														0.00				$0				
Total USD	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
Total Advanced Economies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0
BGN														0.00				$0				
CZK														0.00				$0				
HRK														0.00				$0				
HUF														0.00				$0				
KZT														0.00				$0				
PLN														0.00				$0				
RON														0.00				$0				
RUB														0.00				$0				
UAH														0.00				$0				
Other Emerging Europe														0.00				$0				

Trading, PE & Other Fair Value Exposures Template 0

Rates DV01

Effective date:
Submission Date:

DV01 ($K / -1 bp)	MATURITY														$MM Profit/(Loss) from a Parallel Move in Rates (bps)							
	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total	-200 bps	-100 bps	-50 bps	0 bps	+50 bps	+100 bps	+150 bps	+200 bps
Total Emerging Europe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0
ARS														0.00				$0				
BRL														0.00				$0				
CLP														0.00				$0				
COP														0.00				$0				
MXN														0.00				$0				
PEN														0.00				$0				
VEF														0.00				$0				
Other Latam & Caribbean														0.00				$0				
Total Latam & Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0
CNY														0.00				$0				
HKD														0.00				$0				
IDR														0.00				$0				
INR														0.00				$0				
KRW														0.00				$0				
MYR														0.00				$0				
PHP														0.00				$0				
SGD														0.00				$0				
THB														0.00				$0				
TWD														0.00				$0				
VND														0.00				$0				
Other Asia Ex-Japan														0.00				$0				
Total Asia Ex-Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0
AED														0.00				$0				
BHD														0.00				$0				
DZD														0.00				$0				
EGP														0.00				$0				
ILS														0.00				$0				
JOD														0.00				$0				
KWD														0.00				$0				
LBP														0.00				$0				
MAD														0.00				$0				
PKR														0.00				$0				
QAR														0.00				$0				
SAR														0.00				$0				
TND														0.00				$0				
TRY														0.00				$0				
Other Middle East/Africa														0.00				$0				
Total Middle East/N. Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0
NGN														0.00				$0				
ZAR														0.00				$0				
Other Sub-Saharan Africa														0.00				$0				
Total Sub-Saharan Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0
GLOBAL TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0

General:

For definitions of the "Other" categories in each section, please see the *Regional Groupings* worksheet. For example, "Other Asia Ex-Japan" (row 169) would include entries for any Asia Ex-Japan currency (as defined on the *Regional Groupings* worksheet) that is not explicitly listed in the Asia Ex-Japan section of this worksheet (rows 158-168). This Other Asia Ex-Japan row, row 169, would also include aggregated exposures from explicitly listed currencies where the exposures fall below minimal thresholds specified below.

Entries on this sheet should include all products- even those such as munis, agencies and ARPs for which DV01s are also requested elsewhere in this template.

In the Advanced Economies section, the labels in column B (OIS, 1m, 3m, 6m, 12m, LIBOR, TIBOR) denote the DV01 of a -1 bp parallel shift in that curve.

Examples:

Example 1: Consider a 5 year receive fixed swap versus 6-month LIBOR, where the standard curve is 3 month LIBOR. The DV01 of the fixed side and the first fixing would appear in the 3m row as a positive number. The DV01 of the 0.5Y by 5Y year basis swap would appear in the 6m row as a positive number as well since a 1 bp drop in that curve would be beneficial. Note that this would correspond to a -1 bp change in x, where x is the spread in the 6m vs. 3m + x basis swap.

Example 2: 3 year basis swap in which the bank pays 1m LIBOR + 10 bps vs. 3m LIBOR, where the standard curve is 3 month LIBOR. The initial 1m and 3m fixings would appear in the 3m line. The remaining 1m by 3Y basis swap would appear in the 1m line as a positive number. Note that this would correspond to a +1 bp change in x, where x is the spread in the 3m vs. 1m + x basis swap.

Profit/(Loss) Section:

The shock entries listed in the green cells may be modified to fit what the firm has readily available.
Additional columns for other shock %'s may be added, but must be added **in ascending order from left to right**. Unused columns should be left blank.
Please cap rates at zero when calculating the Profit/(Loss) from negative rate shocks (i.e. assume rates cannot become negative).
For the advanced economies section, please supply the Profit/(Loss) grid at the total currency level for all currencies. Profit/(Loss) grid details for the individual rows are optional, but should be supplied if available.
In computing Profit/(Loss), please assume normal volatility does not change.

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.
Insert additional term structure columns as needed. Unused columns should be left blank.

Trading, PE & Other Fair Value Exposures Template **0.00**

Rates Vega

Effective date:	
Submission Date:	

Select the vega convention being used: Normal

Specify the units in which vega is expressed: $mm / +10% relative change

Interest Rate Normal Vegas ($mm / +10% relative change)

MATURITY

AUD

EXPIRY	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

EUR

EXPIRY	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

GBP

EXPIRY	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

JPY

EXPIRY	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

USD

EXPIRY	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

US MBS Vega

Other Advanced Economies

EXPIRY	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Total Emerging Europe

EXPIRY	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00

Trading, PE & Other Fair Value Exposures Template **0.00**
Rates Vega

Effective date:	
Submission Date:	

Select the vega convention being used: Normal
Specify the units in which vega is expressed: $mm / +10% relative change

Interest Rate Normal Vegas ($mm / +10% relative change)

		MATURITY													
		1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
	7Y														0.00
	10Y														0.00
	15Y														0.00
	20Y														0.00
	30Y														0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Total Latam & Caribbean

EXPIRY	1M														0.00
	3M														0.00
	6M														0.00
	9M														0.00
	1Y														0.00
	2Y														0.00
	3Y														0.00
	5Y														0.00
	7Y														0.00
	10Y														0.00
	15Y														0.00
	20Y														0.00
	30Y														0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Total Asia Ex-Japan

EXPIRY	1M														0.00
	3M														0.00
	6M														0.00
	9M														0.00
	1Y														0.00
	2Y														0.00
	3Y														0.00
	5Y														0.00
	7Y														0.00
	10Y														0.00
	15Y														0.00
	20Y														0.00
	30Y														0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Total ME/N. Africa

EXPIRY	1M														0.00
	3M														0.00
	6M														0.00
	9M														0.00
	1Y														0.00
	2Y														0.00
	3Y														0.00
	5Y														0.00
	7Y														0.00
	10Y														0.00
	15Y														0.00
	20Y														0.00
	30Y														0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Total Sub-Saharan Africa

EXPIRY	1M														0.00
	3M														0.00
	6M														0.00
	9M														0.00
	1Y														0.00
	2Y														0.00
	3Y														0.00
	5Y														0.00
	7Y														0.00
	10Y														0.00
	15Y														0.00
	20Y														0.00
	30Y														0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

General:

For definitions of the "Other" categories in each section, please see the *Regional Groupings* worksheet. For example, the "Other Advanced Economies" section (rows 91-105) should include entries for any Advanced Economy country (as defined on the *Regional Groupings* worksheet), whose currency is not explicitly listed on this worksheet in rows 9-87.

Similarly, the Totals sections, such as Total Emerging Europe in rows 107-121, should contain the summation of the vegas across all the currencies whose issuing countries are defined as Emerging Europe on the Regional Groupings worksheet.

Specify in cells Q4 and Q5 whether the vegas provided are normal or lognormal and whether the units are $MM / +10% relative move or $MM / +100 bps absolute move.

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.
Insert additional term structure rows and columns as needed. Unused rows and columns should be left blank.

Trading, PE & Other Fair Value Exposures Template **0**

Other Rates

Effective date:
Submission Date:

Inflation Delta ($K / +1 bp)

	MATURITY													
Currency	**1M**	**3M**	**6M**	**9M**	**1Y**	**2Y**	**3Y**	**5Y**	**7Y**	**10Y**	**15Y**	**20Y**	**30Y**	**Total**
AUD														**0.00**
EUR														**0.00**
GBP														**0.00**
JPY														**0.00**
USD														**0.00**
Other														**0.00**
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Cross-Currency vs. USD Basis ($K / +1 bp)

(+1 bp parallel move in curve relative to base curve)

	MATURITY													
Currency	**1M**	**3M**	**6M**	**9M**	**1Y**	**2Y**	**3Y**	**5Y**	**7Y**	**10Y**	**15Y**	**20Y**	**30Y**	**Total**
AUD														**0.00**
EUR														**0.00**
GBP														**0.00**
JPY														**0.00**
Other														**0.00**
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

General:

Cross-Currency vs. USD basis is defined as USD vs. CCY + x Basis Swap ($K)

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.
Insert additional term structure columns as needed. Unused columns should be left blank.

Trading, PE & Other Fair Value Exposures Template 0

Energy

Effective date:
Submission Date:

Delta ($MM)

	OIL PRODUCTS																						
	CRUDE OIL									OTHER OIL PRODUCTS													
	Brent	Dubai Fateh	Maya	Tapis	WTI	OMAN	Other Sour Crude	Other Sweet Crude	Unspecified Crude	Diesel	Fuel Oil	Heating Oil	Naptha	Ethanol	LPG	Jet Fuel	Gas Oils	Gasoline	Other Oil Products	Total Oil Products	Gulf Coast	MidCont	NE
Spot																				$0			
Sep-2011																				$0			
Oct-2011																				$0			
Nov-2011																				$0			
Dec-2011																				$0			
Jan-2012																				$0			
Feb-2012																				$0			
Mar-2012																				$0			
Apr-2012																				$0			
May-2012																				$0			
Jun-2012																				$0			
Jul-2012																				$0			
Aug-2012																				$0			
Sep-2012																				$0			
Oct-2012																				$0			
Nov-2012																				$0			
Dec-2012																				$0			
Jan-2013																				$0			
Feb-2013																				$0			
Mar-2013																				$0			
Apr-2013																				$0			
May-2013																				$0			
Jun-2013																				$0			
Jul-2013																				$0			
Aug-2013																				$0			
Sep-2013																				$0			
Oct-2013																				$0			
Nov-2013																				$0			
Dec-2013																				$0			
Calendar 2014																				$0			
Calendar 2015																				$0			
Calendar 2016																				$0			
Calendar 2017																				$0			
Calendar 2018																				$0			
Calendar 2019																				$0			
Calendar 2020																				$0			
2021 thru 2026																				$0			
2027 thru 2032																				$0			
2033+																				$0			
Total Delta	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Gamma ($MM / +1%)

Total Gamma																				0			

Vega ($MM / +1 vol pt)

Total Vega																				0			

General:

Delta for commodities is defined as dollarized delta exposure in ($MM).

Deltas need only be entered for current and future months. Do not enter data for months that have already passed.

"Total Gamma" (row 52) is the unweighted sum of gammas across all tenors for each product. Similarly, "Total Vega" (row 55) is the unweighted sum of the vegas across all tenors for each product.

Vega should be entered here in absolute terms ($MM / +1 vol pt) regardless of whether relative or absolute vols were provided on the *Commodity Spot-Vol Grids* worksheet.

Trading, PE & Other Fair Value Expo 0

Energy

Delta ($MM)

	NATURAL GAS											
	US				Europe							
	Rockies	West	NYMEX	Other US	UK	Dutch	French	German	Other Europe	Canada	Other Regions	Total NatGas
Spot												$0
Sep-2011												$0
Oct-2011												$0
Nov-2011												$0
Dec-2011												$0
Jan-2012												$0
Feb-2012												$0
Mar-2012												$0
Apr-2012												$0
May-2012												$0
Jun-2012												$0
Jul-2012												$0
Aug-2012												$0
Sep-2012												$0
Oct-2012												$0
Nov-2012												$0
Dec-2012												$0
Jan-2013												$0
Feb-2013												$0
Mar-2013												$0
Apr-2013												$0
May-2013												$0
Jun-2013												$0
Jul-2013												$0
Aug-2013												$0
Sep-2013												$0
Oct-2013												$0
Nov-2013												$0
Dec-2013												$0
Calendar 2014												$0
Calendar 2015												$0
Calendar 2016												$0
Calendar 2017												$0
Calendar 2018												$0
Calendar 2019												$0
Calendar 2020												$0
2021 thru 2026												$0
2027 thru 2032												$0
2033+												$0
Total Delta	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	POWER											
	US						Europe					
	Ercot	Midwest	North East	NYISO	West	Other US	Nordpool	Benelux	UK	Germany	France	Italy
Spot												
Sep-2011												
Oct-2011												
Nov-2011												
Dec-2011												
Jan-2012												
Feb-2012												
Mar-2012												
Apr-2012												
May-2012												
Jun-2012												
Jul-2012												
Aug-2012												
Sep-2012												
Oct-2012												
Nov-2012												
Dec-2012												
Jan-2013												
Feb-2013												
Mar-2013												
Apr-2013												
May-2013												
Jun-2013												
Jul-2013												
Aug-2013												
Sep-2013												
Oct-2013												
Nov-2013												
Dec-2013												
Calendar 2014												
Calendar 2015												
Calendar 2016												
Calendar 2017												
Calendar 2018												
Calendar 2019												
Calendar 2020												
2021 thru 2026												
2027 thru 2032												
2033+												
Total Delta	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Gamma ($MM / +1%)

Total Gamma												0

Vega ($MM / +1 vol pt)

Total Vega												0

Trading, PE & Other Fair Value Expo
Energy

Effective date:
Submission Date:

Delta ($MM)				OTHER ENERGY													
				Emissions				Coal				Dry Freight					
	Other Europe	Other Regions	Total Power	EUA/ETS	CER	VER	Other	ARA /API2	Richards Bay / API4	Indonesia	Other Regions	Baltic Dry Index	Other Freight	Structured Products	Other / Unspecified Energy	Total Other Energy	Total Energy
Spot			$0													$0	$0
Sep-2011			$0													$0	$0
Oct-2011			$0													$0	$0
Nov-2011			$0													$0	$0
Dec-2011			$0													$0	$0
Jan-2012			$0													$0	$0
Feb-2012			$0													$0	$0
Mar-2012			$0													$0	$0
Apr-2012			$0													$0	$0
May-2012			$0													$0	$0
Jun-2012			$0													$0	$0
Jul-2012			$0													$0	$0
Aug-2012			$0													$0	$0
Sep-2012			$0													$0	$0
Oct-2012			$0													$0	$0
Nov-2012			$0													$0	$0
Dec-2012			$0													$0	$0
Jan-2013			$0													$0	$0
Feb-2013			$0													$0	$0
Mar-2013			$0													$0	$0
Apr-2013			$0													$0	$0
May-2013			$0													$0	$0
Jun-2013			$0													$0	$0
Jul-2013			$0													$0	$0
Aug-2013			$0													$0	$0
Sep-2013			$0													$0	$0
Oct-2013			$0													$0	$0
Nov-2013			$0													$0	$0
Dec-2013			$0													$0	$0
Calendar 2014			$0													$0	$0
Calendar 2015			$0													$0	$0
Calendar 2016			$0													$0	$0
Calendar 2017			$0													$0	$0
Calendar 2018			$0													$0	$0
Calendar 2019			$0													$0	$0
Calendar 2020			$0													$0	$0
2021 thru 2026			$0													$0	$0
2027 thru 2032			$0													$0	$0
2033+			$0													$0	$0
Total Delta	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Gamma ($MM / +1%)

Total Gamma			0													0	0

Vega ($MM / +1 vol pt)

Total Vega			0													0	0

Trading, PE & Other Fair Value Exposures Template 0

Metals

Effective date:
Submission Date:

Delta ($MM)

	PRECIOUS METALS						BASE METALS												
	Gold	Silver	Palladium	Platinum	Other Precious Metals	Total Precious Metals	Aluminum (Primary)	Aluminum (Alloy)	Copper	Iron	Lead	Nickel	Tin	Uranium	Zinc	Other Base Metals	Total Base Metals	Other / Unspecified Metals	Total Metals
Spot						$0											$0		$0
Sep-2011						$0											$0		$0
Oct-2011						$0											$0		$0
Nov-2011						$0											$0		$0
Dec-2011						$0											$0		$0
Jan-2012						$0											$0		$0
Feb-2012						$0											$0		$0
Mar-2012						$0											$0		$0
Apr-2012						$0											$0		$0
May-2012						$0											$0		$0
Jun-2012						$0											$0		$0
Jul-2012						$0											$0		$0
Aug-2012						$0											$0		$0
Sep-2012						$0											$0		$0
Oct-2012						$0											$0		$0
Nov-2012						$0											$0		$0
Dec-2012						$0											$0		$0
Jan-2013						$0											$0		$0
Feb-2013						$0											$0		$0
Mar-2013						$0											$0		$0
Apr-2013						$0											$0		$0
May-2013						$0											$0		$0
Jun-2013						$0											$0		$0
Jul-2013						$0											$0		$0
Aug-2013						$0											$0		$0
Sep-2013						$0											$0		$0
Oct-2013						$0											$0		$0
Nov-2013						$0											$0		$0
Dec-2013						$0											$0		$0
Calendar 2014						$0											$0		$0
Calendar 2015						$0											$0		$0
Calendar 2016						$0											$0		$0
Calendar 2017						$0											$0		$0
Calendar 2018						$0											$0		$0
Calendar 2019						$0											$0		$0
Calendar 2020						$0											$0		$0
2021 thru 2026						$0											$0		$0
2027 thru 2032						$0											$0		$0
2033+						$0											$0		$0
Total Delta	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Total Gamma

Total Gamma						0											0		0

Total Vega

Total Vega						0											0		0

General:

Delta for commodities is defined as dollarized delta exposure in ($MM).

Deltas need only be entered for current and future months. Do not enter data for months that have already passed.

"Total Gamma" (row 52) is the unweighted sum of gammas across all tenors for each product. Similarly, "Total Vega" (row 55) is the unweighted sum of the vegas across all tenors for each product.

Vega should be entered here in absolute terms ($MM / +1 vol pt) regardless of whether relative or absolute vols were provided on the *Commodity Spot-Vol Grids* worksheet.

Trading, PE & Other Fair Value Exposures Template 0

Ags & Softs

Effective date:
Submission Date:

Delta ($MM)

	Cocoa	Coffee	Corn	Cotton	Cattle	Lean Hogs	Livestock	Lumber	Palm Oil	Rapeseed	Soybeans	Soymeal	Soybean Oil	Sugar	Wheat	Other / Unspecified Ags/Softs	Total
Spot																	$0
Sep-2011																	$0
Oct-2011																	$0
Nov-2011																	$0
Dec-2011																	$0
Jan-2012																	$0
Feb-2012																	$0
Mar-2012																	$0
Apr-2012																	$0
May-2012																	$0
Jun-2012																	$0
Jul-2012																	$0
Aug-2012																	$0
Sep-2012																	$0
Oct-2012																	$0
Nov-2012																	$0
Dec-2012																	$0
Jan-2013																	$0
Feb-2013																	$0
Mar-2013																	$0
Apr-2013																	$0
May-2013																	$0
Jun-2013																	$0
Jul-2013																	$0
Aug-2013																	$0
Sep-2013																	$0
Oct-2013																	$0
Nov-2013																	$0
Dec-2013																	$0
Calendar 2014																	$0
Calendar 2015																	$0
Calendar 2016																	$0
Calendar 2017																	$0
Calendar 2018																	$0
Calendar 2019																	$0
Calendar 2020																	$0
2021 thru 2026																	$0
2027 thru 2032																	$0
2033+																	$0
Total Delta	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Gamma ($MM / +1%)

Total Gamma																	0

Vega ($MM / +1 vol pt)

Total Vega																	0

General:

Delta for commodities is defined as dollarized delta exposure in ($MM).

Deltas need only be entered for current and future months. Do not enter data for months that have already passed.

"Total Gamma" (row 52) is the unweighted sum of gammas across all tenors for each product. Similarly, "Total Vega" (row 55) is the unweighted sum of the vegas across all tenors for each product.

Vega should be entered here in absolute terms ($MM / +1 vol pt) regardless of whether relative or absolute vols were provided on the *Commodity Spot-Vol Grids* worksheet.

Trading, PE & Other Fair Value Exposures Template **0**

Commodity Profit/(Loss) Grids

Effective date:
Submission Date:

Please select a method by which volatility changes are expressed: Relative % change in Volatility

Profit/(Loss) from changes in spot/vol ($MM): Oil

RELATIVE % CHANGE IN VOL	% CHANGE IN SPOT VALUE													
	-75%	-50%	-40%	-30%	-20%	-10%	0%	10%	20%	30%	40%	50%	75%	100%
-50%														
-40%														
-30%														
-20%														
-10%														
0%							$0.00							
25%														
50%														
100%														
200%														
300%														

Profit/(Loss) from changes in spot/vol ($MM): Natural Gas

RELATIVE % CHANGE IN VOL	% CHANGE IN SPOT VALUE													
	-75%	-50%	-40%	-30%	-20%	-10%	0%	10%	20%	30%	40%	50%	75%	100%
-50%														
-40%														
-30%														
-20%														
-10%														
0%							$0.00							
25%														
50%														
100%														
200%														
300%														

Profit/(Loss) from changes in spot/vol ($MM): Power

RELATIVE % CHANGE IN VOL	% CHANGE IN SPOT VALUE													
	-75%	-50%	-40%	-30%	-20%	-10%	0%	10%	20%	30%	40%	50%	75%	100%
-50%														
-40%														
-30%														
-20%														
-10%														
0%							$0.00							
25%														
50%														
100%														
200%														
300%														

Profit/(Loss) from changes in spot/vol ($MM): Coal

RELATIVE % CHANGE IN VOL	% CHANGE IN SPOT VALUE													
	-75%	-50%	-40%	-30%	-20%	-10%	0%	10%	20%	30%	40%	50%	75%	100%
-50%														
-40%														
-30%														
-20%														
-10%														
0%							$0.00							
25%														
50%														
100%														
200%														
300%														

Profit/(Loss) from changes in spot/vol ($MM): Freight

RELATIVE % CHANGE IN VOL	% CHANGE IN SPOT VALUE													
	-75%	-50%	-40%	-30%	-20%	-10%	0%	10%	20%	30%	40%	50%	75%	100%
-50%														
-40%														
-30%														
-20%														
-10%														
0%							$0.00							
25%														
50%														
100%														
200%														
300%														

Profit/(Loss) from changes in spot/vol ($MM): Other Energy Products

Trading, PE & Other Fair Value Exposures Template **0**

Commodity Profit/(Loss) Grids

Effective date:
Submission Date:

RELATIVE % CHANGE IN VOL	% CHANGE IN SPOT VALUE													
	-75%	-50%	-40%	-30%	-20%	-10%	0%	10%	20%	30%	40%	50%	75%	100%
-50%														
-40%														
-30%														
-20%														
-10%														
0%							$0.00							
25%														
50%														
100%														
200%														
300%														

Profit/(Loss) from changes in spot/vol ($MM): Base Metals

RELATIVE % CHANGE IN VOL	% CHANGE IN SPOT VALUE													
	-75%	-50%	-40%	-30%	-20%	-10%	0%	10%	20%	30%	40%	50%	75%	100%
-50%														
-40%														
-30%														
-20%														
-10%														
0%							$0.00							
25%														
50%														
100%														
200%														
300%														

Profit/(Loss) from changes in spot/vol ($MM): Precious Metals

RELATIVE % CHANGE IN VOL	% CHANGE IN SPOT VALUE													
	-75%	-50%	-40%	-30%	-20%	-10%	0%	10%	20%	30%	40%	50%	75%	100%
-50%														
-40%														
-30%														
-20%														
-10%														
0%							$0.00							
25%														
50%														
100%														
200%														
300%														

Profit/(Loss) from changes in spot/vol ($MM): Ags/Softs

RELATIVE % CHANGE IN VOL	% CHANGE IN SPOT VALUE													
	-75%	-50%	-40%	-30%	-20%	-10%	0%	10%	20%	30%	40%	50%	75%	100%
-50%														
-40%														
-30%														
-20%														
-10%														
0%							$0.00							
25%														
50%														
100%														
200%														
300%														

General:

For **% change in spot value,** apply the same % shift across the forward curve.
If using **Absolute shift in Vol Pts,** apply the same absolute shift in volatility points across the forward curve.
If using **Relative % change in Volatility,** apply the same relative % change in volatility across the forward curve.

Spot/Volatility Shocks:

The spot and volatility shocks listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

The spot shocks listed in the green cells must at a minimum span -50% to +50%.
The vol shocks listed in the green cells must at a minimum span -20 to +50 vol pts.

Additional rows and columns for other shock values may be added, but must be added **in ascending order from left to right (top to bottom)**.
Unused rows and columns should be left blank.

The specific spot and vol shocks chosen need not be the same across each of the commodity grids.
Vol shocks may be specified as either absolute moves in vol points or as a relative (%) change in volatility.
Indicate in cell J5 which volatility units are being provided.

Trading, PE & Other Fair Value Exposures Template 0

Securitized Products

Effective date:
Submission Date:

		RMBS												ABS							CMBS									Corporate CDO / CLO							
	Grand Total	Non-Agency Prime	Sub-prime	Option ARMS	Other AltA	Unspec Non-Prime	HELOC	RMBS CDO	Credit Basket	Index Tranches	Whole Loans	Other / Unspecified	RMBS SubTotal	Autos	Credit Cards	Student Loans	Credit Basket	Index Tranches	Other / Unspecified	ABS SubTotal	Cash Agency CMBS	Cash Non-Agency CMBS	CMBS CDS	CMBS CDO	Credit Basket	Index Tranches	Whole Loans	Other / Unspecified	CMBS SubTotal	CLO	Credit Basket	Index Tranches	Other / Unspecified	Corporate CDO/CLO SubTotal	TLGP	Warehouse	Other / Unspecified
MV ($MM)																																					
AAA Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
AA Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
A Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
BBB Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
BB Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
B Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
<B Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
NR Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Notional ($MM)																																					
AAA Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
AA Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
A Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
BBB Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
BB Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
B Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
<B Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
NR Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

General:
If vintage information for a given product is not available, please enter exposures (MV and notional) in the unspecified vintage bucket for the appropriate rating.

Trading, PE & Other Fair Value Exposures Template **0**

Agencies

Effective date:
Submission Date:

Product	MV ($MM)	DV01 ($K / -1 bp)	CS01 ($K/+1 bp spread widening)	$K / +1% rise in prepayments	Profit/(Loss) in $K from a Relative (%) Widening in OAS				Profit/(Loss) in $K from an Absolute Widening in OAS (bps)					
					0%	10%	25%	50%	0 bps	+1 bps	+10 bps	+50 bps	+75 bps	+100 bps
CMOs					$0				$0	$0				
Pass-Throughs					$0				$0	$0				
Agency Debt/Debentures					$0				$0	$0				
Other / Unspecified					$0				$0	$0				
Total	**$0**	**0**	**0**	**0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings, there must be at least one sensitivity of 10% or less and at least one sensitivity of 30% or more.

If using absolute widenings, there must be at least one sensitivity of 50 bps or less and at least one sensitivity of 75bps or more.

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.

Insert additional term structure rows as needed. Unused rows should be left blank.

Trading, PE & Other Fair Value Exposures Template 0

Munis

Effective date:
Submission Date:

	MV ($MM)	DV01 ($K / -1 bp)	CS01 ($K/+1 bp spread widening)	$K per 1% abs increase in Muni SIFMA / Libor Ratio	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
					0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Bonds														
AAA					$0				$0	$0				
AA					$0				$0	$0				
A					$0				$0	$0				
BBB					$0				$0	$0				
BB					$0				$0	$0				
B					$0				$0	$0				
<B					$0				$0	$0				
NR					$0				$0	$0				
Bonds Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M					$0				$0	$0				
3M					$0				$0	$0				
6M					$0				$0	$0				
9M					$0				$0	$0				
1Y					$0				$0	$0				
2Y					$0				$0	$0				
3Y					$0				$0	$0				
5Y					$0				$0	$0				
7Y					$0				$0	$0				
10Y					$0				$0	$0				
15Y					$0				$0	$0				
20Y					$0				$0	$0				
30Y					$0				$0	$0				
Bonds Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Loans														
AAA					$0				$0	$0				
AA					$0				$0	$0				
A					$0				$0	$0				
BBB					$0				$0	$0				
BB					$0				$0	$0				
B					$0				$0	$0				
<B					$0				$0	$0				
NR					$0				$0	$0				
Loans Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M					$0				$0	$0				
3M					$0				$0	$0				
6M					$0				$0	$0				
9M					$0				$0	$0				
1Y					$0				$0	$0				
2Y					$0				$0	$0				
3Y					$0				$0	$0				
5Y					$0				$0	$0				
7Y					$0				$0	$0				
10Y					$0				$0	$0				
15Y					$0				$0	$0				
20Y					$0				$0	$0				
30Y					$0				$0	$0				
Loans Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Indices														
AAA					$0				$0	$0				
AA					$0				$0	$0				
A					$0				$0	$0				
BBB					$0				$0	$0				
BB					$0				$0	$0				
B					$0				$0	$0				
<B					$0				$0	$0				
NR					$0				$0	$0				
Indices Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M					$0				$0	$0				
3M					$0				$0	$0				
6M					$0				$0	$0				
9M					$0				$0	$0				
1Y					$0				$0	$0				
2Y					$0				$0	$0				
3Y					$0				$0	$0				
5Y					$0				$0	$0				
7Y					$0				$0	$0				
10Y					$0				$0	$0				
15Y					$0				$0	$0				
20Y					$0				$0	$0				
30Y					$0				$0	$0				
Indices Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Other / Unspecified Munis														
AAA					$0				$0	$0				
AA					$0				$0	$0				
A					$0				$0	$0				
BBB					$0				$0	$0				
BB					$0				$0	$0				
B					$0				$0	$0				
<B					$0				$0	$0				
NR					$0				$0	$0				
Other / Unspecified Munis Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M					$0				$0	$0				
3M					$0				$0	$0				
6M					$0				$0	$0				
9M					$0				$0	$0				
1Y					$0				$0	$0				
2Y					$0				$0	$0				
3Y					$0				$0	$0				
5Y					$0				$0	$0				
7Y					$0				$0	$0				
10Y					$0				$0	$0				
15Y					$0				$0	$0				
20Y					$0				$0	$0				
30Y					$0				$0	$0				
Other / Unspecified Munis Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Grand Total														
AAA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
AA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
A	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BBB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
<B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Trading, PE & Other Fair Value Exposures Template **0**

Munis

Effective date:
Submission Date:

	MV ($MM)	DV01 ($K / -1 bp)	CS01 ($K/+1 bp spread widening)	$K per 1% abs increase in Muni SIFMA / Libor Ratio	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
					0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
NR	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
6M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
9M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
5Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
7Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
10Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
15Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
20Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
30Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings, there must be at least one sensitivity of 10% or less and at least one sensitivity of 50% or more.

If using absolute widenings, there must be at least one sensitivity of 50 bps or less and at least one sensitivity of 250 bps or more.

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.

Insert additional term structure rows as needed. Unused rows should be left blank.

Trading, PE & Other Fair Value Exposures Template 0

ARS

Effective date:
Submission Date:

	MV ($MM)	DV01 ($K / -1 bp)	CS01 ($K/+1 bp spread widening)	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
				0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
SLARS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
SLARS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
SLARS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
MARS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
MARS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
MARS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
ARPS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
ARPS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
ARPS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
CARS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
CARS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
CARS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

Trading, PE & Other Fair Value Exposures Template 0

ARS

Effective date:
Submission Date:

	MV ($MM)	DV01 ($K / -1 bp)	CS01 ($K/+1 bp spread widening)	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
				0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Other / Unspecified ARS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Other / Unspecified ARS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Other / Unspecified ARS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Grand Total													
AAA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
AA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
A	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BBB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
<B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
NR	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
6M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
9M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
5Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
7Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
10Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
15Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
20Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
30Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings, there must be at least one sensitivity of 10% or less and at least one sensitivity of 50% or more.

If using absolute widenings, there must be at least one sensitivity of 50 bps or less and at least one sensitivity of 250 bps or more.

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.

Insert additional term structure rows as needed. Unused rows should be left blank.

Trading, PE & Other Fair Value Exposures Template 0

Corporate Credit-Advanced Economies

Effective date:
Submission Date:

	MV* ($MM)	Notional ($MM)	CS01 ($K/+1 bp spread widening)	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
				0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Bonds													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Bonds Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Bonds Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Loans													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Loans Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Loans Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Single Name CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Single Name CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Single Name CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Indices CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Indices CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Indices CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Loan CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Loan CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				

Trading, PE & Other Fair Value Exposures Template 0

Corporate Credit-Advanced Economies

Effective date:
Submission Date:

	MV* ($MM)	Notional ($MM)	CS01 ($K/+1 bp spread widening)	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
				0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Loan CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Loan Index CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Loan Index CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Loan Index CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Other / Unspecified													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Other / Unspecified Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Other / Unspecified Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Grand Total													
AAA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
AA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
A	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BBB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
<B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
NR	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
6M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
9M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
5Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
7Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
10Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
15Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
20Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
30Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

Please see the *Regional Groupings* worksheet for the definition of which countries are included in Advanced Economies.

* MV for CDS should be reported as the net notional per issuer (net long risk or short risk) plus or minus the current net MTM, or NPV, of that same portfolio of CDS referencing the same issuer, assuming zero recovery.

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.
The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings, there must be at least one sensitivity of 10% or less and at least one sensitivity of 50% or more.

If using absolute widenings, there must be at least one sensitivity of 50 bps or less and at least one sensitivity of 250 bps or more.

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.
Insert additional term structure rows as needed. Unused rows should be left blank.

Trading, PE & Other Fair Value Exposures Template 0

Corporate Credit-Emerging Markets

Effective date:
Submission Date:

	MV* ($MM)	Notional ($MM)	CS01 ($K/+1 bp spread widening)	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
				0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Bonds													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Bonds Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Bonds Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Loans													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Loans Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Loans Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Single Name CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Single Name CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Single Name CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Indices CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Indices CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Indices CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Loan CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Loan CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				

Trading, PE & Other Fair Value Exposures Template 0

Corporate Credit-Emerging Markets

Effective date:
Submission Date:

	MV* ($MM)	Notional ($MM)	CS01 ($K/+1 bp spread widening)	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
				0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Loan CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Loan Index CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Loan Index CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Loan Index CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Other / Unspecified													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Other / Unspecified Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Other / Unspecified Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Grand Total													
AAA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
AA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
A	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BBB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
<B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
NR	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
6M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
9M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
5Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
7Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
10Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
15Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
20Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
30Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

Please consider Emerging Markets to encompass all countries not defined as Advanced Economies on the *Regional Groupings* worksheet.

* MV for CDS should be reported as the net notional per issuer (net long risk or short risk) plus or minus the current net MTM, or NPV, of that same portfolio of CDS referencing the same issuer, assuming zero recovery.

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.
The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings, there must be at least one sensitivity of 10% or less and at least one sensitivity of 50% or more.

If using absolute widenings, there must be at least one sensitivity of 50 bps or less and at least one sensitivity of 250 bps or more.

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.
Insert additional term structure rows as needed. Unused rows should be left blank.

Trading, PE & Other Fair Value Exposures Template 0

Sovereign Credit

Effective date:
Submission Date:

				Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
	MV* ($MM)	Notional ($MM)	CS01 ($K/+1 bp spread widening)	0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Australia				$0				$0	$0				
Austria				$0				$0	$0				
Belgium				$0				$0	$0				
Canada				$0				$0	$0				
Denmark				$0				$0	$0				
Finland				$0				$0	$0				
France				$0				$0	$0				
Germany				$0				$0	$0				
Greece				$0				$0	$0				
Ireland				$0				$0	$0				
Italy				$0				$0	$0				
Japan				$0				$0	$0				
Netherlands				$0				$0	$0				
New Zealand				$0				$0	$0				
Norway				$0				$0	$0				
Portugal				$0				$0	$0				
Spain				$0				$0	$0				
Sweden				$0				$0	$0				
Switzerland				$0				$0	$0				
United Kingdom				$0				$0	$0				
United States				$0				$0	$0				
Other				$0				$0	$0				
Total Advanced Economies	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Bulgaria				$0				$0	$0				
Czech Republic				$0				$0	$0				
Hungary				$0				$0	$0				
Poland				$0				$0	$0				
Romania				$0				$0	$0				
Russia				$0				$0	$0				
Ukraine				$0				$0	$0				
Other				$0				$0	$0				
Emerging Europe	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Argentina				$0				$0	$0				
Brazil				$0				$0	$0				
Chile				$0				$0	$0				
Colombia				$0				$0	$0				
Mexico				$0				$0	$0				
Peru				$0				$0	$0				
Venezuela				$0				$0	$0				
Other				$0				$0	$0				
Latin America & Caribbean	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
China				$0				$0	$0				
Hong Kong				$0				$0	$0				
India				$0				$0	$0				
Indonesia				$0				$0	$0				
Kazakhstan				$0				$0	$0				
Malaysia				$0				$0	$0				
Philippines				$0				$0	$0				
Singapore				$0				$0	$0				
South Korea				$0				$0	$0				
Taiwan				$0				$0	$0				
Thailand				$0				$0	$0				
Other				$0				$0	$0				
Asia Ex-Japan	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Bahrain				$0				$0	$0				
Dubai				$0				$0	$0				
Egypt				$0				$0	$0				
Israel				$0				$0	$0				
Jordan				$0				$0	$0				
Kuwait				$0				$0	$0				
Lebanon				$0				$0	$0				
Qatar				$0				$0	$0				
Saudi Arabia				$0				$0	$0				
Turkey				$0				$0	$0				
United Arab Emirates				$0				$0	$0				
Other				$0				$0	$0				
Middle East / North Africa	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Nigeria				$0				$0	$0				
South Africa				$0				$0	$0				
Other				$0				$0	$0				
Sub-Saharan Africa	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Supranationals				$0				$0	$0				
GLOBAL TOTAL	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

Entries here should encompass both sovereign bonds and sovereign CDS.

* MV for CDS should be reported as the net notional per issuer (net long risk or short risk) plus or minus the current net MTM, or NPV, of that same portfolio of CDS referencing the same issuer, assuming zero recovery.

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

Please see the definitions on the *Regional Groupings* worksheet for information as to what countries should be included in each regional "Other" row, e.g. rows 27, 37, 47, 61, 75 and 80.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.
The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings, there must be at least one sensitivity of 10% or less and at least one sensitivity of 50% or more.

If using absolute widenings, there must be at least one sensitivity of 50 bps or less and at least one sensitivity of 250 bps or more.

Additional columns for other shock %'s may be added, but must be added **in ascending order from left to right**. Unused columns should be left blank.

Trading, PE & Other Fair Value Exposures Template **0**

Credit Correlation

Effective date:
Submission Date:

Base Correlation ($K / +1% absolute shift)

IG	3Y	5Y	7Y	10Y	Other	Total
3%						$0
7%						$0
10%						$0
15%						$0
30%						$0
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

XO	3Y	5Y	7Y	10Y	Other	Total
3%						$0
7%						$0
10%						$0
15%						$0
30%						$0
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

iTraxx	3Y	5Y	7Y	10Y	Other	Total
3%						$0
6%						$0
9%						$0
12%						$0
22%						$0
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

HY	3Y	5Y	7Y	10Y	Other	Total
10%						$0
15%						$0
25%						$0
35%						$0
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

LCDX	3Y	5Y	7Y	10Y	Other	Total
8%						$0
15%						$0
30%						$0
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

This worksheet is meant to capture the base correlation sensitivities of various structured credit indices by tenor. The percentages in column B are attachment points for the index tranches. For example for IG index, first 3% of losses are absorbed by the first tranche, the next losses are absorbed by the second tranche up to 7%, the next losses are absorbed by the third tranche up to 10% and so on.

Trading, PE & Other Fair Value Exposures Template 0

Private Equity- V1 (GICS-Based Data Input)

Effective date:
Submission Date:

Please fill out either version 1 or version 2 but not both.

Sector	GICS Code	Industry Group	Carry Value ($MM) Global	United States	Western Europe	Other Developed Markets	Emerging Markets	Unspecified Geography
Energy	**1010**	**Energy**	**$0**					
Materials	**1510**	**Materials**	**$0**					
Industrials	2010	Capital Goods	$0					
Industrials	2020	Commercial Services & Supplies	$0					
Industrials	2030	Transportation	$0					
Industrials	20	Unspecified	$0					
Industrials	**20**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Consumer Discretionary	2510	Automobiles & Components	$0					
Consumer Discretionary	2520	Consumer Durables & Apparel	$0					
Consumer Discretionary	2530	Consumer Services	$0					
Consumer Discretionary	2540	Media	$0					
Consumer Discretionary	2550	Retailing	$0					
Consumer Discretionary	25	Unspecified	$0					
Consumer Discretionary	**25**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Consumer Staples	3010	Food & Staples Retailing	$0					
Consumer Staples	3020	Food, Beverage & Tobacco	$0					
Consumer Staples	3030	Household & Personal Products	$0					
Consumer Staples	30	Unspecified	$0					
Consumer Staples	**30**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Health Care	3510	Health Care Equipment & Svcs	$0					
Health Care	3520	Pharma., Bio. & Life Sciences	$0					
Health Care	35	Unspecified	$0					
Health Care	**35**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Financials (excl Real Estate)	4010	Banks	$0					
Financials (excl Real Estate)	4020	Diversified Financials	$0					
Financials (excl Real Estate)	4030	Insurance	$0					
Financials (excl Real Estate)		Unspecified	$0					
Financials (excl Real Estate)		**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Real Estate	4040	Real Estate- Core/Existing	$0					
Real Estate	4040	Real Estate- Opportunistic / Development	$0					
Real Estate	4040	Unspecified	$0					
Real Estate	**4040**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Information Technology	4510	Software & Services	$0					
Information Technology	4520	Technology Hardware & Equipment	$0					
Information Technology	4530	Semicondt. & Semicondt. Equip.	$0					
Information Technology	45	Unspecified	$0					
Information Technology	**45**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Telecommunication	**5010**	**Telecommunication Services**	**$0**					
Utilities	**5510**	**Utilities**	**$0**					
Unspecified Sector/Industry	N/A	Minority Interest in Hedge Funds	$0					
Unspecified Sector/Industry	N/A	Fund Seed Capital	$0					
Unspecified Sector/Industry	N/A	Infrastructure Funds	$0					
Unspecified Sector/Industry	N/A	Other Unspecified Sector/Industry	$0					
Unspecified Sector / Industry	**N/A**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Funded Total			**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Unfunded commitments ($MM)			**$0**					

General:

This worksheet is meant to capture carry value of Private Equity investments across regions and **aggregated** by GICS code.

Real estate, minority interest in hedge funds, fund seed capital, infrastructure funds and investments where the GICS code is not clearly defined should be entered in the separate sections below the Data by GICS code section.

Definition of Private Equity:

Please include all equity related investments such as common, preferred, and convertible securities. This includes investments made on a principal basis in stand alone companies, real estate, general and limited partnership interests and hedge funds, including seed capital invested in hedge or mutual funds. Those assets not required to be reported would include community development assets and tax-oriented investments, e.g. wind farms- these would be entered on the Other Fair Value Assets worksheet.

Regional Definitions

Western Europe: Austria, Belgium, France, Germany, Greece, Ireland, Italy, Luxembourg, Monaco, Netherlands, Portugal, Spain, Sweden, Switzerland, UK.
Other Developed Markets: All "Advanced Economies" defined on the *Regional Groupings* worksheet, excluding those in Western Europe defined above, and the US.
Emerging Markets: All other countries.
Unspecified Geography: Use in cases where current systems do not allow for the geographical source to be easily identified.

Trading, PE & Other Fair Value Exposures Template **0**
Private Equity-V2 (NAICS-Based Data Input)

Effective date:
Submission Date:

Please fill out either version 1 or version 2 but not both.

		Carry Value ($MM)					
Sector Name	**NAICS Code**	**Global**	**United States**	**Western Europe**	**Other Developed Markets**	**Emerging Markets**	**Unspecified Geography**
Data by NAICS codes:							
Add sector names here	NAICS Code	$0					
Add sector names here	NAICS Code	$0					
Add sector names here	NAICS Code	$0					
Add sector names here	NAICS Code	$0					
Add sector names here	NAICS Code	$0					
Add sector names here	NAICS Code	$0					
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Add sector names here	NAICS Code	$0					
Add sector names here	NAICS Code	$0					
Add sector names here	NAICS Code	$0					
Add sector names here	NAICS Code	$0					
		$0	**$0**	**$0**	**$0**	**$0**	**$0**
Real Estate Exposures:							
Real Estate- Core/Existing	N/A	$0					
Real Estate- Opportunistic / Development	N/A	$0					
Unspecified	N/A	$0					
Real Estate Total	**N/A**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Other PE-Type Exposures:							
Minority Interest in Hedge Funds	N/A	$0					
Fund Seed Capital	N/A	$0					
Infrastructure Funds	N/A	$0					
Other Unspecified Sector/Industry	N/A	$0					
Unspecified Sector / Industry	**N/A**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Funded Total		**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Unfunded commitments ($MM)		**$0**					

General:

This worksheet is meant to capture carry value of Private Equity investments across regions and **aggregated** by NAICS codes. There should be a single row for each NAICS code to which the firm has Private Equity exposure.

Insert additional rows in the Data by NAICS code section as needed. Unused rows may left blank.
A comprehensive list of all NAICS codes may be found at: http://www.census.gov/eos/www/naics

Real estate, minority interest in hedge funds, fund seed capital, infrastructure funds and investments where the NAICS code is not clearly defined should be entered in the separate sections below the Data by NAICS code section.

Definition of Private Equity:

Please include all equity related investments such as common, preferred, and convertible securities. This includes investments made on a principal basis in stand alone companies, real estate, general and limited partnership interests and hedge funds, including seed capital invested in hedge or mutual funds. Those assets not required to be reported would include community development assets and tax-oriented investments, e.g. wind farms- these would be entered on the Other Fair Value Assets worksheet.

Regional Definitions

Western Europe: Austria, Belgium, France, Germany, Greece, Ireland, Italy, Luxembourg, Monaco, Netherlands, Portugal, Spain, Sweden, Switzerland, UK.
Other Developed Markets: All "Advanced Economies" defined on the *Regional Groupings* worksheet, excluding those in Western Europe defined above, and the US.
Emerging Markets: All other countries.
Unspecified Geography: Use in cases where current systems do not allow for the geographical source to be easily identified.

Trading, PE & Other Fair Value Exposures Template **0**

Other Fair Value Assets- V1 (GICS-Based Data Input)

Effective date:
Submission Date:

Please fill out either version 1 or version 2 but not both.

Sector	GICS Code	Industry Group	Fair Value ($MM)				
			Global	United States		Non-US	
				Equity	Debt	Equity	Debt
Energy	**1010**	**Energy**	**$0**				
Materials	**1510**	**Materials**	**$0**				
Industrials	2010	Capital Goods	$0				
Industrials	2020	Commercial Services & Supplies	$0				
Industrials	2030	Transportation	$0				
Industrials	20	Unspecified	$0				
Industrials	**20**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Consumer Discretionary	2510	Automobiles & Components	$0				
Consumer Discretionary	2520	Consumer Durables & Apparel	$0				
Consumer Discretionary	2530	Consumer Services	$0				
Consumer Discretionary	2540	Media	$0				
Consumer Discretionary	2550	Retailing	$0				
Consumer Discretionary	25	Unspecified	$0				
Consumer Discretionary	**25**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Consumer Staples	3010	Food & Staples Retailing	$0				
Consumer Staples	3020	Food, Beverage & Tobacco	$0				
Consumer Staples	3030	Household & Personal Products	$0				
Consumer Staples	30	Unspecified	$0				
Consumer Staples	**30**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Health Care	3510	Health Care Equipment & Svcs	$0				
Health Care	3520	Pharma., Bio. & Life Sciences	$0				
Health Care	35	Unspecified	$0				
Health Care	**35**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Financials (excl Real Estate)	4010	Banks	$0				
Financials (excl Real Estate)	4020	Diversified Financials	$0				
Financials (excl Real Estate)	4030	Insurance	$0				
Financials (excl Real Estate)		Unspecified	$0				
Financials (excl Real Estate)		**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Real Estate	4040	Real Estate- Core/Existing	$0				
Real Estate	4040	Real Estate- Opportunistic / Development	$0				
Real Estate	4040	Unspecified	$0				
Real Estate	**4040**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Information Technology	4510	Software & Services	$0				
Information Technology	4520	Technology Hardware & Equipment	$0				
Information Technology	4530	Semicondt. & Semicondt. Equip.	$0				
Information Technology	45	Unspecified	$0				
Information Technology	**45**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Telecommunication	**5010**	**Telecommunication Services**	**$0**				
Utilities	**5510**	**Utilities**	**$0**				
Unspecified Sector/Industry	N/A	Other Unspecified Sector/Industry	$0				
Total			**$0**	**$0**	**$0**	**$0**	**$0**

General:

This worksheet is meant to capture the fair value of investments other than private equity which are subject to fair-value accounting **aggregated** by GICS code.
These entries should be broken out into whether they are equity or debt instruments and whether they are US-based or not.

Investments where the sector/industry is not clearly defined should be entered on the Unspecified Sector/Industry line (row 59).

Definition of Other Fair Value Assets:

Other Fair Value Assets are those assets other than Private Equity for which the firm has elected fair value accounting treatment.
Examples would include legacy assets, community development assets and tax-oriented investments, e.g. wind farms.

Trading, PE & Other Fair Value Exposures Template **0**

Other Fair Value Assets-V2 (NAICS-Based Data Input)

Effective date:
Submission Date:

Please fill out either version 1 or version 2 but not both.

Sector Name	NAICS Code	Fair Value ($MM) Global	United States Equity	United States Debt	Non-US Equity	Non-US Debt
Data by NAICS codes:						
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
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Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
		$0	**$0**	**$0**	**$0**	**$0**
Real Estate Exposures:						
Real Estate- Core/Existing	N/A	$0				
Real Estate- Opportunistic / Development	N/A	$0				
Unspecified	N/A	$0				
Real Estate Total	**N/A**	**$0**	**$0**	**$0**	**$0**	**$0**
Other Fair Value Assets:						
Other Unspecified Sector/Industry	N/A	$0				
Total		**$0**	**$0**	**$0**	**$0**	**$0**

General:

This worksheet is meant to capture the fair value of investments other than private equity which are subject to fair-value accounting **aggregated** by NAICS code. These entries should be broken out into whether they are equity or debt instruments and whether they are US-based or not.

Insert additional rows in the Data by NAICS code section as needed. Unused rows may left blank.
A comprehensive list of all NAICS codes may be found at: http://www.census.gov/eos/www/naics

Real estate investment information should be entered in the separate Real Estate section below the Data by NAICS code section.

Definition of Other Fair Value Assets:

Other Fair Value Assets are those assets other than Private Equity for which the firm has elected fair value accounting treatment.
Examples would include legacy assets, community development assets and tax-oriented investments, e.g. wind farms.

Trading, PE & Other Fair Value Exposures Template 0

Top Ten Lists

Effective date:
Submission Date:

Top 10 Single Name Jump to Default Exposures ($MM)

INVESTMENT GRADE				Market Value ($MM)			
Issuer Name	Country	Industry	Rating	Debt	Equity	Total MV	JTD ($MM)
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
Total				$0	$0	$0	$0

HIGH YIELD				Market Value ($MM)			
Issuer Name	Country	Industry	Rating	Debt	Equity	Total	JTD ($MM)
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
Total				$0	$0	$0	$0

Top Ten Single-Name Equity Exposures ($MM)

LONG POSITIONS			
Name	Ticker	Merger Arb Related (Y/N)	Delta ($MM)
Total			$0

SHORT POSITIONS			
Name	Ticker	Merger Arb Related (Y/N)	Delta ($MM)
Total			$0

Jump to Default (JTD):

The top section of this page is meant to capture the top ten largest exposures the firm has to obligors, as measured in terms of Jump to Default (JTD). JTD here is meant to capture the aggregate loss to the firm, assuming zero recovery, if an obligor defaults on all its obligations.

Data is requested for Investment Grade and High Yield obligors separately, where Investment Grade is defined as an entity rated BBB or better.

Market Value (MV) of debt instruments and equity instruments must be broken out separately for each issuer listed.

Top Ten Single-Name Equity Exposures:

This section is meant to capture the largest equity positions held by the firm, broken out by largest net longs and largest net shorts. Please indicate in column D if the particular position is related to merger arbitrage or not.

Trading, PE & Other Fair Value Exposures Template 0

IDR-Corporate and Sovereign Credit

Effective date:
Submission Date:

	Corporate Credit-Advanced Economies						Corporate Credit-Emerging Markets						Sovereign					
	MV - longs* ($MM)	MV - shorts* ($MM)	MV - net* ($MM)	Notional* - longs ($MM)	Notional* - shorts ($MM)	Notional - net ($MM)	MV - longs* ($MM)	MV - shorts* ($MM)	MV - net* ($MM)	Notional* - longs ($MM)	Notional* - shorts ($MM)	Notional - net ($MM)	MV - longs* ($MM)	MV - shorts* ($MM)	MV - net* ($MM)	Notional* - longs ($MM)	Notional* - shorts ($MM)	Notional - net ($MM)
Single name exposures (Bonds, loans, and CDS)**																		
AAA			$0			$0			$0			$0						
AA			$0			$0			$0			$0						
A			$0			$0			$0			$0						
BBB			$0			$0			$0			$0						
BB			$0			$0			$0			$0						
B			$0			$0			$0			$0						
<B			$0			$0			$0			$0						
NR			$0			$0			$0			$0						
Single Name Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Indices CDS																		
AAA			$0			$0			$0			$0						
AA			$0			$0			$0			$0						
A			$0			$0			$0			$0						
BBB			$0			$0			$0			$0						
BB			$0			$0			$0			$0						
B			$0			$0			$0			$0						
<B			$0			$0			$0			$0						
NR			$0			$0			$0			$0						
Indices CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Loan Index CDS																		
AAA			$0			$0			$0			$0						
AA			$0			$0			$0			$0						
A			$0			$0			$0			$0						
BBB			$0			$0			$0			$0						
BB			$0			$0			$0			$0						
B			$0			$0			$0			$0						
<B			$0			$0			$0			$0						
NR			$0			$0			$0			$0						
Loan Index CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Other / Unspecified																		
AAA			$0			$0			$0			$0						
AA			$0			$0			$0			$0						
A			$0			$0			$0			$0						
BBB			$0			$0			$0			$0						
BB			$0			$0			$0			$0						
B			$0			$0			$0			$0						
<B			$0			$0			$0			$0						
NR			$0			$0			$0			$0						
Other / Unspecified Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

Grand Total						
AAA	$0	$0	$0	$0	$0	$0
AA	$0	$0	$0	$0	$0	$0
A	$0	$0	$0	$0	$0	$0
BBB	$0	$0	$0	$0	$0	$0
BB	$0	$0	$0	$0	$0	$0
B	$0	$0	$0	$0	$0	$0
<B	$0	$0	$0	$0	$0	$0
NR	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

k

See the *Regional Groupings* tab for the definition of Advanced Economies.
Please consider Emerging Markets to encompass all countries not defined as Advanced Economies on the Regional Groupings worksheet.

* MV for CDS should be reported as the net notional per issuer (net long risk or short risk) plus or minus the current net MTM, or NPV, of that same portfolio of CDS referencing the same issuer, assuming zero recovery. MV- longs and MV-shorts should be the sum of exposures to issuers (obligors) to which the firm has a net MV long and net MV short positions respectively. Notional-long and Notional-short should similarly be the sum of the notional values of issuers with net long notionals and net short notionals.
** This category should capture total single name exposure, such as bonds, loans, single name CDS, or single name loan CDS. (Total exposure less index and Other/unspecified exposure).

Trading, PE & Other Fair Value Exposures Template 0

IDR-Jump To Default

Effective date:
Submission Date:

Issuers to which the reporter has a net long exposure						Issuers to which the reporter has a net short exposure					
Issuer Name	Country	Industry	Rating	Recovery Rate	Jump To Defualt ($MM)	Issuer Name	Country	Industry	Rating	Recovery Rate	Jump To Defualt ($MM)

Total for AAA-Rated Issuers		**Total for AAA-Rated Issuers**	
Total for AA-Rated Issuers		**Total for AA-Rated Issuers**	
Total for A-Rated Issuers		**Total for A-Rated Issuers**	
Total for BBB-Rated Issuers		**Total for BBB-Rated Issuers**	
Total for BB-Rated Issuers		**Total for BB-Rated Issuers**	
Total for B and below-Rated Issuers		**Total for B and below-Rated Issuers**	
Grand Total	**$0**	**Grand Total**	**$0**

General:

Please enter information for any issuer for which the jump to default (using the firm's standard recovery assumptions) exceeds $100MM.

Insert additional rows if needed. Unused rows should be left blank.

The Totals section at the bottom should be the firmwide total JTD by rating for all issuers, not just those listed here.

AFS AND HTM SECURITIES SUBMISSION COVER SHEET

Institution Name:	
RSSD ID:	
Date of Data Submission:	

BHCs will submit the following worksheets in this file:

Securities 1 : CUSIP-level details on positions, security type, cumulative OTTI (credit plus non-credit related impairments) taken by security and accounting intent.
Securities 2 : Summary of aggregate positions and OTTI taken into earnings for the quarter ended MM/DD/YYYY.

Instructions are provided in each tab.

AFS AND HTM SECURITIES SUBMISSION WORKSHEET

INSTRUCTIONS: Provide CUSIP-level data for all Available-for-Sale and Held-to-Maturity securities using the categories listed in rows 7-28 in the table below. Provide exposures and pricing as of MM/DD/YYYY. Book Yield, Purchase Price, Purchase Yield and Purchase Date fields (columns M, N, O and P) are to be completed on a best-efforts basis; all other fields, highlighted in gray, are mandatory.

For the CUSIP level detail, OTTI should be the cumulative amount taken by your firm on that security. This differs from the summary tab, which requests OTTI taken only in the stated quarter or year.

		Security Description			Exposure to Debt/Equity Security (USD Equivalent)										
	CUSIP	**Security Description 1**	**Security Description 2**	**Security Description 3**	**Amortized Cost** (USD Equivalent)	**Market Value** (USD Equivalent)	**Current Face Value** (USD Equivalent)	**Original Face Value** (USD Equivalent)	**OTTI Taken****	**Accounting Intent** (AFS, HTM)	**Pricing Date (MM/DD/YYYY)**	**Book Yield**	**Purchase Price**	**Purchase Yield**	**Purchase Date (MM/DD/YYYY)**
Example		ABS	Auto												
Example		ABS	Card												
Example		ABS	Commercial												
Example		ABS	Home Equity												
Example		ABS	Other												
Example		ABS	Student Loan	FFELP											
Example		ABS	Student Loan	Non-FFELP											
Example		Auction Rate Securities													
Example		CDO													
Example		CLO													
Example		CMBS													
Example		Common Stock (Equity)	Issuer Name												
Example		Corporate Bonds (Domestic)	Issuer Name												
Example		Corporate Bonds (Foreign)	Issuer Name	Currency											
Example		Domestic RMBS	Non-Agency												
Example		Foreign RMBS	Country												
Example		Municipal Bond													
Example		Mutual Fund													
Example		Preferred Stock (Equity)	Issuer Name												
Example		RMBS	Agency												
Example		Sovereign Bond	Country	Currency											
Example		U.S. Treasuries													
Example		Other*													

* For "Other" securities, include other securities not listed in rows 7-28 above.

AFS AND HTM SECURITIES SUBMISSION WORKSHEET

INSTRUCTIONS: BHC are to complete shaded cells only. All other cells will self populate. Provide the amortized cost, market and current face values for the following AFS and HTM exposures as of MM/DD/YYYY. Provide other-than-temporary-impairments (OTTI) recognized in earnings for the quarter ended MM/DD/YYYY by type of exposure.

Data to be provided in USD Millions.

Actual total amortized cost (provided in column B in the Grand Total row) for AFS and HTM securities should reconcile to the total sum of the amortized cost of AFS and HTM securities provided in schedule "HC-B -- Securities" of the FR Y-9C for the date provided. Actual total market value (provided in column C in the Grand Total row) for AFS and HTM securities should reconcile to the total sum of the fair value of AFS and HTM securities provided in schedule "HC-B -- Securities" of the FR Y-9C for the date provided.

	MM/DD/YYYY			
AFS Securities	**Amortized Cost**	**Market Value**	**Current Face Value**	**OTTI* Quarter Ended QX YYYY**
Agency RMBS				
Auction Rate Securities				
CDO				
CLO				
CMBS				
Common Stock (Equity)				
Consumer ABS (excl HEL ABS)**				
Corporate Bonds (Domestic)				
Corporate Bonds (Foreign)				
Domestic Non-Agency RMBS (incl HEL ABS)				
Foreign RMBS				
Municipal Bonds				
Mutual Funds				
Preferred Stock (Equity)				
Sovereign Bonds				
US Treasuries & Agencies				
Other***				
GRAND TOTAL	-	-	-	-

* For the summary data, OTTI is the amount taken only in the stated quarter.
**Include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.
*** In a separate worksheet, provide details on "Other" AFS securities, including security type, amortized cost, market value, current face value and OTTI for the quarter ended QX YYYY as formatted in the table above.

	MM/DD/YYYY			
HTM Securities	**Amortized Cost**	**Market Value**	**Current Face Value**	**OTTI* Quarter Ended QX YYYY**
Agency RMBS				
Auction Rate Securities				
CDO				
CLO				
CMBS				
Common Stock (Equity)	0	0	0	0
Consumer ABS (excl HEL ABS)**				
Corporate Bonds (Domestic)				
Corporate Bonds (Foreign)				
Domestic Non-Agency RMBS (incl HEL ABS)				
Foreign RMBS				
Municipal Bonds				
Mutual Funds				
Preferred Stock (Equity)				
Sovereign Bonds				
US Treasuries & Agencies				
Other***				
GRAND TOTAL	-	-	-	-

* For the summary data, OTTI is the amount taken only in the stated quarter.
**Include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.
*** In a separate worksheet, provide details on "Other" AFS securities, including security type, amortized cost, market value, current face value and OTTI for the quarter ended QX YYYY as formatted in the table above.

PPNR Submission Cover Sheet

In addition to this cover sheet, all BHCs are expected to complete the *PPNR Submission Worksheet and the PPNR Metrics Worksheet.* BHCs for which Deposits comprise over 1/3 of total liabilities in any reported period must also complete the *Net Interest Income Worksheet.* This worksheet is optional for all other BHCs.

BHCs should complete all relevant gray cells in the corresponding worksheets, including this cover page. Quarterly items should be reported by quarter, and not on a cumulative basis.

Please see the associated *PPNR Instructions* for additional guidance on completing these worksheets and information on other associated requirements for the PPNR submission.

Institution Name:

RSSD ID:

Submission Date (MM/DD/YYYY):

Indicate whether the *Net Interest Income Worksheet* has been completed:

Instructions: BHC to complete shaded cells only. All other cells will self populate. Items should be reported by quarter, and not on a cumulative basis.

Amounts in $ Mil

PPNR Submission Worksheet

		Actual Amounts										
		Q1 2009	**Q2 2009**	**Q3 2009**	**Q4 2009**	**Q1 2010**	**Q2 2010**	**Q3 2010**	**Q4 2010**	**Q1 2011**	**Q2 2011**	**Q3 2011**
	Net Interest Income by Business Segment:											
1	Retail and Small Business	-	-	-	-	-	-	-	-	-	-	-
	Domestic	-	-	-	-	-	-	-	-	-	-	-
1A	Credit Cards											
1B	Mortgages											
1C	Home Equity											
1D	Retail and Small Business Banking											
1E	Other Retail and Small Business											
1F	International Retail and Small Business											
2	Commercial Lending											
3	Investment Banking											
4	Sales and Trading											
5	Investment Management											
6	Investment Services											
7	Treasury Services											
8	Insurance Services											
9	Retirement / Corporate Benefits Products											
10	Corporate / Other											
11	**Total Net Interest Income (1)**	-	-	-	-	-	-	-	-	-	-	-
12	Retail and Small Business	-	-	-	-	-	-	-	-	-	-	-
	Domestic	-	-	-	-	-	-	-	-	-	-	-
12A	Credit Cards											
12B	Mortgages and Home Equity											
12C	Retail and Small Business Banking											
12D	Other Retail and Small Business											
12E	International Retail and Small Business											
13	Commercial Lending											
14	Investment Banking	-	-	-	-	-	-	-	-	-	-	-
14A	Advisory											
14B	Equity Underwriting											
14C	Debt Underwriting											
14D	Corporate Lending											
14E	Merchant Banking / Private Equity											
15	Sales and Trading	-	-	-	-	-	-	-	-	-	-	-
15A	Equities											
15B	Fixed Income											
15C	Commodities											
15D	Prime Brokerage											
16	Investment Management	-	-	-	-	-	-	-	-	-	-	-
16A	Asset Management											
16B	Wealth Management / Private Banking											
17	Investment Services	-	-	-	-	-	-	-	-	-	-	-
17A	Asset Servicing											
17B	Issuer Services											
17C	Other Investment Services											
18	Treasury Services											
19	Insurance Services											
20	Retirement / Corporate Benefits Products											
21	Corporate / Other											
22	**Total Non-Interest Income (2) (3)**	-	-	-	-	-	-	-	-	-	-	-
23	Compensation Expense	-	-	-	-	-	-	-	-	-	-	-
23A	Salary Expense											
23B	Benefits Expense											
23C	Stock Based Compensation											
23D	Variable Pay											
24	Operational Risk Expense (should tie to Operational Risk Template)											
25	Litigation Expense & Penalties (list only if not included in item 24)											
26	Occupancy Expense											
27	Professional and Outside Service Expense											
28	Other Non-Interest Expense **(4)(5)**											
29	**Total Non-Interest Expense (2) (4)**	-	-	-	-	-	-	-	-	-	-	-
30	**Actual PPNR [item 11 + item 22 - item 29] (6)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
31	Valuation Adjustment for firm's own debt under fair value option (FVO)											
32	Goodwill Impairment											
33	One Time Items - Income **(2)**											
34	One Time Items - Expenses **(2)**											

Footnotes to the *PPNR Submission Worksheet*

(1) Amount should equal item 37 of the *Net Interest Income Worksheet* , if completed.

(2) Exclude one time items from items 22 and 29 and report in items 33 and 34. Examples of one time items include gains or losses on sales of business lines, gains or losses on extinguishment of debt, gains or losses on mergers / joint ventures, etc. Break out these excluded it

(3) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) and trading shock loss reported in item 31.

(4) Excludes Goodwill Impairment included in item 32.

(5) Provide a further break out of significant items included in Other Non-Interest Expense:

(6) By definition, PPNR will calculate as Net Interest Income plus Non-interest income, less Non-Interest Expense, excluding items broken out in items 31-34. Other items, such as one time items (included in note 3 above), will be separately considered.

Instructions: All BHCs for which deposits comprise 1/3 or more of total liabilities for any reported period must complete this worksheet. BHC to complete shaded cells only. All other cells will self populate. Items should be reported by quarter, and not on a cumulative basis.

Net Interest Income Worksheet

		Actual Amounts										
		Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010	Q3 2010	Q4 2010	Q1 2011	Q2 2011	Q3 2011
	***Average Interest-Bearing Asset Balances* ($ Mil) (1)**											
1	**First Lien Mortgages**											
2	**Second / Junior Lien Mortgages**	-	-	-	-	-	-	-	-	-	-	-
2A	Closed-End Junior Liens											
2B	HELOCs											
3	**C&I Loans**											
4	**CRE Loans**											
5	**Credit Cards**											
6	**Other Consumer**	-	-	-	-	-	-	-	-	-	-	-
6A	Auto Loans											
6B	Student Loans											
6C	Other											
6D	Small Business (Scored/Delinquency Managed)											
7	**Other Loans & Leases**											
8	**Interest-Bearing Securities (AFS, HTM, and/or Trading Assets)**											
9	**Deposits with Banks & Other**											
	Average Rates Earned (%)											
10	**First Lien Mortgages**											
11	**Second / Junior Lien Mortgages**											
11A	Closed-End Junior Liens											
11B	HELOCs											
12	**C&I Loans**											
13	**CRE Loans**											
14	**Credit Cards**											
15	**Other Consumer**											
15A	Auto Loans											
15B	Student Loans											
15C	Other											
15D	Small Business (Scored/Delinquency Managed)											
16	**Other Loans & Leases**											
17	**Interest-Bearing Securities (AFS, HTM, and/or Trading)**											
18	**Deposits with Banks & Other**											
19	Interest Income from above	-	-	-	-	-	-	-	-	-	-	-
20	Other Interest Income **(2)**											
21	**Total Interest Income**	-	-	-	-	-	-	-	-	-	-	-
	***Average Interest-Bearing Liability Balance* ($ Mil)**											
22	**Customer Deposits-Domestic**	-	-	-	-	-	-	-	-	-	-	-
22A	Non-Interest-Bearing Demand											
22B	Money Market Accounts											
22C	Savings											
22D	NOW, ATS, and other Transaction Accounts											
22E	Time Deposits											
23	**Customer Deposits-Foreign**	-	-	-	-	-	-	-	-	-	-	-
23A	Foreign Deposits											
23B	Foreign Deposits-Time											
24	**Fed Funds, Repos, & Other Short Term Borrowing**	-	-	-	-	-	-	-	-	-	-	-
24A	Fed Funds											
24B	Repos											
24C	Other Short Term Borrowing											
25	**Trading Liabilities**											
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS											
26	**Issued by Consolidated Special Purpose Entities**											
27	**All Other Long Term Debt**											
	Average Liability Rates (%)											
28	**Customer Deposits-Domestic**											
28A	Non-Interest-Bearing Demand											
28B	Money Market Accounts											
28C	Savings											
28D	NOW, ATS, and other Transaction Accounts											
28E	Time Deposits											
29	**Customer Deposits-Foreign**											
29A	Foreign Deposits											
29B	Foreign Deposits-Time											
30	**Fed Funds, Repos, & Other Short Term Borrowing**											
30A	Fed Funds											
30B	Repos											
30C	Other Short Term Borrowing											
31	**Trading Liabilities**											
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS											
32	**Issued by Consolidated Special Purpose Entities**											
33	**All Other Long Term Debt**											
34	Interest Expense from above	-	-	-	-	-	-	-	-	-	-	-
35	Other Interest Expense **(3)**											
36	**Total Interest Expense**	-	-	-	-	-	-	-	-	-	-	-
37	**Total Net Interest Income (4)**	-	-	-	-	-	-	-	-	-	-	-

Footnotes to the *Net Interest Income Worksheet*

(1) Exclude nonaccrual loans, reporting these balances in item 56 of the *PPNR Metrics Worksheet* . Include purchased credit impaired loans.

(2) Break out and explain nature of significant items included in Other Interest Income.

(3) Break out and explain nature of significant items included in Other Interest Expense.

(4) Amount should equal item 11 of the *PPNR Submission Worksheet.*

Instructions: BHC to complete all shaded cells. Quarterly items should be reported by quarter, and not on a cumulative basis.

PPNR Metrics Worksheet

		Units	Actual Amounts											Amounts	
			Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010	Q3 2010	Q4 2010	Q1 2011	Q2 2011	Q3 2011	2009	2010
	Metrics by Business Segment														
	Retail and Small Business														
	Domestic														
	Credit Cards														
1	Credit Card Interchange Revenues - Gross (exclude charge cards)	$ Mil													
2	Credit Card Purchase Volume (exclude charge cards)	$ Mil													
	Mortgages														
3	Average Third-Party Residential Mortgages Serviced	$ Mil													
4	Production Revenues - Gross **(1)**	$ Mil													
5	Servicing Revenue - Net **(2)**	$ Mil													
	Retail and Small Business Banking														
6	Debit Card Interchange - Gross	$ Mil													
7	Debit Card Purchase Volume	$ Mil													
	International Retail and Small Business														
8	Credit Card Net Revenues **(3)**	$ Mil													
	Investment Banking														
9	Compensation - Total	$ Mil													
10	Compensation - Variable Pay	$ Mil													
	Advisory														
11	Average Fee Rate	%													
12	Deal Volume	$ Mil													
13	Number of Deals	#													
14	Market Share	%													
	Equity Underwriting														
15	Average Fee Rate	%													
16	Deal Volume	$ Mil													
17	Market Share	%													
	Debt Underwriting														
18	Average Fee Rate	%													
19	Deal Volume	$ Mil													
20	Market Share	%													
	Corporate Lending														
21	Average Fee Rate	%													
22	Deal Volume	$ Mil													
23	Market Share	%													
	Merchant Banking / Private Equity														
24	AUM	$ Mil													
	Sales and Trading														
25	Total Proprietary Trading Revenues	$ Mil													
26	Compensation - Total	$ Mil													
27	Compensation - Variable Pay	$ Mil													
	Equities														
28	Commission and Fees	$ Mil													
29	Average Asset Balance	$ Mil													
	Fixed Income														
30	Commission and Fees	$ Mil													
31	Average Asset Balance	$ Mil													
	Commodities														
32	Commission and Fees	$ Mil													
33	Average Asset Balance	$ Mil													
	Prime Brokerage														
34	Average Client Balances	$ Mil													
35	Transaction Volume	$ Mil													
	Investment Management														
	Asset Management														
36	AUM - Total	$ Mil													
37	AUM - Equities	$ Mil													
38	AUM - Other	$ Mil													
39	Net Inflows/Outflows	$ Mil													
	Wealth Management/Private Banking														
40	AUM	$ Mil													
41	Net Inflows/Outflows	$ Mil													
42	Number of Financial Advisors	#													
	Investment Services **(4)**														
	Asset Servicing														
43	Assets under Custody and Administration	$ Mil													
44	Securities Lending Revenue	$ Mil													
	Issuer Services														
45	Number of Deals Administered	#													
	Treasury Services														
46	Average Interest Rate Spread between Loan and Deposit Yields	%													
	Firm Wide Metrics														
47	Number of Employees	#													
48	Net Revenues - APAC	$ Mil													
49	Net Revenues - EMEA	$ Mil													
50	Net Revenues - LatAm	$ Mil													
51	Net Revenues - Canada	$ Mil													
52	Net Revenues - Domestic	$ Mil													
53	OREO Balances	$ Mil													
	Metrics for Net Interest Income Worksheet (Required only for BHCs that were required to complete the Net Interest Income Worksheet)														
54	Nonaccrual Loan Balance	$ Mil													
55	Carrying Value of Purchased Credit Impaired (PCI) Loans	$ Mil													
56	Net Accretion of discount on PCI Loans included in interest income	$ Mil													
	Quarter End Weighted Average Maturity of Assets														
57	First Lien Mortgages	months													
58	Closed-End Junior Liens	months													
59	HELOCs	months													
60	C&I Loans	months													
61	CRE Loans	months													
62	Credit Cards	months													
63	Auto Loans	months													
64	Student Loans	months													
65	Other	months													
66	Small Business (Scored/Delinquency Managed)	months													
67	Other Loans & Leases	months													
68	Interest-Bearing Securities (AFS, HTM, and/or Trading)	months													
	Quarter End Weighted Average Maturity of Liabilities														
69	Domestic Time Deposits	months													
70	Foreign Deposits-Time	months													
71	Fed Funds	months													
72	Repos	months													
73	Other Short Term Borrowing	months													
74	Trading Liabilities	months													
	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS														
75	Issued by Consolidated Special Purpose Entities	months													
76	All Other Long Term Debt	months													

		For upward rate movements	For downward rate movements	Assumed Floor
	Retail Deposit Repricing Beta for "normal" rate movements			
77	Money Market Accounts			
78	Savings			
79	NOW, ATS, and other Transaction Accounts			
80	Time Deposits			

Footnotes to the *PPNR Metrics Worksheet*

(1) Exclude any repurchase provisions related to representations and warranties.
(2) Report net of MSR and risk management adjustments.
(3) Provide metrics data for all quarters, but only if International Retail and Small Business net revenues exceed 5% of Total Retail and Small Business Segment in any of the forecast quarters. Exclude debit cards from credit card revenues.
(4) Provide metrics data for all quarters but only if Investment Services net revenues exceed 5% of total net revenues in any of the forecast quarters.

PPNR Instructions

This note summarizes the data request surrounding pre-provision net revenue (PPNR). The attached reporting templates have been prepared to support this data request and each BHC is expected to provide the requested data to facilitate the supervisory assessment of each submitted capital plan. In particular, each firm is expected to submit:

1. A completed *PPNR Submission Cover Sheet*;
2. A completed *PPNR Submission Worksheet*, with standardized reporting of each component of PPNR. Reporting for income items is based on a business line view, discussed in more detail below;
3. A completed *Net Interest Income Worksheet*, providing a calculation of net interest income using average rate and balance information. BHCs for which deposits comprise over 1/3 of total liabilities in any reported period are required to complete this worksheet. This worksheet is optional for all other BHCs;
4. A completed *PPNR Metrics Worksheet,* which provides information on certain metrics relevant for the assessment of various components of PPNR. As indicated in these instructions, certain elements are required only for BHCs that must complete item 3;
5. Relevant supporting schedules as deemed appropriate to supplement and support the standardized reporting required by items 1 through 4.

Each of these items is discussed in more detail below. A glossary of key terms used in these instructions and the related reporting forms is also included at the end of this document. Undefined terms should be assumed to follow FR Y-9C definitions. Please note that unlike FR Y-9C reporting, all figures should be reported on a quarterly basis and not on a cumulative basis. For the first reporting period, report quarterly data from Q1 2009 through the reporting period. For subsequent periods, report only the data from the reporting quarter.

Regardless, some degree of interaction between Federal Reserve staff and BHC management is expected, and follow up questions and requests should be anticipated by each BHC.

Any questions on the PPNR submission should be sent to **TBD@frb.gov**.

The PPNR Submission Cover Sheet

PPNR submissions for each scenario should be accompanied by a *PPNR Submission Cover Sheet.* This worksheet requests pertinent summary information including the name and RSSD ID of the submitting BHC.

The PPNR Submission Worksheet

The *PPNR Submission Worksheet* (the "PPNR worksheet") will provide Federal Reserve staff with a consistent framework to review recent BHC business line performance and certain income statement relationships. The schedule requests reporting of key subcomponents of each major component of PPNR in each period. Please note that these sub-components include net interest income, non-interest income, and non-interest expense. Gains and losses on AFS and HTM securities, including OTTI estimates, should not be reported as a component of PPNR.

<u>Income Items</u>

PPNR Instructions

Income items are divided into net interest income and non-interest income, with totals expected to reconcile with those reported in the FR Y-9C. Reporting of both items is requested based on a business line view, with business lines defined as follows:

Retail and Small Business Banking and Lending
Report in the appropriate subitem all revenues related to retail and small business banking, including both ongoing and run-off/liquidating portfolios. Subitems are defined as follows:

Credit Cards - North American credit and charge cards offered to retail customers. Exclude other unsecured borrowing and debit cards.

Mortgages - North American residential mortgage loans offered to retail customers.

Home Equity - North American Home Equity Loans and Lines of Credit (HEL/HELOCs) provided to retail customers.

Retail and Small Business Banking - North American branch banking and deposit-related products and services provided to retail/small business customers. Include debit card revenues in this line.

Other Retail and Small Business - Other North American Retail and Small Business products and services. These include but are not limited to small business loans, auto loans, student loans, or personal unsecured credit.

International Retail and Small Business – Include, but are not limited to, all revenues from credit/debit/charge cards, mortgages, home equity, branch and deposit services, auto, student, and small business loans generated outside of North America.

Commercial Lending
Report revenues from lending products and services provided to business, government, non-for-profit, and other institutional entities of medium size (generally defined as those with annual sales between $10 million and $2 billion), as well as to commercial real estate investors and owners. Exclude treasury/deposit and investment banking services provided to commercial lending clients.

Investment Banking
Report in the appropriate subitem all revenues generated from investment banking services provided to business and institutional entities of both medium (generally defined as those with annual sales between $10 million and $2 billion) and large size (generally those with more than $2 billion in annual sales). Subitems are defined as follows:

Advisory - Corporate strategy and financial advisory such as services provided for M&A, restructuring, financial risk management, among others.

Equity Underwriting - Underwriting of equity offerings.

Debt Underwriting - Underwriting of debt offerings. Exclude bridge loans, other bank loans, and loan syndication fees.

Corporate Lending - Event/transaction-driven (e.g. to finance M&A, leveraged buyouts, etc.) bank loans or other lending commitments to corporate clients. Include bridge loans and loan syndication fees.

Merchant Banking / Private Equity – Revenues from private equity (PE), real estate, infrastructure, and principle investments in hedge funds

PPNR Instructions

Sales and Trading
Report in the appropriate subitem all revenues generated from sales and trading activities. Subitems are defined as follows:

Equities – Commissions, fees, and trading gains and losses (including carry) on equity products. Exclude Prime Brokerage services.

Fixed Income - Commissions, fees, and trading gains and losses (including carry) on fixed income, interest rate, and FX products.

Commodities - Commissions, fees, and trading gains and losses (including carry) on commodity products.

Prime Brokerage - Securities financing, securities lending, custody, clearing, settlement, and other services for hedge funds and other prime brokerage clients. Include all prime brokerage revenues in this line and not in the categories listed above.

Investment Management
Report in the appropriate subitem all revenues generated from investment management activities. Subitems are defined as follows:

Asset Management – Professional management of mutual funds and institutional accounts. Institutional clients may include endowments, not-for-profit entities, governments, etc.

Wealth Management / Private Banking - Professional portfolio management and advisory services for individuals. Individual clients may be defined as mass market, affluent, and high net worth. Activities may also include tax planning, savings, inheritance, and wealth planning, among others. Also include retail brokerage services.

Investment Services
Report in the appropriate subitem all revenues generated from investment servicing. Exclude prime brokerage revenues. Subitems are defined as follows:

Asset Servicing - Custody, fund services, securities lending, liquidity services, collateral management; and other asset servicing. Include record keeping services for 401K and employee benefit plans, but exclude funding or guarantee products offered to such clients.

Issuer Services - Corporate trust, shareowner services, depository receipts, and other issuer services.

Other Investment Services - Clearing and other investment services.

Treasury Services
Report treasury services and cash management revenues from business and institutional entities of both medium (generally defined as those with annual sales between $10 million and $2 billion) and large size (generally those with more than $2 billion in annual sales). Include wholesale cards and trade finance.

Insurance Services
Report revenues from insurance activities including, but not limited to, individual (e.g. life, health), Auto and Home (property and casualty), title insurance and surety insurance, and employee benefits insurance.

Retirement / Corporate Benefit Products

Report premiums, fees, and other revenues generated from retirement and corporate benefit funding products, such as annuities, guaranteed interest products, and separate account contracts.

Corporate / Other
Report asset-liability management (ALM) activities, liquidating/run-off businesses other than those in Retail/Small Business, non financial businesses (e.g. publishing, travel services, etc.), corporate support functions (e.g. Human Resources, IT, etc.), and other non-core revenues not included in other segments (e.g. intersegment eliminations, etc.).

Non-Interest Expense Items

Non-Interest Expense figures are to be broken out as detailed on the worksheet. Operational Risk Expense (item 24) should tie to the separately provided Operational Risk Template. Significant Non-Interest Expense items falling into the Other Non-Interest Expense line item should be detailed in the footnotes at the bottom of this schedule.

The Net Interest Income Worksheet

Each BHC for which deposits comprise over 1/3 of total liabilities is expected to complete the *Net Interest Income Worksheet,* which requires the BHC to provide average asset and liability balances and average yields in order to calculate net interest income. The total net interest income calculated should equal the total net interest income presented using a business line view in the *PPNR Submission Worksheet.*

Interest Bearing Assets
Interest bearing assets are requested in a format similar to those used for loss estimates, and have been consolidated in some cases to reduce reporting burden. To the extent possible, BHCs should use FR Y-9C definitions.

Interest Bearing Liabilities
For the classification of liabilities, each BHC should report based on their own internal definitions (those deemed to best represent the behavior characteristics of deposits.) It is understood that these management reporting definitions may vary from FR Y-9C definitions.

The PPNR Metrics Worksheet

The *PPNR Metrics Worksheet* requests information on certain metrics relevant for the assessment of various components of PPNR. As indicated in this worksheet, certain elements are required only for BHCs that must complete the *Net Interest Income Worksheet*. Additionally, certain requested metrics are subject to "triggers" as detailed in the footnotes to this schedule.

Commonly Used Terms and Abbreviations

Geographic Regions
APAC - Asia and Pacific region (incl. South Asia, Australia, and New Zealand)
EMEA - Europe, Middle East, and Africa
LatAm - Latin America, including Mexico
North America (NA) - U.S., Canada, and Puerto Rico

Other

PPNR Instructions

AUM - Assets under Management
Commissions and Fees (Sales and Trading) - “Day 1 P&L” on new trades, commissions, fees, and bid/offer spreads
International Net Revenues - Net revenues from regions other than North America

Instructions for Auto Loan Schedule

This document provides general guidance and data definitions for the US Auto Loan Schedule. For the International Auto Loan Schedule, please see the separate instructions.

For the first reporting period, the request is for monthly portfolio-level data for the auto loan portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. The requested segmentations are presented in Table A below. Reporting Bank Holding Companies (BHCs) are requested to segment their auto loan portfolio by Product Type, Vintage, Original LTV, Original FICO or Equivalent, Geography, and Delinquency Status. More information on each of these segmentations can be found in Section A of these instructions. Please start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID) and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **Auto** for your Portfolio ID within this schedule). Please see the first three columns within the *Auto Example Raw Data File* exhibit provided below.

Table B below lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B of these instructions. **Please provide all dollar unit data in millions of dollars ($ Millions). Please use the SAS variable names and SAS data types provided on the table for the submission.**

The *Auto Example Raw Data File* exhibit provides an example of the dataset to be submitted. Columns D to K of this worksheet indicate the specific reported segment while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: managed-loan-new, originated in 2006 or earlier, with original LTV <= 90%, original FICO or equivalent <= 620, in Region #1, and 29 or fewer days past due. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the delinquency status is 30-59 days past due rather than current. There are three Product Type segments, six Vintage segments, three Original LTV segments, five Original FICO or equivalent segments, six Geography segments, and five Delinquency Status segments. This results in a dataset with 8,100 rows of data per reporting month (3 x 6 x 3 x 5 x 6 x 5 = 8,100). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 8,100 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a Segment ID (SAS Variable: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique twelve digit number where each pair of the twelve digits refers to a specific classification for each of the six segmentation categories. Please refer to Table A below for the attribute codes for the six segment categories. For example, in the *Auto Example Raw Data File* exhibit, the first segment listed has the Segment ID 010101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the Segment ID 010101010102 because all of the attributes are the same as the prior segment except that delinquency status is 30 to 59 days past due, which is listed in the second position of the attributes list in Table A. **Do not drop leading zeros.**

For the requested summary variables, please do not include charge-offs and recoveries in the calculation of dollars or number of accounts for a given reporting month. The only exceptions to this rule are the following summary variables: *$ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries* and *$ Net Charge-offs*. For these

variables, please report the dollar amount of charge-offs or recoveries in the month that they occurred. For the Delinquency Status segmentation, please categorize charge-offs or recoveries by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month.

A. <u>Segmentation Variables</u>

For each of the summary variables (to be described in further detail in Section B), information should be reported for the following segments:

1. **Product Type** - Please segment the Managed (securitized or non-securitized) portfolio into New Auto Loans, Used Auto loans and Consumer Auto Leases as of month-end. "Managed" refers to loans originated by the BHC, including securitized loans that have come back on the books due to FAS 166/167. It does not include loans that were originated by a third party and only serviced by the BHC.

2. **Vintage** – Vintage refers to the calendar year that the account was originated. There are six possible vintages to report:
    a) 2006 and before
    b) 2007
    c) 2008
    d) 2009
    e) 2010
    f) 2011

3. **Original LTV** - Please segment the portfolio into the loan to value at origination (calculated using the retail price of the vehicle). Please round any LTV ratios up to the next integer (LTV 90.01-90.99 to 91). Please break into three segments:
    a) 90 or below
    b) 91 - 120
    c) 121 and above

4. **Original FICO or Equivalent** – Please segment the portfolio by Original FICO score (or equivalent). The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to FICO scores and report that score. Please round any FICO scores up to the next integer (FICO 560.01-560.99 to 561). Please segment the portfolio into the following five categories:
    a) <= 620
    b) 621-660
    c) 661-720
    d) 721 and above
    e) N/A — Missing or unknown original FICO

5. **Geography -** Please segment the portfolio into the following six geographical area designations. The borrower's current place of residency should be used to define the region.
    a) Region 1: California, Nevada, Florida, Arizona, and US Territories (Puerto Rico, Guam, etc.)
    b) Region 2: Rhode Island, South Carolina, Oregon, Michigan, Indiana, Kentucky, Georgia, Ohio, Illinois
    c) Region 3: Washington D.C., Mississippi, North Carolina, New Jersey, Tennessee, Missouri, West Virginia, Connecticut, Idaho, Pennsylvania, Washington, Alabama
    d) Region 4: Delaware, Massachusetts, New York, Colorado, New Mexico, Texas
    e) Region 5: Alaska, Louisiana, Wisconsin, Arkansas, Maine, Maryland, Utah, Montana, Minnesota, Oklahoma, Iowa, Virginia, Wyoming, Kansas, Hawaii
    f) Region 6: Vermont, New Hampshire, Nebraska, South Dakota, North Dakota

6. **Delinquency Status** - Please segment the portfolio into the following five delinquency statuses:
    a) Current + 1-29 DPD – Accounts that are not past due (accruing and non-accruing) or are 1-29 DPD (accruing and non-accruing) as of month-end.
    b) 30-59 DPD - Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
    c) 60-89 DPD - Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
    d) 90-119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    e) 120+ DPD - Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstandings** – Total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end.

3. **# New Originations** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

4. **$ New Originations** – The total dollar amount of new accounts originated in the given month for the segment being reported as of month-end.

5. **Interest Rate** – The average annual percentage rate for accounts on the book for the segment being reported as of month-end. In making this calculation, please report the purchase APR unless the account is in default or workout. If the account is in default, then use the default APR. If the account is in a workout program (temporary or permanent), use the workout APR.

6. **$ Vehicle Type Car/Van** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "Car/Van" for the segment being reported as of month-end.

7. **$ Vehicle Type SUV/Truck** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "SUV/Truck" for the segment being reported as of month-end.

8. **$ Vehicle Type Sport/Luxury/Convertible** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "Sport/Luxury/Convertible" for the segment being reported as of month-end.

9. **$ Vehicle Type Non-Auto** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "RV/Marine/Motorcycle" for the segment being reported as of month-end.

10. **$ Vehicle Type Unknown** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "Unknown" for the segment being reported as of month-end.

11. **$ Repossession –** The Unpaid Principal Balance of loans with repossessed vehicles for the segment being reported as of month-end.

12. **$ Current Month Repossession –** The Unpaid Principal Balance of loans with vehicles newly repossessed in the given month for the segment being reported as of month-end.

13. **$ Gross Contractual Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was contractually charged off as of month-end. Report principal charge-offs only, not interest and fees. For the Delinquency Status segmentation, please categorize charge-offs by their delinquency status at charge-off. All partial charge-offs not due to bankruptcy (i.e., taken at re-possession, death of the borrower, etc.) should be reported in this variable.

14. **$ Bankruptcy Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the Delinquency Status segmentation, please categorize charge-offs by their delinquency status at charge-off.

15. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off accounts for the segment being reported as of month-end. For the Delinquency Status segmentation, please categorize recoveries by their delinquency status at charge-off. Please report recoveries as a positive number.

16. **$ Net Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Report principal

charge-offs only, not interest and fees. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs - $ Recoveries].

17. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs** – If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs - $ Recoveries], please provide the value of $ Net Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs - $ Recoveries] in this variable. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors.

18. **$ Ever 30DPD in the last 12 months –** The total Unpaid Principal Balance for the segment being reported as of month-end that was 30 or more days past due at any given time in the twelve months ending in the reference month.

19. **$ Ever 60DPD in the last 12 months –** The total Unpaid Principal Balance for the segment being reported as of month-end that was 60 or more days past due at any given time in the twelve months ending in the reference month.

20. **Projected Value (example ALG) –** Total projected value of lease at termination. Only calculated for leased vehicles.

21. **Actual Sale Proceeds –** Sales proceeds from terminated leases. Only calculated for leased vehicles.

22. **Original Term < = 48 months –** The total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end that had an original term of 48 months or less.

23. **Original Term 49-60 months –** The total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end that had an original term of 49-60 months.

24. **Original Term 61-72 months –** The total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end that had an original term of 61-72 months.

25. **Original Term >72 months –** The total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end that had an original term of greater than 72 months.

26. **$ Origination Channel (Direct)** – The total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end that were originated through direct channels (i.e., a chartered bank, a non-bank subsidiary).

27. **$ Loss Mitigation** – The total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end that are currently in a loss mitigation program. Loss mitigation programs are broadly defined to include any program that eases the credit terms to a borrower to mitigate loan losses. Examples of loss mitigation programs include match pay, temporary mitigation programs lasting up to 12 months, or permanent mitigation programs lasting more than one year.

28. **$ Joint Application** – The total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end that were originated with a co-applicant.

US Auto Loan Schedule

Table A — **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segmentation Variables	SAS Variable Name	SAS Data Type	Segment ID Position	Attribute ID within Segment ID Positions					
					01	02	03	04	05	06
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	1-2	Managed-Loan-New	Managed-Loan-Used	Managed-Lease			
Report Instruction A - 2	**Vintage**	VINTAGE	Character	3-4	2006 and before	2007	2008	2009	2010	2011
Report Instruction A - 3	**Original LTV**	ORIG_LTV	Character	5-6	< = 90	91 -120	>120			
Report Instruction A - 4	**Original FICO or Equivalent**	ORIG_FICO	Character	7-8	< = 620	621-660	661-720	>720	NA	
Report Instruction A - 5	**Geography**	GEOGRAPHY	Character	9-10	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
Report Instruction A - 6	**Delinquency Status**	DLQ_STATUS	Character	11-12	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120 + DPD	

Table B

Definition Reference	Variables for Summarization	SAS Variable Name	SAS Data Type
Report Instruction B - 1	# Accounts	N_ACCT	Numeric
Report Instruction B - 2	$ Outstandings	D_OS	Numeric
Report Instruction B - 3	# New Originations	N_NEW_ORIGINATION	Numeric
Report Instruction B - 4	$ New Originations	D_NEW_ORIGINATION	Numeric
Report Instruction B - 5	Interest Rate	INTEREST_RATE	Numeric
Report Instruction B - 6	$ Vehicle Type - Car/Van	D_VEHICLE_TYPE_CAR_VAN	Numeric
Report Instruction B - 7	$ Vehicle Type - SUV/Truck	D_VEHICLE_TYPE_SUV_TRUCK	Numeric
Report Instruction B - 8	$ Vehicle Type - Sport/Luxury/Convertible	D_VEHICLE_TYPE_SPORT	Numeric
Report Instruction B - 9	$ Vehicle Type - Non-Auto Transaction (RV/Marine/Motorcycle)	D_VEHICLE_TYPE_NONAUTO	Numeric
Report Instruction B - 10	$ Vehicle Type - Unknown	D_VEHICLE_TYPE_UNKNOWN	Numeric
Report Instruction B - 11	$ Repossession	D_REPO	Numeric
Report Instruction B - 12	$ Current Month Repossession	D_CUR_MONTH_REPO	Numeric
Report Instruction B - 13	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric
Report Instruction B - 14	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric
Report Instruction B - 15	$ Recoveries	D_RECOVERIES	Numeric
Report Instruction B - 16	$ Net Charge-offs	D_NET_CO	Numeric
Report Instruction B - 17	Adjustment Factor to Reconcile $ Gross Contractual Charge-offs	D_ADJ_NET_CO	Numeric
Report Instruction B - 18	$ Ever 30DPD in the last 12 months	D_ACCT_EVER_30DPD_LAST12	Numeric
Report Instruction B - 19	$ Ever 60DPD in the last 12 months	D_ACCT_EVER_60DPD_LAST12	Numeric
Report Instruction B - 20	Projected Value (example ALG) - Lease only	D_PROJ_VALUE_LEASE	Numeric
Report Instruction B - 21	Actual Sale Proceeds - Lease only	D_ACT_SALE_PROCEEDS_LEASE	Numeric
Report Instruction B - 22	$ Original Term <=48	D_ORIG_TERM_LE_48	Numeric
Report Instruction B - 23	$Original Term 49-60	D_ORIG_TERM_49_60	Numeric
Report Instruction B - 24	$ Original Term 61-72	D_ORIG_TERM_61_72	Numeric
Report Instruction B - 25	$ Original Term > 72	D_ORIG_TERM_G_72	Numeric
Report Instruction B - 26	$ Origination Channel (Direct)	D_ORIG_CHANNEL_DIRECT	Numeric
Report Instruction B - 27	$ Loss Mitigation	D_LOSS_MITIGATION	Numeric
Report Instruction B - 28	$ Joint Application	D_JOINT_APPLICATION	Numeric

Regions	US - Geographic Regions
Region 1	CA, NV, FL, AZ, US Territories (PR, VI, GU, etc.)
Region 2	RI, SC, OR, MI, IN, KY, GA, OH, IL
Region 3	DC, MS, NC, NJ, TN, MO, WV, CT, ID, PA, WA, AL
Region 4	DE, MA, NY, CO, NM, TX
Region 5	AK, LA, WI, AR, ME, MD, UT, MT, MN, OK, IA, VA, WY, KS, HI
Region 6	VT, NH, NE, SD, ND

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
1	Business/Portfolio Identifier Data			Segment								Summary Variables													
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Vintage	Original LTV	Original FICO or Equivalent	Geography	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# New Originations	$ New Originations	Interest Rate	$ Vehicle Type - Car/ Van	$ Vehicle Type - SUV/ Truck	$ Vehicle Type - Sport/ Luxury/ Convertible	$ Vehicle Type - Non-Auto Transaction (RV/ Marine/ Motorcycle)	$ Vehicle Type - Unknown	$ Repossession	$ Current Month Repossession	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs
3	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-07														
4	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-07														
5	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-07														
6	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-07														
7	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-07														
8	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-07														
9	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-07														
10	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-07														
11	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-07														
12	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-07														
13	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-07														
14	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-07														
15	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-08														
16	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-08														
17	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-08														
18	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-08														
19	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-08														
20	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-08														
21	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-08														
22	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-08														
23	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-08														
24	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-08														
25	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-08														
26	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-08														
27	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-09														
28	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-09														
29	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-09														
30	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-09														
31	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-09														
32	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-09														
33	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-09														
34	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-09														
35	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-09														
36	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-09														
37	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-09														
38	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-09														
39	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-10														
40	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-10														
41	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-10														
42	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-10														
43	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-10														
44	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-10														
45	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-10														
46	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-10														
47	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-10														
48	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-10														
49	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-10														
50	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-10														
51	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-11														
52	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-11														
53	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-11														
54	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-11														
55	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-11														
56	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-11														
57	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-11														
58	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-11														
59	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-11														
60	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-11														
61	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Jan-07														
62	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Feb-07														
63	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Mar-07														
64	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Apr-07														
65	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	May-07														
66	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Jun-07														
67	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Jul-07														
68	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Aug-07														
69	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Sep-07														
70	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Oct-07														
71	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Nov-07														
72					..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
73																									
74																									

	A	B	C	D	E	F	G	H	I	J	K	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM
1	Business/Portfolio Identifier Data			Segment																					
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Vintage	Original LTV	Original FICO or Equivalent	Geography	Delinquency Status	Reporting Month	$ Recoveries	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-offs	$ Ever 30DPD in the last 12 months	$ Ever 60DPD in the last 12 months	Projected Value (example ALG) - Lease only	Actual Sale Proceeds - Lease only	$ Original Term <=48	$ Original Term 49-60	$ Original Term 61-72	$ Original Term > 72	$ Origination Channel (Direct)	$ Loss Mitigation	$ Joint Application
3	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-07														
4	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-07														
5	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-07														
6	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-07														
7	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-07														
8	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-07														
9	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-07														
10	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-07														
11	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-07														
12	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-07														
13	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-07														
14	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-07														
15	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-08														
16	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-08														
17	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-08														
18	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-08														
19	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-08														
20	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-08														
21	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-08														
22	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-08														
23	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-08														
24	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-08														
25	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-08														
26	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-08														
27	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-09														
28	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-09														
29	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-09														
30	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-09														
31	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-09														
32	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-09														
33	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-09														
34	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-09														
35	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-09														
36	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-09														
37	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-09														
38	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-09														
39	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-10														
40	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-10														
41	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-10														
42	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-10														
43	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-10														
44	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-10														
45	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-10														
46	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-10														
47	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-10														
48	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-10														
49	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-10														
50	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-10														
51	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-11														
52	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-11														
53	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-11														
54	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-11														
55	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-11														
56	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-11														
57	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-11														
58	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-11														
59	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-11														
60	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-11														
61	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Jan-07														
62	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Feb-07														
63	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Mar-07														
64	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Apr-07														
65	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	May-07														
66	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Jun-07														
67	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Jul-07														
68	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Aug-07														
69	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Sep-07														
70	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Oct-07														
71	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Nov-07														
72					..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
73																									
74																									

Instructions for International Auto Loan Schedule

This document provides general guidance and data definitions for the International Auto Loan Schedule. For the US Auto Loan, please see the separate instructions.

For the first reporting period, the request is for monthly portfolio-level data for the auto loan portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. The requested segmentations are presented in Table A below. Reporting Bank Holding Companies (BHCs) are requested to segment their auto loan portfolio by Product Type, Original FICO or Equivalent, and Delinquency Status. More information on each of these segmentations can be found in Section A of these instructions. Please start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID) and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **IntAuto** for your Portfolio ID within this schedule). Please see the first three columns within the *International Auto Example Raw Data File* exhibit provided below.

Table B below lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B of these instructions. **Please provide all dollar unit data in millions of dollars ($ Millions). Please use the SAS variable names and SAS data types provided on the table for the submission.**

The *International Auto Ex Raw Data File* exhibit provides an example of the dataset to be submitted. Columns D to H of this worksheet indicate the specific reported segment while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: managed-loan-new, with original FICO or equivalent of <=620, and of current status. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the delinquency status is 1-29 days past due rather than current. There are three Product Type segments, three Original FICO or Equivalent segments, and six Delinquency Status segments. This results in a dataset with 54 rows of data per reporting month (3 x 3 x 6 = 54). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 54 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a Segment ID (SAS Variable: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique six digit number where each pair of the six digits refers to a specific classification for each of the three segmentation categories. Please refer to Table A below for the attribute codes for the three segment categories. For example, in the *International Auto Ex Raw Data File* exhibit, the first segment listed has the Segment ID 010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the Segment ID 010102 because all of the attributes are the same as the prior segment except that delinquency status is 1 to 29 days past due, which is listed in the second position of the attributes list in Table A. **Do not drop leading zeros.**

For the requested summary variables, please do not include charge-offs and recoveries in the calculation of dollars or number of accounts for a given reporting month. The only exceptions to this rule are the following summary variables: *$ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries,* and *$ Net Charge-offs*. For these variables, please report the dollar amount of charge-offs or recoveries in the month that they occurred. For the

Delinquency Status segmentation, please categorize charge-offs or recoveries by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month.

A. <u>Segmentation Variables</u>

For each of the summary variables (to be described in further detail in Section B), information should be reported for the following segments:

1. **Product Type** – Please segment the Managed (securitized or non-securitized) portfolio into New Auto Loans, Used Auto loans and Consumer Auto Leases as of month-end. "Managed" refers to loans originated by the BHC, including securitized loans that have come back on the books due to FAS 166/167. It does not include loans that were originated by a third party and only serviced by the BHC.

2. **Original FICO or Equivalent** – Please segment the portfolio by Original FICO score (or equivalent). The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to for the FICO scores and report that score. Please round FICO scores up to the next integer (FICO 560.01-560.99 to 561). Please segment the portfolio into the following three categories:
    a) <=620
    b) >620
    c) N/A – Missing or unknown original FICO

3. **Delinquency Status** - Please segment the portfolio into the following six delinquency statuses:
    a) Current – Accounts that are not past due (accruing and non-accruing) as of month-end.
    b) 1-29 DPD – Accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
    c) 30-59 DPD – Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
    d) 60-89 DPD – Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
    e) 90-119 DPD – Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    f) 120+ DPD – Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstandings** – Total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end.

3. **# New Originations** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

4. **$ New Originations** – The total dollar amount of new accounts originated in the given month for the segment being reported as of month-end.

5. **$ Vehicle Type Car/Van** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "Car/Van" for the segment being reported as of month-end.

6. **$ Vehicle Type SUV/Truck** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "SUV/Truck" for the segment being reported as of month-end.

7. **$ Vehicle Type Sport/Luxury/Convertible** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "Sport/Luxury/Convertible" for the segment being reported as of month-end.

8. **$ Vehicle Type Non-Auto** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "RV/Marine/Motorcycle" for the segment being reported as of month-end.

9. **$ Vehicle Type Unknown** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "Unknown" for the segment being reported as of month-end.

10. **$ Repossession –** The Unpaid Principal Balance of loans with repossessed vehicles for the segment being reported as of month-end.

11. **$ Current Month Repossession –** The Unpaid Principal Balance of loans with vehicles newly repossessed in the given month for the segment being reported as of month-end.

12. **$ Gross Contractual Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was contractually charged off as of month-end. Report principal charge-offs only, not interest and fees. For the Delinquency Status segmentation, please categorize charge-offs by their delinquency status at charge-off. All partial charge-offs not due to bankruptcy (i.e., taken at re-possession, death of the borrower, etc.) should be reported in this variable.

13. **$ Bankruptcy Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the Delinquency Status segmentation, please categorize charge-offs by their delinquency status at charge-off.

14. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off accounts for the segment being reported as of month-end. For the Delinquency Status segmentation, please categorize recoveries by their delinquency status at charge-off. Please report recoveries as a positive number.

15. **$ Net Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs - $ Recoveries].

16. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs** – If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs - $ Recoveries], please provide the value of $ Net Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs - $ Recoveries] in this variable. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors.

17. **$ Ever 30DPD in the last 12 months –** The total Unpaid Principal Balance for the segment being reported as of month-end that was 30 or more days past due at any given time in the twelve months ending in the reference month.

18. **$ Ever 60DPD in the last 12 months –** The total Unpaid Principal Balance for the segment being reported as of month-end that was 60 or more days past due at any given time in the twelve months ending in the reference month.

19. **Projected Value (example ALG) –** Total projected value of lease at termination. Only calculated for leased vehicles.

20. **Actual Sale Proceeds –** Sales proceeds from terminated leases. Only calculated for leased vehicles.

International Auto Loan Schedule

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segmentation Variables	SAS Variable Name	SAS Data Type	Segment ID Position	Attribute ID within Segment ID Positions					
					01	02	03	04	05	06
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	1-2	Managed-Loan-New	Managed-Loan-Used	Managed-Lease			
Report Instruction A - 2	**Original FICO or Equivalent**	ORIG_FICO	Character	3-4	< = 620	> 620	N/A			
Report Instruction A - 3	**Delinquency Status**	DLQ_STATUS	Character	5-6	Current	1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120 + DPD

Table B

Definition Reference	Variables for Summarization	SAS Variable Name	SAS Data Type
Report Instruction B - 1	# Accounts	N_ACCT	Numeric
Report Instruction B - 2	$ Outstandings	D_OS	Numeric
Report Instruction B - 3	# New Originations	N_NEW_ORIGINATION	Numeric
Report Instruction B - 4	$ New Originations	D_NEW_ORIGINATION	Numeric
Report Instruction B - 5	$ Vehicle Type - Car/Van	D_VEHICLE_TYPE_CAR_VAN	Numeric
Report Instruction B - 6	$ Vehicle Type - SUV/Trucks	D_VEHICLE_TYPE_SUV_TRUCK	Numeric
Report Instruction B - 7	$ Vehicle Type - Sport/Luxury/Convertible	D_VEHICLE_TYPE_SPORT	Numeric
Report Instruction B - 8	$ Vehicle Type - Non-Auto Transaction (RV/Marine/Motorcycle)	D_VEHICLE_TYPE_NONAUTO	Numeric
Report Instruction B - 9	$ Vehicle Type - Unknown	D_VEHICLE_TYPE_UNKNOWN	Numeric
Report Instruction B - 10	$ Repossession	D_REPO	Numeric
Report Instruction B - 11	$ Current Month Repossessed	D_CUR_MONTH_REPO	Numeric
Report Instruction B - 12	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric
Report Instruction B - 13	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric
Report Instruction B - 14	$ Recoveries	D_RECOVERIES	Numeric
Report Instruction B - 15	$ Net Charge-offs	D_NET_CO	Numeric
Report Instruction B - 16	Adjustment Factor to Reconcile $ Gross Contractual Charge-offs	D_ADJ_NET_CO	Numeric
Report Instruction B - 17	$ Ever 30DPD in the last 12 months	D_ACCT_EVER_30DPD_LAST12	Numeric
Report Instruction B - 18	$ Ever 60DPD in the last 12 months	D_ACCT_EVER_60DPD_LAST12	Numeric
Report Instruction B - 19	Projected Value (example ALG) - Lease only	D_PROJ_VALUE_LEASE	Numeric
Report Instruction B - 20	Actual Sale Proceeds - Lease only	D_ACT_SALE_PROCEEDS_LEASE	Numeric

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	Business/Portfolio Identifier Data			Segment					Summary Variables									
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Original FICO or Equivalent	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# New Originations	$ New Originations	$ Vehicle Type - Car/ Van	$ Vehicle Type - SUV/ Trucks	$ Vehicle Type - Sport/ Luxury / Convertible	$ Vehicle Type - Non-Auto Transaction (RV/ Marine/ Motorcycle)	$ Vehicle Type - Unknown	$ Repossession
3	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-07										
4	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-07										
5	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-07										
6	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-07										
7	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-07										
8	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-07										
9	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-07										
10	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-07										
11	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-07										
12	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-07										
13	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-07										
14	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-07										
15	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-08										
16	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-08										
17	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-08										
18	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-08										
19	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-08										
20	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-08										
21	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-08										
22	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-08										
23	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-08										
24	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-08										
25	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-08										
26	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-08										
27	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-09										
28	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-09										
29	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-09										
30	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-09										
31	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-09										
32	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-09										
33	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-09										
34	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-09										
35	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-09										
36	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-09										
37	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-09										
38	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-09										
39	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-10										
40	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-10										
41	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-10										
42	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-10										
43	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-10										
44	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-10										
45	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-10										
46	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-10										
47	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-10										
48	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-10										
49	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-10										
50	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-10										
51	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-11										
52	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-11										
53	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-11										
54	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-11										
55	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-11										
56	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-11										
57	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-11										
58	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-11										
59	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-11										
60	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-11										
61	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Jan-07										
62	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Feb-07										
63	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Mar-07										
64	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Apr-07										
65	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	May-07										
66	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Jun-07										
67	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Jul-07										
68	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Aug-07										
69	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Sep-07										
70	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Oct-07										
71	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Nov-07										
72					..	..	..	..	..	..	..	..	..	..	..	..	..	..
73																		
74																		

	A	B	C	D	E	F	G	H	S	T	U	V	W	X	Y	Z	AA	AB
1	Business/Portfolio Identifier Data			Segment														
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Original FICO or Equivalent	Delinquency Status	Reporting Month	$ Current Month Repossessed	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-offs	$ Ever 30DPD in the last 12 months	$ Ever 60DPD in the last 12 months	Projected Value (example ALG) - Lease only	Actual Sale Proceeds - Lease only
3	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-07										
4	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-07										
5	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-07										
6	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-07										
7	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-07										
8	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-07										
9	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-07										
10	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-07										
11	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-07										
12	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-07										
13	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-07										
14	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-07										
15	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-08										
16	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-08										
17	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-08										
18	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-08										
19	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-08										
20	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-08										
21	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-08										
22	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-08										
23	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-08										
24	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-08										
25	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-08										
26	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-08										
27	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-09										
28	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-09										
29	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-09										
30	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-09										
31	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-09										
32	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-09										
33	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-09										
34	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-09										
35	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-09										
36	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-09										
37	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-09										
38	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-09										
39	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-10										
40	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-10										
41	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-10										
42	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-10										
43	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-10										
44	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-10										
45	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-10										
46	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-10										
47	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-10										
48	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-10										
49	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-10										
50	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-10										
51	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-11										
52	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-11										
53	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-11										
54	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-11										
55	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-11										
56	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-11										
57	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-11										
58	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-11										
59	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-11										
60	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-11										
61	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Jan-07										
62	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Feb-07										
63	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Mar-07										
64	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Apr-07										
65	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	May-07										
66	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Jun-07										
67	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Jul-07										
68	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Aug-07										
69	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Sep-07										
70	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Oct-07										
71	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Nov-07										
72					..	..	..	..	..	..	..	..	..	..	..	..	..	..
73																		
74																		

Instructions for First Mortgage Schedule

This document provides general guidance and data definitions for the First Mortgage Schedule. For home equity products, please see the separate instructions.

For the first reporting period, the request is for monthly portfolio-level data for the first mortgage portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. The requested segmentations are presented in Table A of these instructions. Reporting BHCs are requested to segment their Owned mortgage portfolio by SOP03-3 status, Product type, Origination FICO or equivalent, Geography, Vintage, Original LTV, and Delinquency status. Please report only owned loans. Please include both HFI and HFS loans. More information on each of these segmentations can be found in Section A of these instructions. Please start each row of data with your BHC name (SAS Variable Name: BHC_NAME), your RSSD_ID (SAS Variable Name: RSSD_ID) number and Portfolio ID (SAS Variable Name: PORTFOLIO_ID, use **FirstMortgage** for your Portfolio ID within this schedule). Please see the first three columns within the First Mortgage Ex – Table B exhibit provided for example.

Table B of these instructions list the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B of these instructions. **Please provide all dollar unit data in millions of dollars ($ Millions). Please use the SAS variable names and SAS data types provided on the table for the submission.**

The First Mortgage Ex — Table B exhibit provides an example of the dataset to be submitted. Columns D to L of this example indicates the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: purchased impaired, fixed rate, origination FICO or equivalent <=680, in region #1, originated in 2005 or before, with an original LTV of <=65%, and current or 1-59 days past due. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that it is 60-89 days past due. There are two SOP03-3 segments, three product type segments, three origination FICO segments, six geography segments, six Vintage segments, four Original LTV segments, and five Delinquency Status segments. This results in a maximum size dataset with 12,960 rows of data per reporting month (2 x 3 x 3 x 6 x 6 x 4 x 5 = 12,960). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 12,960 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Table C of these instructions lists the variables that should be reported for each portfolio segment only for the most recent reporting-month (no need for historical data). Definitions for each of these variables can be found in Section C of these instructions. These variables, along with the Table B Summary variables, should be summarized for each portfolio segment and submitted in a separate SAS file. The First Mortgage Ex – Table B&C exhibit provides an example of the dataset to be submitted.

Reporting BHCs should provide a Segment ID (SAS Variable Name: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique fourteen digit number where each of the pairs of the fourteen digits refers to a specific classification for each of the seven segmentation categories. Please refer to Table A for the attribute codes for the seven segment categories. For example, in the First Mortgage Ex – Table B exhibit,

the first segment listed has the Segment ID 01010101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the Segment ID 01010101010102 because all of the attributes are the same as the prior segment except that delinquency status is now 60-89 days past due, which is listed in the second position of the attributes list in TableA. **Do not drop leading zeros.**

For the requested summary variables, please report Unpaid Principal Balance gross of any partial charge-offs that may have been taken on the loan. For the *$ gross contractual charge-offs, $ bankruptcy charge-offs, $ recoveries,* and *$ net charge-offs* please report the dollar amount of charge-offs or recoveries for the segment being reported only in the month that they occurred. For the delinquency status segmentation, please categorize charge-offs or recoveries by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month. For the *$ interim charge-off* variable, please report cumulative charge-offs through the reporting-month for the loans in the segment being reported.

Table D requests certain aggregate data about loans in your portfolio that should be excluded from the amounts reported in Tables B and C. Definitions for each of these variables can be found in Section D of these instructions. The First Mortgage Ex – Table D exhibit provides an example of the dataset to be submitted.

To summarize, your mortgage schedule submission should include three separate SAS files:

1. From January 2007 – present, the summary variables in Table B should be reported in the segments described in Table A.

2. For the most recent reporting month only, the summary variables in Tables B and C should be reported in the segments described in Table A.

3. For the most recent reporting month only, the summary variables in Table D should be reported in aggregate. No segmentation is required.

A. Segmentation Variables

For each of the summary variables and snapshot metrics (to be described in further detail in Section B, Section C, and Section D), information should be reported for the following segments:

1. **SOP03-3** – This refers to Accounting for Loans or Certain Securities Acquired in a Transfer. This SOP proposes guidance on accounting for differences between contractual and expected cash flows from an investor's initial investment in loans or debt securities acquired in a transfer if those differences are attributable, at least in part, to credit quality. Please segment your portfolio into the following two segments:
    a) Purchased impaired
    b) Not Purchased impaired

2. **Product Type** – Please segment the portfolio into product types based on specific features of the loan. Exclude government insured loans from Tables B and C. Only report government insured loans on Table D. **If a loan is government insured, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** The portfolio should be segmented into three product types:
    a) Fixed Rate
    b) ARM
    c) Option ARM

3. **Origination FICO or Equivalent** – Please segment the portfolio by Original FICO score or equivalent. The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to FICO scores and report that score. Please round any FICO scores up to the next integer (FICO 560.01-560.99 to 561). **If Origination FICO or equivalent is missing or unavailable for a loan, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** Please segment the portfolio into the following three segments:
    a) <=680
    b) 681-720
    c) >720

4. **Geography** – Please report the region in which the property is located. Please segment the portfolio into the following six geographical area designations:
    a) Region 1: Arizona, California and Nevada
    b) Region 2: Florida
    c) Region 3: Illinois, Indiana, Michigan, Minnesota, Missouri, Nebraska, Ohio, Wisconsin, North Dakota, South Dakota, Iowa, Kansas
    d) Region 4: Connecticut, Delaware, Massachusetts, Maryland, Maine, New Hampshire, New Jersey, New York, Rhode Island, Virginia, Vermont and Washington DC
    e) Region 5: Georgia, Alabama, Kentucky, Louisiana, Mississippi, North Carolina, Pennsylvania, South Carolina, Tennessee, West Virginia and US Territories (Puerto Rico, Guam, etc.)
    f) Region 6: Colorado, Idaho, Oregon, Washington, Montana, New Mexico, Alaska, Oklahoma, Texas, Arkansas, Utah, Wyoming, and Hawaii

5. **Vintage** – Vintage refers to the calendar year that the account was originated. There are six possible vintages to report:
    a) 2005 and before
    b) 2006
    c) 2007
    d) 2008
    e) 2009
    f) 2010 & 2011

6. **Original LTV** – The original loan-to-value ratio is the original amount of the loan divided by the property value at the time of origination. Please round any LTV ratios up to the next integer (ie 65.01-65.99 rounds to 66). **If Original LTV is missing or unavailable for a loan, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** Please segment the portfolio as follows:
    a) <=65
    b) 66 - 80
    c) 81 - 90
    d) > 90

7. **Delinquency Status** – Please segment the portfolio into the following five delinquency statuses:
    a) Current & 1-59 DPD – Accounts that are not past due (accruing and non-accruing) or are 1-59 DPD (accruing and non-accruing) as of month-end.
    b) 60-89 DPD - Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
    c) 90-119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    d) 120-17 DPD - Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
    e) 180+ DPD - Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstandings** – Total principal amount outstanding as of the end of the month. This should be reported as Unpaid Principal Balance (UPB) gross of any charge-offs. In other words, the $ outstanding should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid in full, charged off, or REO sold.

3. **# New Originations** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

4. **$ New Originations** – The total dollar amount of new accounts originated in the given month for the segment being reported as of month-end.

5. **# Sold in Month** – The total number of accounts for the segment being reported that were sold in the reporting-month. Sales may be to the GSEs, to private investors, or in the form of bulk asset sales.

6. **$ Sold in Month** – The total Unpaid Principal Balance of loans in the segment being reported that were sold in the reporting-month. Sales may be to the GSEs, to private investors, or in the form of bulk asset sales.

7. **$ Gross Contractual Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was contractually charged off during the month. All interim FFIEC write-downs should be included in gross contractual charge-offs in the month that they are taken. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

8. **$ Bankruptcy Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

9. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off loans for the segment being reported as of month-end. For the delinquency status segmentation, please categorize recoveries by their delinquency status at charge-off. Recoveries should be reported as a positive value.

10. **$ Net Charge-offs –** The total Unpaid Principal Balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, $ Net Contractual Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

11. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs –** If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries], please provide the value of $ Net Contractual Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries] in this variable. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors.

12. **$ Foreclosure** - The total Unpaid Principal Balance of loans in the foreclosure process. These dollars are pre-REO and should be coded as a foreclosure in the system.

13. **$ New Foreclosure -** The total Unpaid Principal Balance of loans that entered the foreclosure process in the reporting month. These dollars are pre-REO and should be coded as a foreclosure in the system.

14. **$ REO** - The total Unpaid Principal Balance of mortgages where the bank has obtained the title at foreclosure sale and the property is on the market and available for sale. Also include instances where the bank has obtained the title but the availability for sale is not known. All write downs have occurred and the remaining balance is transferred to REO. These loans have not been sold in REO at month end.

15. **$ New REO -** The total Unpaid Principal Balance of foreclosed loans where the institution has bought back the property in auction in the reporting month. All write downs have occurred and the remaining balance is transferred to REO. These are new REO loans for the month and could have been sold in REO at month end.

C. <u>Snapshot Metrics</u>

For each of the segments described above in Table A and starting only in the most recent reporting month, please report information on the following metrics for each portfolio segment.

1. **# Accounts That Were 60+ DPD in Last 12 Months** – The total number of accounts in the reporting segment as of month-end that were 60 or more days past due at any given time in the past twelve months ending in the reference month.

2. **# Subprime Accounts** – The number of accounts in the segment being reported defined by the lender as subprime.

3. **# Alt-Accounts** – The number of accounts in the segment being reported defined by the lender as Alt-A.

4. **# Accounts Ever Modified** – The number of accounts in the segment being reported that have ever been modified.

5. **# First Lien Home Equity Loan** – The number of accounts in the segment being reported that are first lien home equity loans. (Do not report first lien home equity lines of credit in this schedule. First HELOCS should be reported on the separate HELOC schedule.)

6. **# Accounts Repurchased or Taken Back from GSE** – The number of accounts in the segment being reported that had been sold to GSEs and have subsequently been repurchased or otherwise reacquired.

7. **# Accounts Repurchased or Taken Back from private investors** – The number of accounts in the segment being reported that had been sold to private investors (MBS or whole loans) and have subsequently been repurchased or otherwise reacquired.

8. **# Loans Intended for Sale** – The number of accounts in the segment being reported that are intended for sale rather than to be held for investment. The accounts may be intended for sale to the GSEs, to private investors, or as part of a bulk asset sale.

9. **$ Loans Intended for Sale** – The Unpaid Principal Balance associated with accounts in the segment being reported that are intended for sale rather than to be held for investment. The accounts may be intended for sale to the GSEs, to private investors, or as part of a bulk asset sale.

10. **$ Interim Charge-offs** – The total Unpaid Principal Balance that has been charged-off on loans in this segment through the reporting-month. Do not include charge-offs associated with loans not reported in this reporting-month because they have been fully charged-off or otherwise liquidated.

11. # **Experienced First Rate Reset -** The number of ARM accounts in the segment being reported which had a first reset rate higher than the initial note rate.

12. **# Interest-only loans** – The number of accounts for the segment being reported for which the minimum mortgage payment in the reporting month represents only the interest due on the loan.

D. <u>Excluded Accounts</u>

Please report in Table D all loans excluded from Tables B and C because of a government guarantee or because original FICO and/or original LTV were unable to be reported. Report these loans only for the most recent reporting month and only on an aggregate basis (do not break into multiple segments).

1. **# Accounts Government Insured** – The number of accounts which are government insured (FHA, VA, etc).

2. **$ Government Insured** – The Unpaid Principal Balance of loans which are government insured (FHA, VA, etc).

3. **# Non-Government Insured Accounts Missing LTV only** – The number of accounts for which original LTV cannot be reported. Exclude government insured loans from this variable, and exclude loans where origination FICO is also missing.

4. **$ Non-Government Insured Accounts Missing LTV only** – The Unpaid Principal Balance of accounts for which original LTV cannot be reported. Exclude government insured loans from this variable, and exclude loans where origination FICO is also missing.

5. **# Non-Government Insured Accounts Missing FICO only** – The number of accounts for which origination FICO cannot be reported. Exclude government insured loans from this variable, and exclude loans where original LTV is also missing.

6. **$ Non-Government Insured Accounts Missing FICO only** – The Unpaid Principal Balance of accounts for which origination FICO cannot be reported. Exclude government insured loans from this variable, and exclude loans where original LTV is also missing.

7. **# Non-Government Insured Accounts Missing LTV and FICO** – The number of accounts for which original LTV and origination FICO cannot be reported. Exclude government insured loans from this variable.

8. **$ Non-Government Insured Accounts Missing LTV and FICO** – The Unpaid Principal Balance of accounts for which original LTV and origination FICO cannot be reported. Exclude government insured loans from this variable.

First Mortgage Schedule

Table A

Please provide all Dollar Unit data in Millions of Dollars.

Definition Reference	Segmentation	SAS Variable Name	SAS Data \Type	Segment ID Position	Attribute ID within Segment ID Positions					
					01	02	03	04	05	06
Report Instruction A - 1	**SOP03-3**	SOP03_3	Character	1-2	Purchased Impaired	Not Purchased Imparied				
Report Instruction A - 2	**Product Type**	PRODUCT_TYPE	Character	3-4	Fixed Rate	ARM	Option ARM			
Report Instruction A - 3	**Origination FICO or Equivalent**	ORIG_FICO	Character	5-6	<=680	681-720	>720			
Report Instruction A - 4	**Geography**	GEOGRAPHY	Character	7-8	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
Report Instruction A - 5	**Vintage**	VINTAGE	Character	9-10	2005 and Before	2006	2007	2008	2009	2010 & 2011
Report Instruction A - 6	**Original LTV**	ORIG_LTV	Character	11-12	<= 65	66 - 80	81 - 90	>90		
Report Instruction A - 7	**Delinquency Status**	DLQ_STATUS	Character	13-14	Current & 1-59 DPD	60-89 DPD	90-119 DPD	120-179 DPD	180+ DPD	

Table B

Definition Reference	Variables for Summarization	SAS Variable Name	SAS Data \Type
Report Instruction B - 1	# Accounts	N_ACCT	Numeric
Report Instruction B - 2	$ Outstandings	D_OS	Numeric
Report Instruction B - 3	# New Origination	N_NEW_ORIGINATION	Numeric
Report Instruction B - 4	$ New Origination	D_NEW_ORIGINATION	Numeric
Report Instruction B - 5	# Sold in Month	N_SOLD_MNTH	Numeric
Report Instruction B - 6	$ Sold in Month	D_SOLD_MNTH	Numeric
Report Instruction B - 7	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric
Report Instruction B - 8	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric
Report Instruction B - 9	$ Recoveries	D_RECOVERIES	Numeric
Report Instruction B - 10	$ Net Charge Offs	D_NET_CO	Numeric
Report Instruction B - 11	$ Net Charge Off Reconciliation	D_NET_CO_RECONSILE	Numeric
Report Instruction B - 12	$ Foreclosure	D_FORECLOSURE	Numeric
Report Instruction B - 13	$ New Foreclosure	D_NEW_FORECLOSURE	Numeric
Report Instruction B - 14	$ REO	D_REO	Numeric
Report Instruction B - 15	$ New REO	D_NEW_REO	Numeric

Regions	US - Geographic Regions
Region 1	AZ, CA, NV
Region 2	FL
Region 3	IL, IN, MI, MN, MO, NE, OH, WI, ND, SD, IA, KS
Region 4	CT, DE, MA, MD, ME, NH, NJ, NY, RI, VA, VT, DC
Region 5	GA, AL, KY, LA, MS, NC, PA, SC, TN, WV, US Territories
Region 6	CO, ID, OR, WA,MT, NM, AK, OK, TX, AR, UT, WY, HI

Table C

Definition Reference	Snapshot Metrics (As of Most Current Month)	SAS Variable Name	SAS Data \Type
Report Instruction C - 1	**# accounts 60+ DPD in Last 12 Months**	N_ACCT_60DPD_L12	Numeric
Report Instruction C - 2	**# Subprime Accounts**	N_ACCT_SUBPRIME	Numeric
Report Instruction C - 3	**# Alt-A Accounts**	N_ACCT_ALT_A	Numeric
Report Instruction C - 4	**# Accounts Ever Modified**	N_ACCT_MODIFIED	Numeric
Report Instruction C - 5	**# First Lien Home Equity Loan**	N_FIRST_HELOAN	Numeric
Report Instruction C - 6	**# Accounts Repurchased or Taken Back from GSE**	N_ACCT_REPUR_TAKEN_GSE	Numeric
Report Instruction C - 7	**# Accounts Repurchased or Taken Back from Private Investors**	N_ACCT_REPUR_TAKEN_PRI	Numeric
Report Instruction C - 8	**# Loans Intended for Sale**	N_LOAN_SALE	Numeric
Report Instruction C - 9	**$ Loans Intended for Sale**	D_LOAN_SALE	Numeric
Report Instruction C - 10	**$ Interim Charge-offs**	D_INTERIM_CO	Numeric
	Attributes Below Applicable to Adjustable Rate Mortgages Only		
Report Instruction C - 11	**# Experienced First Rate Reset**	N_FIRST_RATE_RESET	Numeric
Report Instruction C - 12	**# interest-only loans**	N_IO	Numeric

Table D

Definition Reference	Totals for Excluded Accounts (As of Most Current Month)	SAS Variable Name	SAS Data \Type
Report Instruction D - 1	**# Accounts Government Insured**	N_GOV_INSURE	Numeric
Report Instruction D - 2	**$ Government Insured**	D_GOV_INSURE	Numeric
Report Instruction D - 3	**# non-Gov't Accounts Missing LTV only**	N_NONGOV_MISS_LTV	Numeric
Report Instruction D - 4	**$ non-Gov't Accounts Missing LTV only**	D_NONGOV_MISS_LTV	Numeric
Report Instruction D - 5	**# non-Gov't Accounts Missing FICO only**	N_NONGOV_MISS_FICO	Numeric
Report Instruction D - 6	**$ non-Gov't Accounts Missing FICO only**	D_NONGOV_MISS_FICO	Numeric
Report Instruction D - 7	**# non-Gov't Accounts Missing LTV and FICO**	N_NONGOV_MISS_LTV_FICO	Numeric
Report Instruction D - 8	**$ non-Gov't Accounts Missing LTV and FICO**	D_NONGOV_MISS_LTV_FICO	Numeric

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA
1	Business/Portfolio Identifier Data			Segments									Summary Variables														
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	SOP 03-3	Product Type	Origination FICO or Equivalent	Geography	Vintage	Original LTV	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# New Origination	$ New Origination	# Sold in Month	$ Sold in Month	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	$ Net Charge-off Reconciliation	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO
3	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jan-07															
4	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Feb-07															
5	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Mar-07															
6	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Apr-07															
7	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	May-07															
8	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jun-07															
9	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jul-07															
10	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Aug-07															
11	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Sep-07															
12	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-07															
13	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Nov-07															
14	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Dec-07															
15	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jan-08															
16	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Feb-08															
17	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Mar-08															
18	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Apr-08															
19	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	May-08															
20	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jun-08															
21	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jul-08															
22	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Aug-08															
23	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Sep-08															
24	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-08															
25	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Nov-08															
26	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Dec-08															
27	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jan-09															
28	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Feb-09															
29	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Mar-09															
30	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Apr-09															
31	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	May-09															
32	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jun-09															
33	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jul-09															
34	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Aug-09															
35	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Sep-09															
36	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-09															
37	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Nov-09															
38	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Dec-09															
39	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jan-10															
40	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Feb-10															
41	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Mar-10															
42	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Apr-10															
43	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	May-10															
44	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jun-10															
45	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jul-10															
46	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Aug-10															
47	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Sep-10															
48	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-10															
49	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Nov-10															
50	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Dec-10															
51	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jan-11															
52	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Feb-11															
53	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Mar-11															
54	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Apr-11															
55	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	May-11															
56	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jun-11															
57	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jul-11															
58	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Aug-11															
59	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Sep-11															
60	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-11															
61	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Jan-07															
62	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Feb-07															
63	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Mar-07															
64	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Apr-07															
65	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	May-07															
66	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Jun-07															
67	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Jul-07															
68	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Aug-07															
69	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Sep-07															
70	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Oct-07															
71	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Nov-07															
72								...	...		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
1	**Business/Portfolio Identifier Data**			**Segments**									**Summary Variables**												
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**SOP 03-3**	**Product Type**	**Origination FICO or Equivalent**	**Geography**	**Vintage**	**Original LTV**	**Delinquency Status**	**Reporting Month**	**# Accounts**	**$ Outstandings**	**# New Origination**	**$ New Origination**	**# Sold in Month**	**$ Sold in Month**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**	**$ Recoveries**	**$ Net Charge-offs**	**$ Net Charge-off Reconciliation**	**$ Foreclosure**	**$ New Foreclosure**
3	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-11													
4	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Oct-11													
5								...	...		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

	A	B	C	D	E	F	G	H	I	J	K	L	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM
1	**Business/Portfolio Identifier Data**			**Segments**																						
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**SOP 03-3**	**Product Type**	**Origination FICO or Equivalent**	**Geography**	**Vintage**	**Original LTV**	**Delinquency Status**	**Reporting Month**	**$ REO**	**$ New REO**	**# Accounts 60+ DPD in Last 12 Months ($)**	**# Supbrime**	**# Alt-A**	**# Accounts Ever Modified**	**# First Lien Home Equity Loan**	**# Repurchased or Taken Back From GSE**	**# Repurchased or Taken Back from Private MBS**	**# Loans Intended for Sale**	**$ Loans Intended for Sale**	**$ Interim Charge-offs**	**# Experienced First Rate Reset**	**# Interest-only Loans**
3	ABC	7654321	FirstMortgage	01010101010101	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-11														
4	ABC	7654321	FirstMortgage	01010101010102	Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Oct-11														
5								...	...		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

	A	B	C	D	E	F	G	H	I	J	K	L
1	**Business/Portfolio Identifier Data**				**Summary Variables**							
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Reporting Month**	**# Accounts Government Insured**	**$ Government Insured**	**# non-Gov't Accounts Missing LTV only**	**$ non-Gov't Accounts Missing LTV only**	**# non-Gov't Accounts Missing FICO only**	**$ non-Gov't Accounts Missing FICO only**	**# non-Gov't Accounts Missing LTV and FICO**	**$ non-Gov't Accounts Missing LTV and FICO**
3	ABC	7654321	FirstMortgage	Oct-11								

Instructions for International First Mortgage Schedule

For the first reporting period, the request is for monthly portfolio-level data for the international first mortgage portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. The requested segmentations are presented in Table A of these instructions. Reporting BHCs are requested to segment their Owned mortgage portfolio by Product type, Origination FICO or equivalent, Geography, Vintage, Original LTV, and Delinquency status. Please report only owned loans. Please include both HFI and HFS loans. More information on each of these segmentations can be found in Section A of these instructions. Please start each row of data with your BHC name (SAS Variable Name: BHC_NAME), your RSSD_ID number (SAS Variable Name: RSSD_ID) and Portfolio ID (SAS Variable Name: PORTFOLIO_ID, use **IntFM** for your Portfolio ID within this schedule). Please see the first three columns within the Int'l First Mort Ex Data File Exhibit provided for example.

Table B of these instructions lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B of these instructions. **Please provide all dollar unit data in millions of dollars ($ Millions). Please use the SAS variable names and SAS data types provided on the table for the submission.**

The Int'l First Mort Ex Data File Exhibit provides an example of the dataset to be submitted. Columns D to K of this exhibit indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: fixed rate, origination FICO or equivalent <=660, in Canada, originated in 2007 or before, with an original LTV of < 80%, and current or 1-29 days past due. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that it is 30-89 days past due. There are two product type segments, three origination FICO segments, four geography segments, two vintage segments, two original LTV segments, and five Delinquency Status segments. This results in a maximum size dataset with 480 rows of data per reporting month (2 x 3 x 4 x 2 x 2 x 2 x 5 = 480). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 480 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a Segment ID (SAS Variable Name: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique twelve digit number where each of the pairs of the twelve digits refers to a specific classification for each of the six segmentation categories. Please refer to Table A for the attribute codes for the six segment categories. For example, in the Int'l First Mort Ex Data File Exhibit, the first segment listed has the Segment ID 010101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the Segment ID 010101010102 because all of the attributes are the same as the prior segment except that delinquency status is now 30-89 days past due, which is listed in the second position of the attributes list in Table A. **<u>Do not drop leading zeros.</u>**

For the requested summary variables, please report Unpaid Principal Balance gross of any partial charge-offs that may have been taken on the loan. For the *$ gross contractual charge-offs, $ bankruptcy charge-offs, $ recoveries,* and *$ net charge-offs* please report the dollar amount of charge-offs or recoveries for the segment being reported only in the month that they occurred. For the delinquency status segmentation, please categorize charge-offs or recoveries

by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month. For the *$ interim charge-off* variable, please report cumulative charge-offs through the reporting-month for the loans in the segment being reported.

A. <u>Segmentation Variables</u>

For each of the summary variables (to be described in further detail in Section B), information should be reported for the following segments:

1. **Product Type** – Please segment the portfolio into product types based on specific features of the loan. The portfolio should be segmented into two product types:
    a) Fixed Rate
    b) Other

2. **Origination FICO or Equivalent** – Please segment the portfolio by Original FICO score or equivalent. The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to FICO scores and report that score. Please round any FICO scores up to the next integer (FICO 560.01-560.99 to 561). Please segment the portfolio into the following three segments:
    a) <=660
    b) >660
    c) N/A—Origination FICO unknown or missing

3. **Geography** – Please report the region in which the property is located. Please segment the portfolio into the following four geographical area designations:
    a) Region 1: Canada
    b) Region 2: EMEA—Europe, Middle East, and Africa
    c) Region 3: LATAM—Latin America and Caribbean
    d) Region 4: APAC—Asia Pacific

4. **Vintage** – Vintage refers to the calendar year that the account was originated. There are two possible vintages to report:
    a) 2007 and before
    b) 2008 and later

5. **Original LTV** – The original loan-to-value ratio is the original amount of the loan divided by the property value at the time of origination. Please round any LTV ratios up to the next integer (ie 65.01-65.99 rounds to 66). Please segment the portfolio as follows:
    a) < 80
    b) >=80

6. **Delinquency Status** – Please segment the portfolio into the following five delinquency statuses:
    a) Current & 1-29 DPD – Accounts that are not past due (accruing and non-accruing) or are 1-29 DPD (accruing and non-accruing) as of month-end.
    b) 30-89 DPD - Accounts that are 30 to 89 days past due (accruing and non-accruing) as of month-end.
    c) 90-119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    d) 120-179 DPD - Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
    e) 180+ DPD - Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

B. **Summary Variables**

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstandings** – Total principal amount outstanding as of the end of the month. This should be reported as Unpaid Principal Balance gross of any charge-offs. In other words, the $ outstanding should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid in full, charged off, or REO sold.

3. **# New Originations** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

4. **$ New Originations** – The total dollar amount of new accounts originated in the given month for the segment being reported as of month-end.

5. **$ Gross Contractual Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was contractually charged off during the month. All interim FFIEC write-downs should be included in gross contractual charge-offs in the month that they are taken. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

6. **$ Bankruptcy Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

7. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off loans for the segment being reported as of month-end. For the delinquency

status segmentation, please categorize recoveries by their delinquency status at charge-off. Recoveries should be reported as a positive value.

8. **$ Net Charge-offs –** The total Unpaid Principal Balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, $ Net Contractual Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

9. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs –** If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries], please provide the value of $ Net Contractual Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries] in this variable. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors.

10. **$ Foreclosure** - The total Unpaid Principal Balance of loans in the foreclosure process. These dollars are pre-REO and should be coded as a foreclosure in the system.

11. **$ New Foreclosure -** The total Unpaid Principal Balance of loans that entered the foreclosure process in the reporting month. These dollars are pre-REO and should be coded as a foreclosure in the system.

12. **$ REO** - The total Unpaid Principal Balance of mortgages where the bank has obtained the title at foreclosure sale and the property is on the market and available for sale. Also include instances where the bank has obtained the title but the availability for sale is not known. All write downs have occurred and the remaining balance is transferred to REO. These loans have not been sold in REO at month end.

13. **$ New REO -** The total Unpaid Principal Balance of foreclosed loans where the institution has bought back the property in auction in the reporting month. All write downs have occurred and the remaining balance is transferred to REO. These are new REO loans for the month and could have been sold in REO at month end.

Mortgage Schedule

Table A Please provide all Dollar Unit data in Millions of Dollars.

Definition Reference	Segmentation	SAS Variable Name	SAS Data Type	Segment ID Position	Attribute ID within Segment ID Positions				
					01	02	03	04	05
Report Instruction A - 2	**Product Type**	PRODUCT_TYPE	Character	1-2	Fixed Rate	Others			
Report Instruction A - 3	**Origination FICO or Equivalent**	ORIG_FICO	Character	3-4	< = 660	> 660	N/A		
Report Instruction A - 4	**Geography**	GEOGRAPHY	Character	5-6	Region 1	Region 2	Region 3	Region 4	
Report Instruction A - 5	**Vintage**	VINTAGE	Character	7-8	2007 and Before	2008 and Later			
Report Instruction A - 6	**Original LTV**	ORIG_LTV	Character	9-10	< 80	>= 80			
Report Instruction A - 7	**Delinquency Status**	DLQ_STATUS	Character	11-12	Current & 1-29DPD	30 -89 DPD	90-119 DPD	120-179 DPD	180+ DPD

Table B

Definition Reference	Variables for Summarization	SAS Variable Name	SAS Data Type
Report Instruction B - 1	# Accounts	N_ACCT	Numeric
Report Instruction B - 2	$ Outstandings	D_OS	Numeric
Report Instruction B - 3	# New Origination	N_NEW_ORIGINATION	Numeric
Report Instruction B - 4	$ New Origination	D_NEW_ORIGINATION	Numeric
Report Instruction B - 5	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric
Report Instruction B - 6	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric
Report Instruction B - 7	$ Recoveries	D_RECOVERIES	Numeric
Report Instruction B - 8	$ Net Charge Offs	D_NET_CO	Numeric
Report Instruction B - 9	$ Net Charge Off Reconciliation	D_ADJ_NET_CO	Numeric
Report Instruction B - 10	$ Foreclosure	D_FORECLOSURE	Numeric
Report Instruction B - 11	$ New Foreclosure	D_NEW_FORECLOSURE	Numeric
Report Instruction B - 12	$ REO	D_REO	Numeric
Report Instruction B - 13	$ New REO	D_NEW_REO	Numeric

Regions	International Geographic Regions
Region 1	Canada
Region 2	EMEA--Europe, Middle East, and Africa
Region 3	LATAM--Latin America and Caribbean
Region 4	APAC--Asia Pacific

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
1	**Business/Portfolio Identifier Data**			**Segments**								**Summary Variables**												
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**Product Type**	**Origination FICO or Equivalent**	**Geography**	**Vintage**	**Original LTV**	**Delinquency Status**	**Reporting Month**	**# Accounts**	**$ Outstandings**	**# New Origination**	**$ New Origination**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**	**$ Recoveries**	**$ Net Charge Offs**	**$ Net Charge Off Reconciliation**	**$ Foreclosure**	**$ New Foreclosure**	**$ REO**	**$ New REO**
3	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-07													
4	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-07													
5	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-07													
6	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-07													
7	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-07													
8	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-07													
9	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-07													
10	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-07													
11	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-07													
12	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-07													
13	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-07													
14	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-07													
15	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-08													
16	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-08													
17	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-08													
18	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-08													
19	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-08													
20	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-08													
21	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-08													
22	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-08													
23	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-08													
24	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-08													
25	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-08													
26	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-08													
27	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-09													
28	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-09													
29	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-09													
30	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-09													
31	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-09													
32	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-09													
33	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-09													
34	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-09													
35	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-09													

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
1	**Business/Portfolio Identifier Data**			**Segments**								**Summary Variables**												
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**Product Type**	**Origination FICO or Equivalent**	**Geography**	**Vintage**	**Original LTV**	**Delinquency Status**	**Reporting Month**	**# Accounts**	**$ Outstandings**	**# New Origination**	**$ New Origination**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**	**$ Recoveries**	**$ Net Charge Offs**	**$ Net Charge Off Reconciliation**	**$ Foreclosure**	**$ New Foreclosure**	**$ REO**	**$ New REO**
36	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-09													
37	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-09													
38	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-09													
39	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-10													
40	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-10													
41	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-10													
42	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-10													
43	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-10													
44	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-10													
45	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-10													
46	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-10													
47	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-10													
48	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-10													
49	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-10													
50	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-10													
51	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-11													
52	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-11													
53	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-11													
54	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-11													
55	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-11													
56	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-11													
57	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-11													
58	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-11													
59	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-11													
60	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-11													
61	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Jan-07													
62	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Feb-07													
63	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Mar-07													
64	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Apr-07													
65	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	May-07													
66	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Jun-07													
67	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Jul-07													
68	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Aug-07													
69	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Sep-07													
70	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Oct-07													
71	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Nov-07													
72							...	...		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Instructions for HELOC Schedule

This document provides general guidance and data definitions for the Home Equity Line of Credit Schedule (HELOC Schedule). For first mortgages and second lien HELOANs, please see the separate instructions and schedules.

For the first reporting period, the request is for monthly portfolio-level data for the home equity line of credit (HELOC) portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. The requested segmentations are presented in Table A below. Reporting Bank Holding Companies (BHCs) are requested to segment their Owned HELOC portfolio by: SOP03-3 status; Product type; Origination FICO or Equivalent; Geography; Vintage; Original LTV (or CLTV for second liens); Delinquency status; and Origination Channel. Please report only owned loans. Please include both HFI and HFS loans. More information on each of these segmentations can be found in Section A, *Segmentation Variables*, of these instructions. Please start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID) and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **Heloc** for your Portfolio ID within this schedule). Please see the first three columns within the *HELOC Example – Table B* exhibit provided below.

Table B below lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B, *Summary Variables*, of these instructions. **Please provide all Dollar Unit data in millions of dollars ($ Millions). Please use the SAS variable name and SAS data type provided on the table for the submission.**

The *HELOC Example — Table B* exhibit provides an example of the dataset to be submitted. Columns D to M of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following distinct segment: purchased impaired SOP3-03 status; HELOC 1st lien; origination FICO or equivalent <=680; in Region #1; originated in 2005 or before; with an original (C)LTV of <=65%; current or 1-59 days past due; and originated through the retail channel. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that it was originated through the "All Other" channel. There are two SOP03-3 segments, two Product type segments, three Origination FICO segments, six Geography segments, six Vintage segments, four Original LTV segments, five Delinquency Status segments, and two Origination Channel segments. This results in a maximum size dataset with 17,280 rows of data per reporting month (2 x 2 x 3 x 6 x 6 x 4 x 5 x 2 = 17,280). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 17,280 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Table C below lists the variables that should be reported for each portfolio segment only for the most recent reporting-month (there is no need to report historical data for these variables). Definitions for each of these variables can be found in Section C, *Snapshot Metrics*, of these instructions. These variables, along with the Table B Summary variables, should be summarized for each portfolio segment and submitted in a separate SAS file. **Please use the SAS variable name and SAS data type provided on the table for the submission.** The *HELOC Example – Table B & C* exhibit provides an example of the dataset to be submitted. The maximum size dataset will be 17,280 rows because this should only be reported for the most recent month.

Reporting BHCs should provide a Segment ID (SAS Variable: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique sixteen-digit number where each of the pairs of the sixteen digits refers to a specific classification for each of the eight segmentation categories. Please refer to Table A below for the attribute codes for the eight segment categories. For example, in the *HELOC Example – Table B* exhibit, the first segment listed has the Segment ID 0101010101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the Segment ID 0101010101010102 because all of the attributes are the same as the prior segment except that origination channel is now "All Other", which is listed in the second position of the attributes list in Table A. **Do not drop leading zeros.**

For the requested summary variables, please report Unpaid Principal Balance gross of any partial charge-offs that may have been taken on the loan. For the *$ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries,* and *$ Net Charge-offs* please report the dollar amount of charge-offs or recoveries for the segment being reported only in the month that they occurred. For the Delinquency Status segmentation, please categorize charge-offs or recoveries by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month. For the *$ Interim Charge-off* variable, please report cumulative charge-offs through the reporting-month for the loans in the segment being reported.

Table D requests certain aggregate data about loans in your portfolio that should be excluded from the amounts reported in Tables B and C. Definitions for each of these variables can be found in Section D, *Excluded Accounts*, of these instructions. The *Mortgage Data Example – Table D* exhibit provides an example of the dataset to be submitted.

To summarize, your HELOC schedule submission should include three separate SAS files:

1. From January 2007 – present, the summary variables in Table B should be reported in the segments described in Table A.

2. For the most recent reporting month only, the summary variables in Tables B and C should be reported in the segments described in Table A.

3. For the most recent reporting month only, the summary variables in Table D should be reported in aggregate. No segmentation is required.

A. Segmentation Variables

For each of the summary variables and snapshot metrics (to be described in further detail in Section B, Section C, and Section D), information should be reported for the following segments:

1. **SOP03-3** – This refers to the American Institute of Certified Public Accountants (AICPA) Statement of Position (SOP) 03-3, *Accounting for Loans or Certain Securities Acquired in a Transfer*. This SOP proposes guidance on accounting for differences between contractual and expected cash flows from an investor's initial investment in loans or debt securities acquired in a transfer if those differences are attributable, at least in part, to credit quality. Please segment your portfolio into the following two segments:
    a) Purchased Impaired
    b) Not Purchased Impaired

2. **Product Type** – Please segment the portfolio into product types based on specific features of the loan. **If a loan is government insured, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** The portfolio should be segmented into two product types:
    a) HELOC 1st Lien
    b) HELOC 2nd Lien

3. **Origination FICO or Equivalent** – Please segment the portfolio by Original FICO score or equivalent. The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to FICO scores and report that score. Please round any FICO scores up to the next integer (i.e. FICO 560.01-560.99 rounds up to 561). **If Origination FICO or equivalent is missing or unavailable for a loan, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** Please segment the portfolio into the following three segments:
    a) <=680
    b) 681-720
    c) >720

4. **Geography** – Please report the region in which the property is located. Please segment the portfolio into the following six geographical area designations:
    a) Region 1: Arizona, California and Nevada
    b) Region 2: Florida
    c) Region 3: Illinois, Indiana, Michigan, Minnesota, Missouri, Nebraska, Ohio, Wisconsin, North Dakota, South Dakota, Iowa, Kansas
    d) Region 4: Connecticut, Delaware, Massachusetts, Maryland, Maine, New Hampshire, New Jersey, New York, Rhode Island, Virginia, Vermont and Washington DC
    e) Region 5: Georgia, Alabama, Kentucky, Louisiana, Mississippi, North Carolina, Pennsylvania, South Carolina, Tennessee, West Virginia and US Territories (Puerto Rico, Guam, etc.)
    f) Region 6: Colorado, Idaho, Oregon, Washington, Montana, New Mexico, Alaska, Oklahoma, Texas, Arkansas, Utah, Wyoming, and Hawaii

5. **Vintage** – Vintage refers to the calendar year that the account was originated. There are six possible vintages to report:
    a) 2005 and Before
    b) 2006

c) 2007
d) 2008
e) 2009
f) 2010 & 2011

6. **Original LTV (or CLTV for 2nds)** – The original combined loan-to-value ratio is the original amount of the line, in addition to any senior liens, divided by the property value at the time of origination. Please round any LTV ratios up to the next integer (i.e. 65.01-65.99 rounds up to 66). **If Original (C)LTV is missing or unavailable for a loan, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** Please segment the portfolio as follows:
   a) <=65
   b) 66 - 80
   c) 81 - 90
   d) > 90

7. **Delinquency Status** – Please segment the portfolio into the following five Delinquency statuses:
   a) Current & 1-59 DPD – Accounts that are not past due (accruing and non-accruing) or are 1-59 DPD (accruing and non-accruing) as of month-end.
   b) 60-89 DPD - Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
   c) 90-119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
   d) 120-179 DPD - Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
   e) 180+ DPD - Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

8. **Origination Channel** – Please segment the portfolio into the following two Origination Channels:
   a) Retail
   b) All Other – non-retail origination channels, including wholesale, broker, correspondent, etc.

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstandings** – Total principal amount outstanding as of the end of the month. This should be reported as Unpaid Principal Balance (UPB) gross of any charge-offs. In other words, the $ outstanding should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid in full, charged off, or REO sold.

3. **$ Commitment** – The total dollar amount of HELOC credit lines on the book for the segment being reported as of month-end. If there is no credit limit on certain accounts, report the purchase or shadow limit.

4. **# New Originations** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

5. **$ New Originations** – The total dollar amount of new accounts originated in the given month for the segment being reported as of month-end.

6. **$ New Commitment** – The total dollar amount of new HELOC credit lines booked on the system in the reporting month.

7. **$ Commitment Increases** – The dollar amount increase on existing HELOC credit lines in the reporting-month.

8. **$ Commitment Decreases** – The dollar amount decrease on existing HELOC credit lines in the reporting-month.

9. **# Sold in Month** – The total number of accounts for the segment being reported that were sold in the reporting-month. Sales may be to GSEs, to private investors, or in the form of bulk asset sales.

10. **$ Sold in Month** – The total Unpaid Principal Balance of loans in the segment being reported that were sold in the reporting-month. Sales may be to GSEs, to private investors, or in the form of bulk asset sales.

11. **$ Gross Contractual Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was contractually charged off during the month. All interim FFIEC write-downs should be included in gross contractual charge-offs in the month that they are taken. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

12. **$ Bankruptcy Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

13. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off loans for the segment being reported as of month-end. For the delinquency status segmentation, please categorize recoveries by their delinquency status at charge-off. Recoveries should be reported as a positive value.

14. **$ Net Charge-offs –** The total Unpaid Principal Balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs

only, not interest and fees. Generally, $ Net Contractual Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

15. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs –** If it is not the case that *$ Net Charge-offs* equals [*$ Gross Contractual Charge-offs* + *$ Bankruptcy Charge-offs — $ Recoveries*], please provide the value of *$ Net Contractual Charge-offs* minus [*$ Gross Contractual Charge-o*ffs + *$ Bankruptcy Charge-offs — $ Recoveries*] in this variable. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's *$ Net Charge-offs* variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors.

16. **$ Foreclosure** - The total Unpaid Principal Balance of loans in the foreclosure process. These dollars are pre-REO and should be coded as a foreclosure in the system.

17. **$ New Foreclosure -** The total Unpaid Principal Balance of loans that entered the foreclosure process in the reporting month. These dollars are pre-REO and should be coded as a foreclosure in the system.

18. **$ REO** - The total Unpaid Principal Balance of mortgages where the bank has obtained the title at foreclosure sale and the property is on the market and available for sale. Also include instances where the bank has obtained the title but the availability for sale is not known. All write-downs have occurred and the remaining balance is transferred to REO. These loans have not been sold in REO at month end.

19. **$ New REO -** The total Unpaid Principal Balance of foreclosed loans where the institution has bought back the property in auction in the reporting month. All write-downs have occurred and the remaining balance is transferred to REO. These are new REO loans for the month and could have been sold in REO at month end.

C. <u>Snapshot Metrics</u>

For each of the segments described above in Table A and starting only in the most recent reporting month, please report information on the following metrics for each portfolio segment.

1. **# Accounts That Were 60+ DPD in Last 12 Months** – The total number of accounts in the reporting segment as of month-end that were 60 or more days past due (DPD) at any given time in the past twelve months ending in the reference month.

2. **# Accounts Ever Modified** – The number of accounts in the segment being reported that have ever been modified.

3. **$ Accounts Ever Modified** – The total amount of Unpaid Principal Balance in the segment being reported that has ever been modified.

4. **# Accounts with Utilization Rate > 75%** – The number of accounts in the segment being reported that have a utilization rate greater than 75%. Calculate utilization rate by dividing a borrower's current outstanding balance by the borrower's current credit limit.

5. **# Accounts with Utilization Rate <25%** – The number of accounts in the segment being reported that have a utilization rate of less than 25%. Calculate utilization rate by dividing a borrower's current outstanding balance by the borrower's current credit limit.

6. **# Loans Intended for Sale** – The number of accounts in the segment being reported that are intended for sale rather than to be held for investment. The accounts may be intended for sale to GSEs, to private investors, or as part of a bulk asset sale.

7. **$ Loans Intended for Sale** – The Unpaid Principal Balance associated with accounts in the segment being reported that are intended for sale rather than to be held for investment. The accounts may be intended for sale to GSEs, to private investors, or as part of a bulk asset sale.

8. **$ Interim Charge-offs** – The total Unpaid Principal Balance that has been charged-off on loans in this segment through the reporting-month. Do not include charge-offs associated with loans not reported in this reporting-month because they have been fully charged-off or otherwise liquidated.

D. <u>Excluded Accounts</u>

Please report in Table D all loans excluded from Tables B and C because original FICO and/or original LTV were unable to be reported. Report these loans only for the most recent reporting month and only on an aggregate basis (do not break into multiple segments).

1. **# Accounts Missing LTV only** – The number of accounts for which original LTV cannot be reported. Exclude loans where origination FICO is also missing.

2. **$ Missing LTV only** – The Unpaid Principal Balance of accounts for which original LTV cannot be reported. Exclude loans where origination FICO is also missing.

3. **# Accounts Missing FICO only** – The number of accounts for which origination FICO cannot be reported. Exclude loans where original LTV is also missing.

4. **$ Missing FICO only** – The Unpaid Principal Balance of accounts for which origination FICO cannot be reported. Exclude loans where original LTV is also missing.

5. **# Accounts Missing LTV and FICO** – The number of accounts for which original LTV and origination FICO cannot be reported.

6. **$ Missing LTV and FICO** – The Unpaid Principal Balance of accounts for which original LTV and origination FICO cannot be reported.

Mortgage Template - Home Equity Line of Credit Template

Table A										
			Please provide all Dollar Unit data in $ Millions.							
Definition Reference	Segmentation	SAS Variable Name	SAS Data Type	Segment ID Position	Attribute ID within Segment ID Positions					
					01	02	03	04	05	06
Report Instruction A - 1	**SOP03-3**	SOP03_3	Character	1-2	Purchased Impaired	Not Purchased Impaired				
Report Instruction A - 2	**Product Type**	PRODUCT_TYPE	Character	3-4	HELOC 1st Lien	HELOC 2nd Lien				
Report Instruction A - 3	**Original FICO or Equivalent**	ORIG_FICO	Character	5-6	<=680	681-720	>720			
Report Instruction A - 4	**Geography**	GEOGRAPHY	Character	7-8	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
Report Instruction A - 5	**Vintage**	VINTAGE	Character	9-10	2005 and Before	2006	2007	2008	2009	2010 & 2011
Report Instruction A - 6	**Original LTV (or CLTV for 2nds)**	ORIG_LTV	Character	11-12	<= 65	66 - 80	81 - 90	> 90		
Report Instruction A - 7	**Delinquency Status**	DLQ_STATUS	Character	13-14	Current & 1-59DPD	60-89 DPD	90-119 DPD	120-179 DPD	180+ DPD	
Report Instruction A - 8	**Origination Channel**	ORIG_CHANNEL	Character	15-16	Retail	All Other				

Table B			
Definition Reference	Variables for Summarization	SAS Variable Name	SAS Data Type
Report Instruction B - 1	**# Accounts**	N_ACCT	Numeric
Report Instruction B - 2	**$ Outstandings**	D_OS	Numeric
Report Instruction B - 3	**$ Commitment**	D_COMMITMENT	Numeric
Report Instruction B - 4	**# New Origination**	N_NEW_ORIGINATION	Numeric
Report Instruction B - 5	**$ New Origination**	D_NEW_ORIGINATION	Numeric
Report Instruction B - 6	**$ New Commitment**	D_NEW_COMMITMENT	Numeric
Report Instruction B - 7	**$ Commitment Increases**	D_COMMITMENT_INCREASES	Numeric
Report Instruction B - 8	**$ Commitment Decreases**	D_COMMITMENT_DECREASES	Numeric
Report Instruction B - 9	**# Sold in Month**	N_SOLD_IN_MONTH	Numeric
Report Instruction B - 10	**$ Sold in Month**	D_SOLD_IN_MONTH	Numeric
Report Instruction B - 11	**$ Gross Contractual Charge-offs**	D_GROSS_CONTRACTUAL_CO	Numeric
Report Instruction B - 12	**$ Bankruptcy Charge-offs**	D_BANKRUPTCY_CO	Numeric
Report Instruction B - 13	**$ Recoveries**	D_RECOVERIES	Numeric
Report Instruction B - 14	**$ Net Charge Offs**	D_NET_CO	Numeric
Report Instruction B - 15	**$ Net Charge Off Reconciliation**	D_ADJ_NET_CO	Numeric
Report Instruction B - 16	**$ Foreclosure**	D_FORECLOSURE	Numeric
Report Instruction B - 17	**$ New Foreclosure**	D_NEW_FORECLOSURE	Numeric
Report Instruction B - 18	**$ REO**	D_REO	Numeric
Report Instruction B - 19	**$ New REO**	D_NEW_REO	Numeric

Regions	US - Geographic Regions
Region 1	AZ, CA, NV
Region 2	FL
Region 3	IL, IN, MI, MN, MO, NE, OH, WI, ND, SD, IA, KS
Region 4	CT, DE, MA, MD, ME, NH, NJ, NY, RI, VA, VT, DC
Region 5	GA, AL, KY, LA, MS, NC, PA, SC, TN, WV, US Territories
Region 6	CO, ID, OR, WA,MT, NM, AK, OK, TX, AR, UT, WY, HI

Table C			
Definition Reference	Snapshot Metrics (AS OF MOST CURRENT MONTH)	SAS Variable Name	SAS Data Type
Report Instruction C - 1	**# accounts 60+ DPD in Last 12 Months**	N_ACCTS_60DPD_LAST12_MONTHS	Numeric
Report Instruction C - 2	**# accounts ever modified**	N_ACCTS_EVER_MODIFIED	Numeric
Report Instruction C - 3	**$ Accounts Ever modified**	D_ACCOUNTS_EVER_MODIFIED	Numeric
Report Instruction C - 4	**# Accounts with utilization rate > 75%**	N_ACCTS_UTIL_GT_75	Numeric
Report Instruction C - 5	**# Accounts with utilization rate < 25%**	N_ACCTS_UTIL_LT_25	Numeric
Report Instruction C - 6	**# Loans Intended for Sale**	N_LOANS_FOR_SALE	Numeric
Report Instruction C - 7	**$ Loans Intended for Sale**	D_LOANS_FOR_SALE	Numeric
Report Instruction C - 8	**$ Interim Charge-offs**	D_INTERIM_CO	Numeric

Table D			
Definition Reference	Totals for Excluded Accounts (AS OF MOST CURRENT MONTH)	SAS Variable Name	SAS Data Type
Report Instruction D - 1	**# Accounts Missing LTV only**	N_ACCTS_MISSING_LTV_ONLY	Numeric
Report Instruction D - 2	**$ Missing LTV only**	D_MISSING_LTV_ONLY	Numeric
Report Instruction D - 3	**# Accounts Missing FICO only**	N_ACCTS_MISSING_FICO_ONLY	Numeric
Report Instruction D - 4	**$ Missing FICO only**	D_MISSING_FICO_ONLY	Numeric
Report Instruction D - 5	**# Accounts Missing LTV and FICO**	N_ACCTS_MISSING_LTV_AND_FICO	Numeric
Report Instruction D - 6	**$ Missing LTV and FICO**	D_MISSING_LTV_AND_FICO	Numeric

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF
1	Business/Portfolio Identifier Data			Segments										Summary Variables																		
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	SOP 03-3	Product Type	Origination FICO or Equivalent	Geography	Vintage	Original LTV (or CLTV for 2nds)	Delinquency Status	Origination Channel	Reporting Month	# Accounts	$ Outstandings	$ Commitment	# New Origination	$ New Origination	$ New Commitment	$ Commitment Increases	$ Commitment Decreases	# Sold in Month	$ Sold in Month	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	$ Net Charge-off Reconciliation	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO
3	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jan-07																			
4	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Feb-07																			
5	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Mar-07																			
6	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Apr-07																			
7	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	May-07																			
8	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jun-07																			
9	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jul-07																			
10	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Aug-07																			
11	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Sep-07																			
12	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Oct-07																			
13	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Nov-07																			
14	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Dec-07																			
15	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jan-08																			
16	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Feb-08																			
17	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Mar-08																			
18	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Apr-08																			
19	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	May-08																			
20	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jun-08																			
21	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jul-08																			
22	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Aug-08																			
23	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Sep-08																			
24	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Oct-08																			
25	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Nov-08																			
26	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Dec-08																			
27	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jan-09																			
28	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Feb-09																			
29	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Mar-09																			
30	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Apr-09																			
31	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	May-09																			
32	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jun-09																			
33	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jul-09																			
34	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Aug-09																			
35	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Sep-09																			
36	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Oct-09																			
37	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Nov-09																			
38	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Dec-09																			
39	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jan-10																			
40	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Feb-10																			
41	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Mar-10																			
42	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Apr-10																			
43	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	May-10																			
44	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jun-10																			
45	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jul-10																			
46	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Aug-10																			
47	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Sep-10																			
48	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Oct-10																			
49	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Nov-10																			
50	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Dec-10																			
51	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jan-11																			
52	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Feb-11																			
53	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Mar-11																			
54	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Apr-11																			
55	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	May-11																			
56	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jun-11																			
57	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jul-11																			
58	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Aug-11																			
59	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Sep-11																			
60	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Oct-11																			
61	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Jan-07																			
62	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Feb-07																			
63	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Mar-07																			
64	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Apr-07																			
65	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	May-07																			
66	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Jun-07																			
67	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Jul-07																			
68	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Aug-07																			
69	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Sep-07																			
70	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Oct-07																			
71	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Nov-07																			
72								...	...		...		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN
1	Business/Portfolio Identifier Data			Segments										Summary Variables																										
2	BNC Name	BNC RSSD ID #	Portfolio ID	Segment ID #	SCP ID #	Product Type	Origination FICO or Equivalent	Geography	Vintage	Original LTV (or CLTV for 2nds)	Delinquency Status	Origination Channel	Reporting Month	# Accounts	$ Outstandings	$ Commitment	# New Originations	$ New Originations	$ New Commitment	$ Commitment Increases	$ Commitment Decreases	# Sold in Month	$ Sold in Month	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge Offs	$ Net Charge Off Reconciliation	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO	# accounts 60+ DPD in Last 12 Months	# accounts ever-modified	$ ever-modified (#)	# Accounts with utilization rate > 75%	# Accounts with utilization rate > 20%	# Loans Intended for Sale	$ Loans Intended for Sale	$ Interim Charge-offs
3	BNC	7654321	HELOC	01010101010101010	Purchased-Inquired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-30 DPD	Retail	Oct-11																											
4	BNC	7654321	HELOC	01010101010101010	Purchased-Inquired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-30 DPD	All Other	Oct-11																											
5	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

	A	B	C	D	E	F	G	H	I	J
1	**Business/Portfolio Identifier Data**				**Summary Variables**					
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Reporting Month**	**# non-Gov't Accounts Missing LTV only**	**$ non-Gov't Accounts Missing LTV only**	**# non-Gov't Accounts Missing FICO only**	**$ non-Gov't Accounts Missing FICO only**	**# non-Gov't Accounts Missing LTV and FICO**	**$ non-Gov't Accounts Missing LTV and FICO**
3	ABC	7654321	Heloc	Oct-11						

Instructions for HELOAN 2nd Lien Schedule

This document provides general guidance and data definitions for the HELOAN 2nd Lien Schedule. For first mortgage and HELOC products, please see the separate instructions and schedules.

For the first reporting period, the request is for monthly portfolio-level data for the HELOAN 2nd lien portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. The requested segmentations are presented in Table A below. Reporting Bank Holding Companies (BHCs) are requested to segment their Owned mortgage portfolio by: SOP03-3 Status; Origination FICO or equivalent; Geography; Vintage; Original CLTV; Delinquency Status; and Origination Channel. Please report only owned loans. Please include both HFI and HFS loans. More information on each of these segmentations can be found in Section A, *Segmentation Variables*, of these instructions. Please start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD_ID number (SAS Variable: RSSD_ID) and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **Heloan** for your Portfolio ID within this schedule). Please see the first three columns within the *HELOAN 2nd Example – Table B* exhibit provided below.

Table B below lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B, *Summary Variables*, of these instructions. **Please provide all dollar unit data in millions of dollars ($ Millions). Please use the SAS variable names and SAS data types provided on the table for the submission.**

The *HELOAN 2nd Example — Table B* exhibit provides an example of the dataset to be submitted. Columns D to L of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: SOP03-3 Status of purchased impaired; Origination FICO or equivalent <=680; in Region #1; Originated in 2005 or before; with an Original LTV of <=65%; current or 1-29 days past due; and originated through the retail channel. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that its origination channel is "All Other". There are two SOP03-3 segments, four Origination FICO segments, six Geography segments, six Vintage segments, four Original LTV segments, six Delinquency Status segments, and two Origination Channel segments. This results in a maximum size dataset with 13,824 rows of data per reporting month (2 x 4 x 6 x 6 x 4 x 6 x 2 = 13,824). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 13,824 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Table C below lists the variables that should be reported for each portfolio segment only for the most recent reporting-month (no need for historical data). Definitions for each of these variables can be found in Section C, Snapshot Metrics, of these instructions. These variables, along with the Table B Summary Variables, should be summarized for each portfolio segment and submitted in a separate SAS file. **Please use the SAS variable name and SAS data type provided on the table for the submission.** The *HELOAN 2nd Example – Table B & C* exhibit provides an example of the dataset to be submitted.

Reporting BHCs should provide a Segment ID (SAS Variable: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique fourteen-digit number where each of the pairs of the

fourteen digits refers to a specific classification for each of the seven segmentation categories. Please refer to Table A below for the attribute codes for the seven segmentation categories. For example, in the *HELOAN 2nd Example – Table B* exhibit, the first segment listed has the Segment ID 01010101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A below. Starting with Row 61, the second example segment has the Segment ID 01010101010102 because all of the attributes are the same as the prior segment except that origination channel is now "All Other", which is listed in the second position of the attributes list in Table. **Do not drop leading zeros.**

For the requested summary variables, please report Unpaid Principal Balance gross of any partial charge-offs that may have been taken on the loan. For the *$ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries,* and *$ Net Charge-offs* please report the dollar amount of charge-offs or recoveries for the segment being reported only in the month that they occurred. For the Delinquency Status segmentation, please categorize charge-offs or recoveries by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month. For the *$ Interim Charge-off* variable, please report cumulative charge-offs through the reporting-month for the loans in the segment being reported.

Table D requests certain aggregate data about loans in your portfolio that should be excluded from the amounts reported in Tables B and C. Definitions for each of these variables can be found in Section D, *Excluded Accounts*, of these instructions. The *HELOAN 2nd Example – Table D* exhibit provides an example of the dataset to be submitted.

To summarize, your HELOAN schedule submission should include three separate SAS files:

1. From January 2007 – present, the summary variables in Table B should be reported in the segments described in Table A.

2. For the most recent reporting month only, the summary variables in Tables B and C should be reported in the segments described in Table A.

3. For the most recent reporting month only, the summary variables in Table D should be reported in aggregate. No segmentation is required.

A. Segmentation Variables

For each of the summary variables and snapshot metrics (to be described in further detail in Section B, Section C, and Section D), information should be reported for the following segments:

1. **SOP03-3** – This refers to the American Institute of Certified Public Accountants (AICPA) Statement of Position (SOP) 03-3, *Accounting for Loans or Certain Securities Acquired in a Transfer*. This SOP proposes guidance on accounting for differences between contractual and expected cash flows from an investor's initial investment in loans or debt securities acquired in a transfer if those differences are attributable, at least in part, to credit quality. Please segment your portfolio into the following two segments:
    a) Purchased Impaired
    b) Not Purchased Impaired

2. **Origination FICO or Equivalent** – Please segment the portfolio by Original FICO score or equivalent. The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to FICO scores and report that score. Please round any FICO scores up to the next integer (i.e. FICO 560.01-560.99 rounds up to 561). **If Origination FICO or equivalent is missing or unavailable for a loan, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** Please segment the portfolio into the following four segments:
    a) <=660
    b) 661-680
    c) 681-720
    d) >720

3. **Geography** – Please report the region in which the property is located. Please segment the portfolio into the following six geographical area designations:
    a) Region 1: Arizona, California and Nevada
    b) Region 2: Florida
    c) Region 3: Illinois, Indiana, Michigan, Minnesota, Missouri, Nebraska, Ohio, Wisconsin, North Dakota, South Dakota, Iowa, Kansas
    d) Region 4: Connecticut, Delaware, Massachusetts, Maryland, Maine, New Hampshire, New Jersey, New York, Rhode Island, Virginia, Vermont and Washington DC
    e) Region 5: Georgia, Alabama, Kentucky, Louisiana, Mississippi, North Carolina, Pennsylvania, South Carolina, Tennessee, West Virginia and US Territories (Puerto Rico, Guam, etc.)
    f) Region 6: Colorado, Idaho, Oregon, Washington, Montana, New Mexico, Alaska, Oklahoma, Texas, Arkansas, Utah, Wyoming, and Hawaii

4. **Vintage** – Vintage refers to the calendar year that the account was originated. There are six possible vintages to report:
    a) 2005 and Before
    b) 2006
    c) 2007
    d) 2008
    e) 2009
    f) 2010 & 2011

5. **Original CLTV –** The original combined loan-to-value ratio is the original amount of the loan, in addition to any senior liens, divided by the property value at the time of origination. Please round any CLTV ratios up to the next integer (i.e. 65.01-65.99 rounds up to 66). **If Original CLTV is missing or unavailable for a loan, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** Please segment the portfolio as follows:
    a) <=65
    b) 66 - 80
    c) 81 - 90

d) > 90

6. **Delinquency Status** – Please segment the portfolio into the following six delinquency statuses:
    a) Current & 1-29 DPD – Accounts that are not past due (accruing and non-accruing) or are 1-29 DPD (accruing and non-accruing) as of month-end.
    b) 30-59 DPD - Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
    c) 60-89 DPD - Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
    d) 90-119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    e) 120-179 DPD - Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
    f) 180+ DPD - Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

7. **Origination Channel** – Please segment the portfolio into the following two origination channels:
    a) Retail
    b) All Other– non-retail origination channels, including wholesale, broker, correspondent, etc.

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstandings** – Total principal amount outstanding as of the end of the month. This should be reported as Unpaid Principal Balance (UPB) gross of any charge-offs. In other words, the $ outstanding should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid in full, charged off, or REO sold.

3. **# New Originations** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

4. **$ New Originations** – The total dollar amount of new accounts originated in the given month for the segment being reported as of month-end.

5. **# Sold in Month** – The total number of accounts for the segment being reported that were sold in the reporting-month. Sales may be to GSEs, to private investors, or in the form of bulk asset sales.

6. **$ Sold in Month** – The total Unpaid Principal Balance of loans in the segment being reported that were sold in the reporting-month. Sales may be to GSEs, to private investors, or in the form of bulk asset sales.

7. **$ Gross Contractual Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was contractually charged off during the month. All interim FFIEC write-downs should be included in gross contractual charge-offs in the month that they are taken. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

8. **$ Bankruptcy Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

9. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off loans for the segment being reported as of month-end. For the delinquency status segmentation, please categorize recoveries by their delinquency status at charge-off. Recoveries should be reported as a positive value.

10. **$ Net Charge-offs –** The total Unpaid Principal Balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, *$ Net Contractual Charge-offs* should equal *[$ Gross Contractual Charge-offs* + *$ Bankruptcy Charge-offs — $ Recoveries*].

11. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs –** If it is not the case that *$ Net Charge-offs* equals [*$ Gross Contractual Charge-offs* + *$ Bankruptcy Charge-offs — $ Recoveries*], please provide the value of *$ Net Contractual Charge-offs* minus [*$ Gross Contractual Charge-offs* + *$ Bankruptcy Charge-offs — $ Recoveries*] in this variable. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's *$ Net Charge-offs* variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors.

12. **$ Foreclosure** - The total Unpaid Principal Balance of loans in the foreclosure process. These dollars are pre-REO and should be coded as a foreclosure in the system.

13. **$ New Foreclosure -** The total Unpaid Principal Balance of loans that entered the foreclosure process in the reporting month. These dollars are pre-REO and should be coded as a foreclosure in the system.

14. **$ REO** - The total Unpaid Principal Balance of mortgages where the bank has obtained the title at foreclosure sale and the property is on the market and available for sale. Also include instances where the bank has obtained the title but the availability for sale is not known. All write-downs have occurred and the remaining balance is transferred to REO. These loans have not been sold in REO at month end.

15. **$ New REO -** The total Unpaid Principal Balance of foreclosed loans where the institution has bought back the property in auction in the reporting month. All write-downs have occurred and the remaining

balance is transferred to REO. These are new REO loans for the month and could have been sold in REO at month end.

C. <u>Snapshot Metrics</u>

For each of the segments described above in Table A and starting only in the most recent reporting month, please report information on the following metrics for each portfolio segment.

1. **# Accounts That Were 60+ DPD in Last 12 Months** – The total number of accounts in the reporting segment as of month-end that were 60 or more days past due at any given time in the past twelve months ending in the reference month.

2. **# Accounts Ever Modified** – The number of accounts in the segment being reported that have ever been modified.

3. **$ Accounts Ever Modified** – The Unpaid Principal Balance associated with accounts in the segment being reported that have ever been modified.

4. **# Loans Intended for Sale** – The number of accounts in the segment being reported that are intended for sale rather than to be held for investment. The accounts may be intended for sale to GSEs, to private investors, or as part of a bulk asset sale.

5. **$ Loans Intended for Sale** – The Unpaid Principal Balance associated with accounts in the segment being reported that are intended for sale rather than to be held for investment. The accounts may be intended for sale to GSEs, to private investors, or as part of a bulk asset sale.

6. **$ Interim Charge-offs** – The total Unpaid Principal Balance that has been charged-off on loans in this segment through the reporting-month. Do not include charge-offs associated with loans not reported in this reporting-month because they have been fully charged-off or otherwise liquidated.

D. <u>Excluded Accounts</u>

Please report in Table D all loans excluded from Tables B and C because of a government guarantee or because original FICO and/or original LTV were unable to be reported. Report these loans only for the most recent reporting month and only on an aggregate basis (do not break into multiple segments).

1. **# Accounts Missing LTV only** – The number of accounts for which original LTV cannot be reported. Exclude government insured loans from this variable, and exclude loans where origination FICO is also missing.

2. **$ Accounts Missing LTV only** – The Unpaid Principal Balance of accounts for which original LTV cannot be reported. Exclude government insured loans from this variable, and exclude loans where origination FICO is also missing.

3. **# Accounts Missing FICO only** – The number of accounts for which origination FICO cannot be reported. Exclude government insured loans from this variable, and exclude loans where original LTV is also missing.

4. **$ Accounts Missing FICO only** – The Unpaid Principal Balance of accounts for which origination FICO cannot be reported. Exclude government insured loans from this variable, and exclude loans where original LTV is also missing.

5. **# Accounts Missing LTV and FICO** – The number of accounts for which original LTV and origination FICO cannot be reported. Exclude government insured loans from this variable.

6. **$ Accounts Missing LTV and FICO** – The Unpaid Principal Balance of accounts for which original LTV and origination FICO cannot be reported. Exclude government insured loans from this variable.

Mortgage Schedule - Home Equity Loans (2nd Lien)

Table A

Please provide all Dollar Unit data in $ Millions.

Definition Reference	Segmentation	SAS Variable Name	SAS Data Type	Segment ID Position	Attribute ID within Segment ID Positions					
					01	02	03	04	05	06
Report Instruction A - 1	**SOP03-3**	SOP03_3	Character	1-2	Purchased Impaired	Not Purchased Imparied				
Report Instruction A - 2	**Origination FICO (or Equivalent)**	ORIG_FICO	Character	3-4	<=660	661-680	681-720	>720		
Report Instruction A - 3	**Geography**	GEOGRAPHY	Character	5-6	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
Report Instruction A - 4	**Vintage**	VINTAGE	Character	7-8	2005 and Before	2006	2007	2008	2009	2010 & 2011
Report Instruction A - 5	**Original CLTV**	ORIG_LTV	Character	9-10	<= 65	66 - 80	81 - 90	>90		
Report Instruction A - 6	**Delinquency Status**	DLQ_STATUS	Character	11-12	Current & 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120-179 DPD	180+ DPD
Report Instruction A - 7	**Origination Channel**	ORIG_CHANNEL	Character	13-14	Retail	All Other				

Table B

Definition Reference	Variables for Summarization	SAS Variable Name	SAS Data Type
Report Instruction B - 1	# Accounts	N_ACCT	Numeric
Report Instruction B - 2	$ Outstandings	D_OS	Numeric
Report Instruction B - 3	# New Origination	N_NEW_ORIGINATION	Numeric
Report Instruction B - 4	$ New Origination	D_NEW_ORIGINATION	Numeric
Report Instruction B - 5	# Sold in Month	N_SOLD_IN_MONTH	Numeric
Report Instruction B - 6	$ Sold in Month	D_SOLD_IN_MONTH	Numeric
Report Instruction B - 7	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric
Report Instruction B - 8	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric
Report Instruction B - 9	$ Recoveries	D_RECOVERIES	Numeric
Report Instruction B - 10	$ Net Charge Offs	D_NET_CO	Numeric
Report Instruction B - 11	$ Net Charge Off Reconciliation	D_ADJ_NET_CO	Numeric
Report Instruction B - 12	$ Foreclosure	D_FORECLOSURE	Numeric
Report Instruction B - 13	$ New Foreclosure	D_NEW_FORECLOSURE	Numeric
Report Instruction B - 14	$ REO	D_REO	Numeric
Report Instruction B - 15	$ New REO	D_NEW_REO	Numeric

Regions	US - Geographic Regions
Region 1	AZ, CA, NV
Region 2	FL
Region 3	IL, IN, MI, MN, MO, NE, OH, WI, ND, SD, IA, KS
Region 4	CT, DE, MA, MD, ME, NH, NJ, NY, RI, VA, VT, DC
Region 5	GA, AL, KY, LA, MS, NC, PA, SC, TN, WV, US Territories
Region 6	CO, ID, OR, WA,MT, NM, AK, OK, TX, AR, UT, WY, HI

Table C

Definition Reference	Snapshot Metrics (AS OF MOST CURRENT MONTH)	SAS Variable Name	SAS Data Type
Report Instruction C - 1	**# Accounts 60+ DPD in Last 12 Months**	N_ACCTS_60DPD_LAST12_MONTHS	Numeric
Report Instruction C - 2	**# Accounts Ever Modified**	N_ACCTS_EVER_MODIFIED	Numeric
Report Instruction C - 3	**$ Accounts Ever Modified**	D_ACCOUNTS_EVER_MODIFIED	Numeric
Report Instruction C - 4	**# Loans Intended for Sale**	N_LOANS_FOR_SALE	Numeric
Report Instruction C - 5	**$ Loans Intended for Sale**	D_LOANS_FOR_SALE	Numeric
Report Instruction C - 6	**$ Interim Charge-offs**	D_INTERIM_CO	Numeric

Table D

Definition Reference	Totals for Excluded Accounts (AS OF MOST RECENT MONTH)	SAS Variable Name	SAS Data Type
Report Instruction D - 1	**# Accounts Missing LTV Only**	N_ACCTS_MISSING_LTV_ONLY	Numeric
Report Instruction D - 2	**$ Accounts Missing LTV Only**	D_MISSING_LTV_ONLY	Numeric
Report Instruction D - 3	**# Accounts Missing FICO Only**	N_ACCTS_MISSING_FICO_ONLY	Numeric
Report Instruction D - 4	**$ Accounts Missing FICO Only**	D_MISSING_FICO_ONLY	Numeric
Report Instruction D - 5	**# Accounts Missing LTV and FICO**	N_ACCTS_MISSING_LTV_AND_FICO	Numeric
Report Instruction D - 6	**$ Accounts Missing LTV and FICO**	D_MISSING_LTV_AND_FICO	Numeric

Business/Portfolio Identifier Data			Segments									Summary Variables															
BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	SOP 03-3	Origination FICO or Equivalent	Geography	Vintage	Original CLTV	Delinquency Status	Origination Channel	Reporting Month	# Accounts	$ Outstandings	# New Origination	$ New Origination	# Sold in Month	$ Sold in Month	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	$ Net Charge-off Reconciliation	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jan-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Feb-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Mar-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Apr-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	May-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jun-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jul-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Aug-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Sep-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Nov-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Dec-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jan-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Feb-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Mar-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Apr-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	May-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jun-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jul-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Aug-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Sep-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Nov-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Dec-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jan-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Feb-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Mar-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Apr-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	May-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jun-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jul-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Aug-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Sep-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Nov-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Dec-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jan-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Feb-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Mar-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Apr-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	May-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jun-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jul-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Aug-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Sep-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Nov-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Dec-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jan-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Feb-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Mar-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Apr-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	May-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jun-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jul-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Aug-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Sep-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-11															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Jan-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Feb-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Mar-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Apr-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	May-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Jun-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Jul-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Aug-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Sep-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Oct-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Nov-07															
						...	...		...		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Business/Portfolio Identifier Data			Segments									Summary Variables										
BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	SOP 03-3	Origination FICO or Equivalent	Geography	Vintage	Original CLTV	Delinquency Status	Origination Channel	Reporting Month	# Accounts	$ Outstandings	# New Origination	$ New Origination	# Sold in Month	$ Sold in Month	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	$ Net Charge-off Reconciliation
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-11											
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Oct-11											
						...	...		...		...	...	...	...	...	...	...	...	...	...	...	...

Business/Portfolio Identifier Data			Segments																		
BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	SOP 03-3	Origination FICO or Equivalent	Geography	Vintage	Original CLTV	Delinquency Status	Origination Channel	Reporting Month	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO	# Accounts 60+ DPD in Last 12 Months	# Accounts Ever Modified	$ Accounts Ever Modified	# Loans Intended for Sale	$ Loans Intended for Sale	$ Interim Charge-offs
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-11										
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Oct-11										
						...	...		...		...	...	...	...	...	...	...	...	...	...	...

Business/Portfolio Identifier Data				Summary Variables					
BHC Name	BHC RSSD_ID #	Portfolio ID	Reporting Month	# Accounts Missing LTV only	$ Accounts Missing LTV only	# Accounts Missing FICO only	$ Accounts Missing FICO only	# Accounts Missing LTV and FICO	$ Accounts Missing LTV and FICO
ABC	7654321	Heloan	Oct-11						

Instructions for International Home Equity Schedule

This document provides general guidance and data definitions for the International Home Equity Schedule. For international first mortgages, please see the separate instructions and schedules.

For the first reporting period, the request is for monthly portfolio-level data for the international home equity portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. The requested segmentations are presented in Table A below. Reporting Bank Holding Companies (BHCs) are requested to segment their Owned International HELOC portfolio by: Product Type; Origination FICO or Equivalent; Geography; Vintage; Original LTV (or CLTV for 2nds); and Delinquency Status. Please report only owned loans. Please include both HFI and HFS loans. More information on each of these segmentations can be found in Section A, *Segmentation Variables*, of these instructions. Please start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID) and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **IntHE** for your Portfolio ID within this schedule). Please see the first three columns within the *International HE Example Data File* exhibit provided below.

Table B below lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B, *Summary Variables*, of these instructions. **Please provide all Dollar Unit data in Millions of Dollars ($ Millions). Please use the SAS variable names and SAS data types provided on the table for the submission.**

The *International HE Example Data File* exhibit provides an example of the dataset to be submitted. Columns D to K of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: HELOAN; Origination FICO or Equivalent <=660; in Canada; Originated in 2007 or Before; with an Original (C)LTV of <80%; and current or 1-29 days past due Delinquency Status. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that it is 30-89 days past due. There are two Product Type segments, three Origination FICO segments, four Geography segments, two Vintage segments, two Original LTV segments, and five Delinquency Status segments. This results in a maximum size dataset with 480 rows of data per reporting month (2 x 3 x 4 x 2 x 2 x 2 x 5 = 480). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 480 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a Segment ID (SAS Variable: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique twelve-digit number where each of the pairs of the twelve digits refers to a specific classification for each of the six segmentation categories. Please refer to Table A below for the attribute codes for the six segment categories. For example, in the *International HE Ex Data File* exhibit, the first segment listed has the Segment ID 010101010101 in column D because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with Row 61, the second example segment has the Segment ID 010101010102 because all of the attributes are the same as the prior segment except that delinquency is now 30-89 days past due, which is listed in the second position of the attributes list in Table A. **<u>Do not drop leading zeros.</u>**

For the requested summary variables, please report Unpaid Principal Balance gross of any partial charge-offs that may have been taken on the loan. For the *$ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries,* and *$ Net Charge-offs* please report the dollar amount of charge-offs or recoveries for the segment being reported only in the month that they occurred. For the Delinquency Status segmentation, please categorize charge-offs or recoveries by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month. For the *$ Interim Charge-off* variable, please report cumulative charge-offs through the reporting-month for the loans in the segment being reported.

A. Segmentation Variables

For each of the summary variables and snapshot metrics (to be described in further detail in Section B, Section C, and Section D), information should be reported for the following segments:

1. **Product Type** – Please segment the portfolio into product types based on specific features of the loan. The portfolio should be segmented into two product types:
    a) HELOAN
    b) HELOC

2. **Origination FICO or Equivalent** – Please segment the portfolio by Original FICO score or equivalent. The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to FICO scores and report that score. Please round any FICO scores up to the next integer (i.e. FICO 560.01-560.99 rounds up to 561). Please segment the portfolio into the following three segments:
    a) <=660
    b) >660
    c) N/A—Origination FICO unknown or missing

3. **Geography** – Please report the region in which the property is located. Please segment the portfolio into the following four geographical area designations:
    a) Canada
    b) EMEA—Europe, Middle East, and Africa
    c) LATAM—Latin America and Caribbean
    d) APAC—Asia Pacific

4. **Vintage** – Vintage refers to the calendar year that the account was originated. There are two possible vintages to report:
    a) 2007 and before
    b) 2008 and later

5. **Original LTV (or CLTV for 2nds)** – The original combined loan-to-value ratio is the original amount of the loan or line, in addition to any senior liens, divided by the property value at the time of origination. Please round any LTV ratios up to the next integer (i.e. 65.01-65.99 rounds up to 66). Please segment the portfolio as follows:
    a) < 80
    b) >=80

6. **Delinquency Status** – Please segment the portfolio into the following five delinquency statuses:
    a) Current & 1-29 DPD – Accounts that are not past due (accruing and non-accruing) or are 1-29 DPD (accruing and non-accruing) as of month-end.
    b) 30-89 DPD - Accounts that are 30 to 89 days past due (accruing and non-accruing) as of month-end.
    c) 90-119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    d) 120-179 DPD - Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
    a) 180+ DPD - Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstandings** – Total principal amount outstanding as of the end of the month. This should be reported as Unpaid Principal Balance (UPB) gross of any charge-offs. In other words, the $ outstanding should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid in full, charged off, or REO sold.

3. **$ Commitment (HELOC only)** – The total dollar amount of HELOC credit lines on the book for the segment being reported as of month-end. If there is no credit limit on certain accounts, report the purchase or shadow limit. Report this variable only for HELOC products.

4. **# New Originations** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

5. **$ New Originations** – The total dollar amount of new accounts originated in the given month for the segment being reported as of month-end.

6. **$ New Commitment (HELOC only)** – The total dollar amount of new HELOC credit lines booked on the system in the reporting month. Report this variable only for HELOC products.

7. **$ Commitment Increases (HELOC only)** – The dollar amount increase on existing HELOC credit lines in the reporting-month. Report this variable only for HELOC products.

8. **$ Commitment Decreases (HELOC only)** – The dollar amount decrease on existing HELOC credit lines in the reporting-month. Report this variable only for HELOC products.

9. **$ Gross Contractual Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was contractually charged off during the month. All interim FFIEC write-downs should be included in gross contractual charge-offs in the month that they are taken. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

10. **$ Bankruptcy Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

11. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off loans for the segment being reported as of month-end. For the delinquency status segmentation, please categorize recoveries by their delinquency status at charge-off. Recoveries should be reported as a positive value.

12. **$ Net Charge-offs –** The total Unpaid Principal Balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, *$ Net Contractual Charge-offs* should equal *[$ Gross Contractual Charge-offs* + *$ Bankruptcy Charge-offs — $ Recoveries*].

13. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs –** If it is not the case that *$ Net Charge-offs* equals *[$ Gross Contractual Charge-offs* + *$ Bankruptcy Charge-offs — $ Recoveries*], please provide the value of *$ Net Contractual Charge-offs* minus *[$ Gross Contractual Charge-offs* + $ Bankruptcy Charge-*offs — $ Recoveries*] in this variable. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's *$ Net Charge-offs* variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors.

14. **$ Foreclosure** - The total Unpaid Principal Balance of loans in the foreclosure process. These dollars are pre-REO and should be coded as a foreclosure in the system.

15. **$ New Foreclosure -** The total Unpaid Principal Balance of loans that entered the foreclosure process in the reporting month. These dollars are pre-REO and should be coded as a foreclosure in the system.

16. **$ REO** - The total Unpaid Principal Balance of mortgages where the bank has obtained the title at foreclosure sale and the property is on the market and available for sale. Also include instances where the bank has obtained the title but the availability for sale is not known. All write-downs have occurred and the remaining balance is transferred to REO. These loans have not been sold in REO at month end.

17. **$ New REO -** The total Unpaid Principal Balance of foreclosed loans where the institution has bought back the property in auction in the reporting month. All write-downs have occurred and the remaining balance is transferred to REO. These are new REO loans for the month and could have been sold in REO at month end.

International Home Equity Template

Table A

Please provide all Dollar Unit data in $ Millions.

Definition Reference	Segmentation	SAS Variable Name	SAS Data Type	Segment ID Position	Attribute ID within Segment ID Positions				
					01	02	03	04	05
Report Instruction A - 2	**Product Type**	PRODUCT_TYPE	Character	1-2	HELOAN	HELOC			
Report Instruction A - 3	**Origination FICO or Equivalent**	ORIG_FICO	Character	3-4	< = 660	> 660	N/A		
Report Instruction A - 4	**Geography**	GEOGRAPHY	Character	5-6	Region 1	Region 2	Region 3	Region 4	
Report Instruction A - 5	**Vintage**	VINTAGE	Character	7-8	2007 and Before	2008 and Later			
Report Instruction A - 6	**Original LTV (or CLTV for 2nds)**	ORIG_LTV	Character	9-10	< 80	>= 80			
Report Instruction A - 7	**Delinquency Status**	DLQ_STATUS	Character	11-12	Current & 1-29DPD	30 -89 DPD	90-119 DPD	120-179 DPD	180+ DPD

Table B

Definition Reference	Variables for Summarization	SAS Variable Name	SAS Data Type
Report Instruction B - 1	# Accounts	N_ACCT	Numeric
Report Instruction B - 2	$ Outstandings	D_OS	Numeric
Report Instruction B - 3	$ Commitment *(for HELOC)*	D_COMMITMENT	Numeric
Report Instruction B - 4	# New Origination	N_NEW_ORIGINATION	Numeric
Report Instruction B - 5	$ New Origination	D_NEW_ORIGINATION	Numeric
Report Instruction B - 6	$ New Commitment *(for HELOC)*	D_NEW_COMMITMENT	Numeric
Report Instruction B - 7	$ Commitment Increases *(for HELOC)*	D_COMMITMENT_INCREASES	Numeric
Report Instruction B - 8	$ Commitment Decreases *(for HELOC)*	D_COMMITMENT_DECREASES	Numeric
Report Instruction B - 9	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric
Report Instruction B - 10	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric
Report Instruction B - 11	$ Recoveries	D_RECOVERIES	Numeric
Report Instruction B - 12	$ Net Charge Offs	D_NET_CO	Numeric
Report Instruction B - 13	$ Net Charge Off Reconciliation	D_ADJ_NET_CO	Numeric
Report Instruction B - 14	$ Foreclosure	D_FORECLOSURE	Numeric
Report Instruction B - 15	$ New Foreclosure	D_NEW_FORECLOSURE	Numeric
Report Instruction B - 16	$ REO	D_REO	Numeric
Report Instruction B - 17	$ New REO	D_NEW_REO	Numeric

Regions	International Geographic Regions
Region 1	Canada
Region 2	EMEA--Europe, Middle East, and Africa
Region 3	LATAM--Latin America and Caribbean
Region 4	APAC--Asia Pacific

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB
1	Business/Portfolio Identifier Data			Segments								Summary Variables																
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination FICO or Equivalent	Geography	Vintage	Original LTV (or CLTV for 2nds)	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	$ Commitment	# New Origination	$ New Origination	$ New Commitment	$ Commitment Increases	$ Commitment Decreases	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	$ Net Charge-off Reconciliation	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO
3	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-07																	
4	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-07																	
5	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-07																	
6	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-07																	
7	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-07																	
8	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-07																	
9	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-07																	
10	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-07																	
11	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-07																	
12	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-07																	
13	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-07																	
14	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-07																	
15	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-08																	
16	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-08																	
17	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-08																	
18	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-08																	
19	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-08																	
20	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-08																	
21	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-08																	
22	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-08																	
23	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-08																	
24	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-08																	
25	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-08																	
26	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-08																	
27	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-09																	
28	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-09																	
29	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-09																	
30	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-09																	
31	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-09																	
32	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-09																	
33	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-09																	
34	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-09																	
35	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-09																	
36	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-09																	
37	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-09																	
38	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-09																	
39	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-10																	
40	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-10																	
41	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-10																	
42	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-10																	
43	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-10																	
44	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-10																	
45	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-10																	
46	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-10																	
47	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-10																	
48	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-10																	
49	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-10																	
50	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-10																	
51	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-11																	
52	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-11																	
53	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-11																	
54	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-11																	
55	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-11																	
56	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-11																	
57	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-11																	
58	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-11																	
59	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-11																	
60	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-11																	
61	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Jan-07																	
62	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Feb-07																	
63	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Mar-07																	
64	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Apr-07																	
65	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	May-07																	
66	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Jun-07																	
67	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Jul-07																	
68	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Aug-07																	
69	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Sep-07																	
70	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Oct-07																	
71	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Nov-07																	
72							...	...		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Instructions for US Bank Cards and Charge Card Schedule

This document provides general guidance and data definitions for the US Bank Cards and Charge Card Schedule. For US SME and corporate credit cards or international credit cards, please see the separate instructions and schedules.

For the first reporting period, the request is for monthly portfolio-level data for the US bank and charge card portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. The requested segmentations are presented in Table A found below. Reporting BHCs are requested to segment their credit card portfolio by Product Type, Vintage, Geography, Delinquency Status, Credit Line, and Refreshed FICO or Equivalent. More information on each of these segmentations can be found in Section A below. Please start each row of data with your BHC Name (SAS Variable Name: BHC_NAME), your BHC_RSSD_ID (SAS Variable Name: RSSD_ID) and Portfolio ID (SAS Variable Name: PORTFOLIO_ID) (use **USBankCard** for your Portfolio ID within this schedule). Please see columns A to C within the US Bank Card Example Raw File Exhibit provided below.

Table B below lists the summary variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B. **Please provide all dollar unit data in millions of dollars ($ Millions). Please use the SAS variable names and SAS data types provided on the table for the submission.**

The US Bank Card Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to K of this exhibit indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: bank card, originated in 2005 or earlier, in region 1, of current status or 1 - 29 days past due, with a credit line <= $1,500, and a refreshed FICO or equivalent of <= 580. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that its refreshed FICO or equivalent is 581 - 660. There are two Product Type segments, seven Vintage segments, six Geographic segments, five Delinquency Status segments, three Credit Line segments, and five Refreshed FICO or Equivalent segments. This results in a maximum sized dataset with 6,300 rows of data per reporting month (2 x 7 x 6 x 5 x 3 x 5 = 6,300). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 6,300 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a Segment ID (SAS Variable Name: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique twelve digit number where each pair of the twelve digits refers to a specific classification for each of the six segmentation categories. Please refer to Table A for the attribute codes for the six segment categories. For example, in the US Bank Card Example Raw File Exhibit, the first segment listed has the Segment ID 010101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the Segment ID 010101010102 because all of the attributes are the same as the prior segment except that refreshed FIOC or equivalent is 581 - 660, which is listed in the second position of the attributes list in Table A. **<u>Do not drop leading zeros.</u>**

For the requested summary variables, please do not include charge-offs and recoveries in the calculation of dollars or number of accounts for a given reporting month. The only exceptions to this rule are the following summary variables: $ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries and $ Net Charge-offs. For these

three variables, please report the dollar amount of charge-offs or recoveries only in the month that they occurred. For the Delinquency Status segmentation, please categorize charge-offs or recoveries by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month.

A. <u>Segmentation Variables</u>

For each of the summary variables (to be described in further detail in Section B), information should be reported for the following segments:

1. **Product Type** – Please segment the portfolio into the following two product types:
    a) Bank Card—Regular general purpose credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity and co-brand cards in this category, and student cards if applicable. This product type also includes private label or propriety credit cards, which are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable.
    b) Charge Cards—Consumer credit cards for which the balance is repaid in full each billing cycle.

2. **Vintage** – Vintage refers to the calendar year that the account was originated. There are seven possible vintages to report:
    a) 2005 and Before
    b) 2006
    c) 2007
    d) 2008
    e) 2009
    f) 2010
    g) 2011

3. **Geography** – Please segment the portfolio into the following six geographical area designations. The borrower's current place of residency should be used to define the region.
    a) Region 1: California, Nevada, Florida, Arizona, and US Territories (Puerto Rico, Virgin Islands, Guam, etc.)
    b) Region 2: Rhode Island, South Carolina, Oregon, Michigan, Indiana, Kentucky, Georgia, Ohio, Illinois
    c) Region 3: Washington DC, Mississippi, North Carolina, New Jersey, Tennessee, Missouri, West Virginia, Connecticut, Idaho, Pennsylvania, Washington, Alabama
    d) Region 4: Delaware, Massachusetts, New York, Colorado, New Mexico, Texas
    e) Region 5: Alaska, Louisiana, Wisconsin, Arkansas, Maine, Maryland, Utah, Montana, Minnesota, Oklahoma, Iowa, Virginia, Wyoming, Kansas, Hawaii
    f) Region 6: Vermont, New Hampshire, Nebraska, South Dakota, North Dakota

4. **Delinquency Status** – Please segment the portfolio into the following five delinquency statuses:
    a) Current and 1 - 29 DPD– Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.

b) 30 - 89 DPD - Accounts that are 30 to 89 days past due (accruing and non-accruing) as of month-end.
c) 90 - 119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
d) 120 - 179 DPD - Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
e) 180+ DPD - Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

5. **Credit Line** – Please segment the portfolio into the following three credit line segments. If necessary, please round any dollar values up to the next integer ($1,000.01 - $1,000.99 to $1,001).
   a) <= $1,500
   b) $1,501 - $7,500
   c) > $7,501

6. **Refreshed FICO or Equivalent** – Please segment the portfolio by refreshed FICO or equivalent. A refreshed FICO score is any update to the score used for the original credit decision. Report the most recent score for the primary accountholder. If internal credit scores or other bureau scores are used (as opposed to FICO), map the score to a FICO equivalent and report that score. Please round FICO scores up to the next integer (FICO 560.01 - 560.99 to 561). Please report the following five segments:
   a) <= 580
   b) 581 - 660
   c) 661 - 720
   d) > 720
   e) N/A – missing or unknown refreshed FICO

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Receivables** – Total receivables for accounts on the book for the segment being reported as of month-end.

3. **$ Unpaid Principal Balance** – Total Unpaid Principal Balance (UPB) on the book for the segment being reported as of month-end. Unlike receivables, total UPB should be net of any interest and fees owed by the borrower.

4. **$ Commitments** – The total dollar amount of credit lines on the book for the segment being reported as of month-end. If there is no credit limit on certain accounts, report the purchase or shadow limit.

5. **# New Accounts** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

6. **$ New Commitments** – The total dollar amount of new commitments on accounts originated in the given month for the segment being reported as of month-end. If unknown for some accounts due to an acquisition or a merger, report the credit line at acquisition.

7. **$ Gross Contractual Charge-offs** – The total UPB for the segment being reported that were contractually charged off as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off. Do not include bankruptcy charge-offs in this calculation.

8. **$ Bankruptcy Charge-offs** – The total UPB for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

9. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off accounts for the segment being reported as of month-end. For the delinquency status segmentation, please categorize recoveries by their delinquency status at charge-off. Please report recoveries as a positive number.

10. **$ O/S for 0% Utilization** – The total receivables for accounts on the book for the segment being reported as of month-end that have 0% utilization. Utilization is defined as outstanding balance divided by total credit line.

11. **$ O/S for Utilization > 0% and <= 35%** – The total receivables for accounts on the book for the segment being reported as of month-end that have >0% utilization and <= 35% utilization. Utilization is defined as outstanding balance divided by total credit line.

12. **$ O/S for Utilization > 35% and <= 80%** – The total receivables for accounts on the book for the segment being reported as of month-end that have >35% utilization and <= 80% utilization. Utilization is defined as outstanding balance divided by total credit line.

13. **$ O/S for Utilization > 80%** – The total receivables for accounts on the book for the segment being reported as of month-end that have >80% utilization. Utilization is defined as outstanding balance divided by total credit line.

14. **$ O/S for Utilization N/A** – The total receivables for accounts on the book for the segment being reported as of month-end that have an unknown or missing utilization rate. Utilization is defined as outstanding balance divided by total credit line.

15. **# Accounts O/S for 0% Utilization** – The total number of accounts on the book for the segment being reported as of month-end that have 0% utilization. Utilization is defined as outstanding balance divided by total credit line.

16. **# Accounts for Utilization > 0% and <= 35%** – The total number of accounts on the book for the segment being reported as of month-end that have >0% utilization and <= 35% utilization. Utilization is defined as outstanding balance divided by total credit line.

17. **# Accounts for Utilization > 35% and <= 80%** – The total number of accounts on the book for the segment being reported as of month-end that have >35% utilization and <= 80% utilization. Utilization is defined as outstanding balance divided by total credit line.

18. **# Accounts for Utilization > 80%** – The total number of accounts on the book for the segment being reported as of month-end that have >80% utilization. Utilization is defined as outstanding balance divided by total credit line.

19. **# Accounts for Utilization N/A** – The total number of accounts on the book for the segment being reported as of month-end that have an unknown or missing utilization rate. Utilization is defined as outstanding balance divided by total credit line.

20. **# Accounts Charged-off** – The total number of accounts which experienced a charge-off (contractual or bankruptcy) in the reference month. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

21. **$ Net Charge-offs** – The total UPB for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

22. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs** – If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries], please provide the value of $ Net Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries] in this variable, and separately provide an explanation for the difference. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors

23. **$ O/S for Accounts That Were 30+ DPD in Last 24 Months** – The total receivables for the segment being reported as of month-end that was 30 or more days past due at any given time in the past 24 months ending in the reference month. Please exclude charged-off accounts when making this calculation.

24. **# Accounts That Were 30+ DPD in Last 24 Months** – The total number of accounts for the segment being reported as of month-end that were 30 or more days past due at any given time in the past 24 months ending in the reference month. Please exclude charged-off accounts when making this calculation.

US Bank Cards and Charge Cards Schedule

Table A — **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segmentation	SAS Variable Names	SAS Data Types	Segment ID Position	Attribute ID within Segment ID Positions						
					01	02	03	04	05	06	07
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	1 - 2	Bank Card	Charge Card					
Report Instruction A - 2	**Vintage**	VINTAGE	Character	3 - 4	2005 and Before	2006	2007	2008	2009	2010	2011
Report Instruction A - 3	**Geography**	GEOGRAPHY	Character	5 - 6	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	
Report Instruction A - 4	**Delinquency Status**	DLQ_STATUS	Character	7 - 8	Current + 1 - 29 DPD	30 - 89 DPD	90 - 119 DPD	120 - 179 DPD	180+ DPD		
Report Instruction A - 5	**Credit Line**	CREDIT_LINE	Character	9 - 10	<= $1,500	$1,501 - $7,500	> $7,500				
Report Instruction A - 6	**Refreshed FICO or Equivalent**	REF_FICO	Character	11 - 12	< = 580	581 - 660	661 - 720	> 720	N/A		

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type
Report Instruction B - 1	# Accounts	N_ACCT	Numeric
Report Instruction B - 2	$ Receivables	D_RECEIVABLES	Numeric
Report Instruction B - 3	$ Unpaid Principal Balance	D_UNPD_PRIN_BALA	Numeric
Report Instruction B - 4	$ Commitments	D_COMMITMENTS	Numeric
Report Instruction B - 5	# New Accounts	N_NEW_ACCOUNTS	Numeric
Report Instruction B - 6	$ New Commitments	D_NEW_COMMITMENT	Numeric
Report Instruction B - 7	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric
Report Instruction B - 8	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric
Report Instruction B - 9	$ Recoveries	D_RECOVERIES	Numeric
Report Instruction B - 10	$ O/S for 0% utilization	D_OS_0	Numeric
Report Instruction B - 11	$ O/S for Utilization > 0% and <= 35%	D_OS_UTIL_L35	Numeric
Report Instruction B - 12	$ O/S for Utilization > 35% and <= 80%	D_OS_UTIL_GE35_80	Numeric
Report Instruction B - 13	$ O/S for Utilization > 80%	D_OS_UTIL_G80	Numeric
Report Instruction B - 14	$ O/S for Utilization N/A	D_OS_UTIL_NA	Numeric
Report Instruction B - 15	# Accounts for 0% Utilization	N_ACCT_UTIL_0	Numeric
Report Instruction B - 16	# Accounts for Utilization > 0% and <= 35%	N_ACCT_UTIL_L35	Numeric
Report Instruction B - 17	# Accounts for Utilization > 35% and <= 80%	N_ACCT_UTIL_GE35_80	Numeric
Report Instruction B - 18	# Accounts for Utilization > 80%	N_ACCT_UTIL_G80	Numeric
Report Instruction B - 19	# Accounts for Utilization N/A	N_ACCT_UTIL_NA	Numeric
Report Instruction B - 20	# Accounts Charged-off	N_ACCT_CO	Numeric
Report Instruction B - 21	$ Net Charge-offs	D_NET_CO	Numeric
Report Instruction B - 22	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	D_ADJ_NET_CO	Numeric
Report Instruction B - 23	$ O/S for Accounts That Were 30+ DPD in Last 24 Months	D_OS_ACCT_GE30_DPD_24M	Numeric
Report Instruction B - 24	# Accounts That Were 30+ DPD in Last 24 Months	N_ACCTS_GE30_DPD_24M	Numeric

US - Geographic Regions	
Region 1	CA, NV, FL, AZ, US Territories (PR, VI, GU, etc.)
Region 2	RI, SC, OR, MI, IN, KY, GA, OH, IL
Region 3	DC, MS, NC, NJ, TN, MO, WV, CT, ID, PA, WA, AL
Region 4	DE, MA, NY, CO, NM, TX
Region 5	AK, LA, WI, AR, ME, MD, UT, MT, MN, OK, IA, VA, WY, KS, HI
Region 6	VT, NH, NE, SD, ND

Refreshed FICO	
< = 580	Refreshed FICO less than or equal to 580
581 - 660	Refreshed FICO between 581 and 660
661 - 720	Refreshed FICO between 661 and 720
> 720	Refreshed FICO greater than 720
N/A	Refreshed FICO missing

Credit Line	
<= $1,500	Accounts with Credit Line less than or equal to $1,500
$1,501 - $7,500	Accounts with Credit Line between $1,501 and $7,500
> $7,500	Accounts with Credit Line greater than $7,500

US Bank Card Example Raw File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
1	**Business/Portfolio Identifier Data**			**Segments**								**Summary Variables**											
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**Product Type**	**Vintage**	**Geography**	**Delinquency Status**	**Current Credit Line**	**Refreshed FICO or Equivalent**	**Reporting Month**	**# Accounts**	**$ Receivables**	**$ Unpaid Principal Balance**	**$ Commitments**	**# New Accounts**	**$ New Commitments**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**	**$ Recoveries**	**$ O/S for 0% utilization**	**$ O/S for Utilization > 0% and <= 35%**	**$ O/S for Utilization > 35% and <= 80%**
3	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-07												
4	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-07												
5	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-07												
6	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-07												
7	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-07												
8	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-07												
9	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-07												
10	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-07												
11	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-07												
12	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-07												
13	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-07												
14	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-07												
15	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-08												
16	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-08												
17	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-08												
18	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-08												
19	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-08												
20	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-08												
21	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-08												
22	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-08												
23	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-08												
24	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-08												
25	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-08												
26	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-08												
27	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-09												
28	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-09												
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30	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-09												
31	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-09												
32	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-09												
33	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-09												
34	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-09												
35	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-09												
36	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-09												
37	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-09												
38	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-09												
39	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-10												
40	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-10												
41	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-10												
42	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-10												
43	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-10												
44	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-10												
45	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-10												
46	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-10												
47	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-10												
48	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-10												
49	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-10												
50	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-10												
51	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-11												
52	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-11												
53	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-11												
54	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-11												
55	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-11												
56	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-11												
57	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-11												
58	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-11												
59	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-11												
60	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-11												
61	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Jan-07												
62	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Feb-07												
63	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Mar-07												
64	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Apr-07												
65	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	May-07												
66	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Jun-07												
67	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Jul-07												
68	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Aug-07												
69	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Sep-07												
70	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Oct-07												
71	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Nov-07												
72						...	...	...	...	...	...	...	...	...	...	...	...						

US Bank Card Example Raw File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH
1	**Business/Portfolio Identifier Data**			**Segments**																		
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**Product Type**	**Vintage**	**Geography**	**Delinquency Status**	**Current Credit Line**	**Refreshed FICO or Equivalent**	**Reporting Month**	**$ O/S for Utilization > 80%**	**$ O/S for Utilization N/A**	**# Accounts for 0% utilization**	**# Accounts for Utilization > 0% and <= 35%**	**# Accounts for Utilization > 35% and <= 80%**	**# Accounts for Utilization > 80%**	**# Accounts for Utilization N/A**	**# Accounts Charged-Off**	**$ Net Contractual Charge-offs**	**Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Contractual Charge-offs**	**$ O/S for Accounts That Were 30+ DPD in Last 24 Months**
3	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-07											
4	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-07											
5	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-07											
6	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-07											
7	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-07											
8	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-07											
9	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-07											
10	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-07											
11	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-07											
12	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-07											
13	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-07											
14	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-07											
15	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-08											
16	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-08											
17	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-08											
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22	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-08											
23	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-08											
24	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-08											
25	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-08											
26	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-08											
27	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-09											
28	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-09											
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30	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-09											
31	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-09											
32	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-09											
33	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-09											
34	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-09											
35	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-09											
36	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-09											
37	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-09											
38	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-09											
39	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-10											
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42	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-10											
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47	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-10											
48	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-10											
49	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-10											
50	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-10											
51	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-11											
52	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-11											
53	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-11											
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58	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-11											
59	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-11											
60	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-11											
61	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Jan-07											
62	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Feb-07											
63	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Mar-07											
64	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Apr-07											
65	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	May-07											
66	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Jun-07											
67	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Jul-07											
68	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Aug-07											
69	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Sep-07											
70	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Oct-07											
71	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Nov-07											
72						...	...	...	...	...	...											

Instructions for US SME and Corporate Credit Card Schedule

This document provides general guidance and data definitions for the US SME and Corporate Credit Card Schedule. For US bank cards and charge cards and international credit cards, please see the separate instructions and schedules.

For the first reporting period, this request is for monthly portfolio-level data for the US SME and corporate credit card portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. The requested segmentations are presented in Table A. Reporting BHCs are requested to segment their credit card portfolio by Product Type, Vintage, Delinquency Status, and Original FICO or Equivalent. More information on each of these segmentations can be found in Section A found below. Please start each row of data with your BHC Name (SAS Variable Name: BHC_NAME), your BHC_RSSD_ID (SAS Variable Name: RSSD_ID) and Portfolio ID (SAS Variable Name: PORTFOLIO_ID), your RSSD_ID number and Portfolio ID (use **SMECard** for your Portfolio ID within this schedule). Please see columns A to C within the US SME and Corporate Credit Card Example Raw File Exhibit provided below.

Table B lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B. **Please provide all dollar unit data in millions of dollars ($ Millions). Also, please use the SAS variable name and SAS data types provided on the table for the submission.**

The US SME and Corporate Credit Card Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to I of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: SME card, originated in 2008 or earlier, of current status or 1 - 29 days past due, with an original FICO or equivalent of <= 620. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that its original FICO is > 620 rather than missing. There are two Product Type segments, two Vintage segments, five Delinquency Status segments, and three Original FICO or Equivalent segments. This results in a maximum sized dataset with 60 rows of data per reporting month (2 x 2 x 5 x 3 = 60). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 60 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a Segment ID (SAS Variable Name: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique eight digit number where each pair of the eight digits refers to a specific classification for each of the four segmentation categories. Please refer to Table A for the attribute codes for the four segment categories. For example, in the US SME and Corporate Credit Card Example Raw File Exhibit, the first segment listed has the Segment ID 01010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the Segment ID 01010102 because all of the attributes are the same as the prior segment except that original FICO is > 620, which is listed in the second position of the attributes list in Table A. **Do not drop leading zeros.**

For the requested summary variables, please do not include charge-offs and recoveries in the calculation of dollars or number of accounts for a given reporting month. The only exceptions to this rule are the following summary variables: $ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries and $ Net Charge-offs. For these three variables, please report the dollar amount of charge-offs or recoveries only in the month that they occurred. For the delinquency status segmentation, please categorize charge-offs or recoveries by their delinquency status at

charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month.

A. <u>Segmentation Variables</u>

For each of the summary variables (to be described in further detail in Section B), information should be reported for the following segments:

1. **Product Type** – Please segment the portfolio into the following two product types:
    a) SME Card – Small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant.
    b) Corporate Credit Cards—Employer-sponsored credit cards for use by a company's employees.

2. **Vintage** – Vintage refers to the calendar year that the account was originated. There are seven possible vintages to report:
    a) 2008 and Before
    b) 2009 and Later

3. **Delinquency Status** – Please segment the portfolio into the following five delinquency statuses:
    a) Current and 1 - 29 DPD - Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
    b) 30 - 59 DPD - Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
    c) 60 - 89 DPD - Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
    d) 90 - 119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    e) 120+ DPD - Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

4. **Original FICO or Equivalent** – Please segment the portfolio by Original FICO score or equivalent. The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to for the FICO scores and report that score. For Business Cards, provide the score for the proprietor or primary business owner. Please round FICO scores up to the next integer (FICO 560.01 - 560.99 to 561). Please segment the portfolio into the following three categories:
    a) <= 620
    b) > 620
    c) N/A – origination FICO missing or unknown

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end. For SME Card and Corporate Card, # Accounts should refer to the number of primary account holders. For example, if a small business is the primary card account holder on five accounts, the five accounts should be counted as one account.

2. **$ Receivables** – Total receivables for accounts on the book for the segment being reported as of month-end.

3. **$ Unpaid Principal Balance** – Total Unpaid Principal Balance (UPB) on the book for the segment being reported as of month-end. Unlike receivables, total UPB should be net of any interest and fees owed by the borrower.

4. **$ Commitments** – The total dollar amount of credit lines on the book for the segment being reported as of month-end. If there is no credit limit on certain accounts, report the purchase or shadow limit.

5. **# New Accounts** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

6. **$ New Commitments** – The total dollar amount of new commitments on accounts originated in the given month for the segment being reported as of month-end. If unknown for some accounts due to acquisition or merger, report the credit line at acquisition.

7. **$ Gross Contractual Charge-offs** – The total UPB for the segment being reported that were contractually charged off as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off. Do not include bankruptcy charge-offs in this calculation.

8. **$ Bankruptcy Charge-offs** – The total UPB for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

9. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off accounts for the segment being reported as of month-end. For the delinquency status segmentation, please categorize recoveries by their delinquency status at charge-off. Please report recoveries as a positive number.

10. **# Accounts Charged-off** – The total number of accounts which experienced a charge-off (contractual or bankruptcy) in the reference month. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

11. **$ Net Charge-offs** – The total UPB for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not

interest and fees. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

12. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs** – If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries], please provide the value of $ Net Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries] in this variable, and separately provide an explanation for the difference. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors

13. **$ O/S for Accounts That Were 30+ DPD in Last 24 Months** – The total receivables for the segment being reported as of month-end that was 30 or more days past due at any given time in the past 24 months ending in the reference month. Please exclude charged-off accounts when making this calculation.

14. **# Accounts That Were 30+ DPD in Last 24 Months** – The total number of accounts for the segment being reported as of month-end that were 30 or more days past due at any given time in the past 24 months ending in the reference month. Please exclude charged-off accounts when making this calculation.

US SME and Corporate Credit Card Schedule

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segmentation	SAS Variable Names	SAS Data Types	Segment ID Position	Attribute ID within Segment ID Positions				
					01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	1 - 2	SME Card	Corporate Credit Card			
Report Instruction A - 2	**Vintage**	VINTAGE	Character	3 - 4	2008 and Before	2009 and Later			
Report Instruction A - 3	**Delinquency Status**	DLQ_STATUS	Character	5 - 6	Current + 1 - 29 DPD	30 - 59 DPD	60 - 89 DPD	90 - 119 DPD	120+ DPD
Report Instruction A - 4	**Original FICO or Equivalent**	REF_FICO	Character	7 - 8	<= 620	> 620	N/A		

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type
Report Instruction B - 1	# Accounts	N_ACCT	Numeric
Report Instruction B - 2	$ Receivables	D_RECEIVABLES	Numeric
Report Instruction B - 3	$ Unpaid Principal Balance	D_UNPD_PRIN_BALA	Numeric
Report Instruction B - 4	$ Commitments	D_COMMITMENTS	Numeric
Report Instruction B - 5	# New Accounts	N_NEW_ACCOUNTS	Numeric
Report Instruction B - 6	$ New Commitments	D_NEW_COMMITMENT	Numeric
Report Instruction B - 7	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric
Report Instruction B - 8	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric
Report Instruction B - 9	$ Recoveries	D_RECOVERIES	Numeric
Report Instruction B - 10	# Accounts Charged-off	N_ACCT_CO	Numeric
Report Instruction B - 11	$ Net Charge-offs	D_NET_CO	Numeric
Report Instruction B - 12	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	D_ADJ_NET_CO	Numeric
Report Instruction B - 13	$ O/S for Accounts That Were 30+ DPD in Last 24 Months	D_OS_ACCT_GE30_DPD_24M	Numeric
Report Instruction B - 14	# Accounts That Were 30+ DPD in Last 24 Months	N_ACCTS_GE30_DPD_24M	Numeric

US SME and Corporate Credit Card Example Raw File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
1	Business/Portfolio Identifier Data			Segments						Summary Variables													
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Vintage	Delinquency Status	Original FICO or Equivalent	Reporting Month	# Accounts	$ Receivables	$ Unpaid Principal Balance	$ Commitments	# New Accounts	$ New Commitments	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	# Accounts Charged-Off	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	$ O/S for Accounts That Were 30+ DPD in Last 24 Months	# Accounts That Were 30+ DPD in Last 24 Months
3	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jan-07														
4	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Feb-07														
5	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Mar-07														
6	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Apr-07														
7	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	May-07														
8	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jun-07														
9	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jul-07														
10	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Aug-07														
11	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Sep-07														
12	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Oct-07														
13	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Nov-07														
14	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Dec-07														
15	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jan-08														
16	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Feb-08														
17	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Mar-08														
18	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Apr-08														
19	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	May-08														
20	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jun-08														
21	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jul-08														
22	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Aug-08														
23	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Sep-08														
24	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Oct-08														
25	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Nov-08														
26	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Dec-08														
27	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jan-09														
28	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Feb-09														
29	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Mar-09														
30	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Apr-09														
31	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	May-09														
32	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jun-09														
33	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jul-09														
34	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Aug-09														
35	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Sep-09														
36	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Oct-09														
37	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Nov-09														
38	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Dec-09														
39	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jan-10														
40	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Feb-10														
41	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Mar-10														
42	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Apr-10														
43	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	May-10														
44	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jun-10														
45	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jul-10														
46	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Aug-10														
47	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Sep-10														
48	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Oct-10														
49	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Nov-10														
50	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Dec-10														
51	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jan-11														
52	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Feb-11														
53	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Mar-11														
54	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Apr-11														
55	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	May-11														
56	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jun-11														
57	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jul-11														
58	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Aug-11														
59	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Sep-11														
60	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Oct-11														
61	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Jan-07														
62	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Feb-07														
63	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Mar-07														
64	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Apr-07														
65	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	May-07														
66	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Jun-07														
67	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Jul-07														
68	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Aug-07														
69	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Sep-07														
70	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Oct-07														
71	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Nov-07														
72						...	...	...	...	...	...	...	...	...	...								

Instructions for International Credit Card Schedule

This document provides general guidance and data definitions for the International Credit Card Schedule. For US bank cards and charge cards and US SME and corporate credit cards, please see the separate instructions and schedules.

For the first reporting period, the request is for monthly portfolio-level data for the international credit card portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. The requested segmentations are presented in Table A found below. Reporting BHCs are requested to segment their credit card portfolio by Product Type, Vintage, Geography, Delinquency Status, and Original FICO or Equivalent. More information on each of these segmentations can be found in Section A. Please start each row of data with your BHC name (SAS Variable Name: BHC_NAME), your BHC_RSSD_ID (SAS Variable Name: RSSD_ID) and Portfolio ID (SAS Variable Name: PORTFOLIO_ID) (use number of **IntCard** for your Portfolio ID within this schedule). Please see columns A to C within the International Credit Card Example Raw File Exhibit provided below.

Table B below lists the summary variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B. **Please provide all dollar unit data in millions of dollars ($ Millions). Also, please use the SAS variable names and SAS data types provided on the table for the submission.**

The International Credit Card Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to J of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: bank or charge card, originated in 2008 or earlier, in region 1, of current status or 1 - 29 days past due, with an original FICO or equivalent of <= 620. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that its original FICO is > 620. There are two Product Type segments, two Vintage segments, four Geographic segments, five Delinquency Status segments, and three Original FICO or Equivalent segments. This results in a maximum sized dataset with 240 rows of data per reporting month (2 x 2 x 4 x 5 x 3 = 240). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 240 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a Segment ID (SAS Variable Name: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique ten digit number where each pair of the ten digits refers to a specific classification for each of the five segmentation categories. Please refer to Table A for the attribute codes for the five segment categories. For example, in the International Credit Card Example Raw File Exhibit, the first segment listed has the Segment ID 0101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the Segment ID 0101010102 because all of the attributes are the same as the prior segment except that original FICO is > 620, which is listed in the second position of the attributes list in Table A . **Do not drop leading zeros.**

For the requested summary variables, please do not include charge-offs and recoveries in the calculation of dollars or number of accounts for a given reporting month. The only exceptions to this rule are the following summary variables: $ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries and $ Net Charge-offs. For these three variables, please report the dollar amount of charge-offs or recoveries only in the month that they occurred. For the Delinquency Status segmentation, please categorize charge-offs or recoveries by their delinquency status at

charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month.

A. Segmentation Variables

For each of the summary variables (to be described in further detail in Section B), information should be reported for the following segments:

1. **Product Type** – Please segment the portfolio into the following two product types:
    a) Bank Card and Charge Card—Bank cards are regular general purpose credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity and co-brand cards in this category, and student cards if applicable. This product type also includes private label or propriety credit cards, which are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable. Charge cards are consumer credit cards for which the balance is repaid in full each billing cycle.
    b) Other— All other international card products.

2. **Vintage** – Vintage refers to the calendar year that the account was originated. There are two possible vintages to report:
    a) 2008 and Before
    b) 2009 and Later

3. **Geography** – Please segment the portfolio into the following four geographical area designations. The borrower's current place of residency should be used to define the region.
    a) Region 1: Canada
    b) Region 2: EMEA — Europe, Middle East, and Africa
    c) Region 3: LATAM — Latin America and Caribbean
    d) Region 4: APAC — Asia Pacific

4. **Delinquency Status** – Please segment the portfolio into the following five delinquency statuses:
    a) Current and 1 - 29 DPD – Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
    b) 30 - 59 DPD - Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
    c) 60 - 89 DPD - Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
    d) 90 - 119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    e) 120+ DPD - Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

5. **Original FICO or Equivalent** – Please segment the portfolio by Original FICO score or equivalent. The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to for the FICO scores and report that score. For Business Cards, provide the score for the proprietor or primary business owner. Please round FICO scores up to the next integer (FICO 560.01 - 560.99 to 561). Please segment the portfolio into the following three categories:
    a) <= 620
    b) > 620
    c) N/A – original FICO unknown or missing

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end. For SME Card and Corporate Card **only** (which may be included in the "Other" product type)**,** # Accounts should refer to the number of primary account holders. For example, if a small business is the primary card account holder on five accounts, the five accounts should be counted as one account.

2. **$ Receivables** – Total receivables for accounts on the book for the segment being reported as of month-end.

3. **$ Unpaid Principal Balance** – Total Unpaid Principal Balance (UPB) on the book for the segment being reported as of month-end. Unlike receivables, total UPB should be net of any interest and fees owed by the borrower.

4. **$ Commitments** – The total dollar amount of credit lines on the book for the segment being reported as of month-end. If there is no credit limit on certain accounts, report the purchase or shadow limit.

5. **# New Accounts** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

6. **$ New Commitments** – The total dollar amount of new commitments on accounts originated in the given month for the segment being reported as of month-end. If unknown for some accounts due to an acquisition or a merger, report the credit line at acquisition.

7. **$ Gross Contractual Charge-offs** – The total UPB for the segment being reported that were contractually charged off as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off. Do not include bankruptcy charge-offs in this calculation.

8. **$ Bankruptcy Charge-offs** – The total UPB for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

9. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off accounts for the segment being reported as of month-end. For the delinquency status segmentation, please categorize recoveries by their delinquency status at charge-off. Please report recoveries as a positive number.

10. **# Accounts Charged-off** – The total number of accounts which experienced a charge-off (contractual or bankruptcy) in the reference month. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

11. **$ Net Charge-offs** – The total UPB for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

12. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs** – If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries], please provide the value of $ Net Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries] in this variable, and separately provide an explanation for the difference. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors

13. **$ O/S for Accounts That Were 30+ DPD in Last 24 Months** – The total receivables for the segment being reported as of month-end that was 30 or more days past due at any given time in the past 24 months ending in the reference month. Please exclude charged-off accounts when making this calculation.

14. **# Accounts That Were 30+ DPD in Last 24 Months** – The total number of accounts for the segment being reported as of month-end that were 30 or more days past due at any given time in the past 24 months ending in the reference month. Please exclude charged-off accounts when making this calculation.

International Credit Card Schedule

Table A — Please provide all Dollar Unit data in $ Millions.

Definition Reference	Segmentation	SAS Variable Names	SAS Data Types	Segment ID Position	Attribute ID within Segment ID Positions				
					01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	1 - 2	Bank Card + Charge Card	Other			
Report Instruction A - 2	**Vintage**	VINTAGE	Character	3 - 4	2008 and Before	2009 and Later			
Report Instruction A - 3	**Geography**	GEOGRAPHY	Character	5 - 6	Region 1	Region 2	Region 3	Region 4	
Report Instruction A - 4	**Delinquency Status**	DLQ_STATUS	Character	7 - 8	Current + 1 - 29 DPD	30 - 59 DPD	60 - 89 DPD	90 - 119 DPD	120+ DPD
Report Instruction A - 5	**Original FICO or Equivalent**	ORIG_FICO	Character	9 - 10	<= 620	> 620	N/A		

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type
Report Instruction B - 1	# Accounts	N_ACCT	Numeric
Report Instruction B - 2	$ Receivables	D_RECEIVABLES	Numeric
Report Instruction B - 3	$ Unpaid Principal Balance	D_UNPD_PRIN_BALA	Numeric
Report Instruction B - 4	$ Commitments	D_COMMITMENTS	Numeric
Report Instruction B - 5	# New Accounts	N_NEW_ACCOUNTS	Numeric
Report Instruction B - 6	$ New Commitments	D_NEW_COMMITMENTS	Numeric
Report Instruction B - 7	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric
Report Instruction B - 8	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric
Report Instruction B - 9	$ Recoveries	D_RECOVERIES	Numeric
Report Instruction B - 10	# Accounts Charged-off	N_ACCT_CO	Numeric
Report Instruction B - 11	$ Net Charge-offs	D_NET_CO	Numeric
Report Instruction B - 12	Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs	D_ADJ_NET_CO	Numeric
Report Instruction B - 13	$ O/S for Accounts That Were 30+ DPD in Last 24 Months	D_OS_ACCT_GE30_DPD_24M	Numeric
Report Instruction B - 14	# Accounts That Were 30+ DPD in Last 24 Months	N_ACCTS_GE30_DPD_24M	Numeric

International Geographic Regions	
Region 1	Canada
Region 2	EMEA -- Europe, Middle East, and Africa
Region 3	LATAM -- Latin America and Caribbean
Region 4	APAC -- Asia Pacific

International Credit Card Example Raw File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
1	Business/Portfolio Identifier Data			Segments							Summary Variables													
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Vintage	Geography	Delinquency Status	Original FICO or Equivalent	Reporting Month	# Accounts	$ Receivables	$ Unpaid Principal Balance	$ Commitments	# New Accounts	$ New Commitments	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	# Accounts Charged-Off	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	$ O/S for Accounts That Were 30+ DPD in Last 24 Months	# Accounts That Were 30+ DPD in Last 24 Months
3	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jan-07														
4	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Feb-07														
5	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Mar-07														
6	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Apr-07														
7	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	May-07														
8	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jun-07														
9	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jul-07														
10	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Aug-07														
11	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Sep-07														
12	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Oct-07														
13	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Nov-07														
14	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Dec-07														
15	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jan-08														
16	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Feb-08														
17	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Mar-08														
18	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Apr-08														
19	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	May-08														
20	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jun-08														
21	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jul-08														
22	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Aug-08														
23	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Sep-08														
24	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Oct-08														
25	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Nov-08														
26	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Dec-08														
27	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jan-09														
28	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Feb-09														
29	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Mar-09														
30	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Apr-09														
31	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	May-09														
32	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jun-09														
33	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jul-09														
34	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Aug-09														
35	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Sep-09														
36	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Oct-09														
37	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Nov-09														
38	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Dec-09														
39	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jan-10														
40	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Feb-10														
41	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Mar-10														
42	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Apr-10														
43	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	May-10														
44	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jun-10														
45	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jul-10														
46	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Aug-10														
47	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Sep-10														
48	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Oct-10														
49	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Nov-10														
50	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Dec-10														
51	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jan-11														
52	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Feb-11														
53	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Mar-11														
54	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Apr-11														
55	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	May-11														
56	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jun-11														
57	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jul-11														
58	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Aug-11														
59	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Sep-11														
60	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Oct-11														
61	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Jan-07														
62	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Feb-07														
63	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Mar-07														
64	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Apr-07														
65	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	May-07														
66	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Jun-07														
67	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Jul-07														
68	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Aug-07														
69	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Sep-07														
70	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Oct-07														
71	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Nov-07														
72						...	...	...	...	...	...	...	...	...	...	...								

Instructions for US Small Business Schedule

This document provides general guidance and data definitions for the US Small Business Schedule. For the International Small Business Schedule, please see separate instructions.

For the first reporting period, this request is for monthly portfolio-level data for a number of US small business portfolio segments (excluding business cards and rated/graded credits) from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. As each financial institution has a unique method for categorizing loans as Small Business or Commercial, please use the following methodology for selecting the correct schedule in which to include portfolio data: If a non-consumer loan is scored/delinquency managed, please include it in either the Credit Card Schedule (if it is a small business credit card) or this Small Business Schedule for non-credit card loans. If the loans are rated/graded, they belong to either the C&I or CRE schedules.

The requested segmentations are presented in Table A of these instructions. Reporting institutions are requested to segment their US small business portfolio by Product Type, Vintage, Original FICO or equivalent, and Delinquency Status. More information on each of these segmentations can be found in Section A of these instructions. Please start each row of data with your BHC name (SAS Variable Name: BHC_NAME), your RSSD_ID number (SAS Variable Name: RSSD_ID) and Portfolio ID (SAS Variable Name: PORTFOLIO_ID, use "**USSB"** for your Portfolio ID within this schedule). Please see the first three columns within the US SB Example Raw File Exhibit provided below.

Table B lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B of these instructions. **Please provide all dollar unit data in millions of dollars ($ Millions). Please use the SAS variable names and SAS data types provided on the table for the submission.**

The US SB Example Raw Data File Exhibit below provides an example of the dataset to be submitted. Columns D to I of thie example indicate the specific reported segment, while the remaining columns contain the requested summary variables. Rows 3 to 60 of the example are for the following specific segment: A line of credit or term loan, originated in 2008 or before, with an original FICO score or equivalent of 620 or lower, and current or 1-29 days past due. A new segment starts in row 61. This segment has the same characteristics as the prior segment except the delinquency status is 30-59 days past due rather than Current or 1-29 DPD. There are two Product Type segments, two Vintage segments, three Original FICO or equivalent segments, and five Delinquency Status segments. This results in a dataset with 60 rows of data per reporting month (2 x 2 x 3 x 5 = 60). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 60 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting institutions should provide a Segment ID (SAS Variable Name: Segment_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique eight digit number where each pair of the eight digits refers to a specific classification for each of the four segmentation categories. Please refer to Table A below for the attribute codes for the four segment categories. For example, in the US SB Example Raw Data File exhibit, the first segment listed has the Segment ID "01010101" because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the Segment ID

"01010102" because all of the attributes are the same as the prior segment except that delinquency status is 30-59 days past due, which is listed in the second position of the attributes list in Table A. **Do not drop leading zeros.**

For the requested summary variables, please do not include charge-offs and recoveries in the calculation of dollars or number of accounts for a given reporting month. The only exceptions to this rule are the following summary variables: *$ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries,* and *$ Net Charge-offs*. For these variables, please report the dollar amount of charge-offs or recoveries in the month that they occurred. For the delinquency status segmentation, please categorize charge-offs or recoveries by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month.

A. Segmentation Variables

For each of the summary variables (to be described in further detail in Section B), information should be reported for the following segments:

1. **Product Type** - Please segment the portfolio into the following product types as of month-end:
   a) Line of Credit or Term Loan
   b) Other

2. **Vintage** - Vintage refers to the calendar year that the account was originated.
   a) 2008 and Before
   b) 2009 or Later

3. **Original FICO or Equivalent** – Please segment the portfolio by Original FICO score (or equivalent). For partnerships and LLCs, use the average of the borrower/owner's FICO (choose up to 2 owners who have the highest percent ownership in the business). The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to FICO scores and report that score. Please round any FICO scores up to the next integer (FICO 560.01-560.99 to 561). Please segment the portfolio into three categories:
   a) 620 or below
   b) 621 and above
   c) N/A - Original FICO or equivalent score is missing or unknown

4. **Delinquency status** - Please segment the portfolio into the following five delinquency statuses:
   a) Current and 1-29 DPD– Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
   b) 30-59 DPD - Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.

c) 60-89 DPD - Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
d) 90-119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
e) 120+ DPD - Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstandings** – Total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end.

3. **# New Originations** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

4. **$ New Originations** – The total dollar amount of new accounts originated in the given month for the segment being reported as of month-end.

5. **$ Commitment** – The total dollar amount of commitments for the segment being reported as of month-end.

6. **$ Modifications –** Total Unpaid Principal Balance of loans that have been adjusted as part of a loan modification program.

7. **$ Gross Contractual Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was contractually charged off as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off. Do not include bankruptcy charge-offs in this variable.

8. **$ Bankruptcy Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

9. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off accounts for the segment being reported as of month-end. For the delinquency status segmentation, please categorize recoveries by their delinquency status at charge-off. Please report recoveries as a positive number.

10. **$ Net Charge-offs –** The total Unpaid Principal Balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

11. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs –** If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries], please provide the value of $ Net Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries] in this variable, and separately provide an explanation for the difference. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors.

Small Business Schedule

Instructions: Please EXCLUDE business cards (included in Credit Card Schedule) and rated/graded credits (included in C&I

Table A **Please provide all Dollar Unit data in Millions of Dollars.**

Definition Reference	Segmentation Variables	SAS Variable Name	SAS Data Type	Segment ID Position	Attribute ID within Segment ID Positions				
					01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	1-2	LOC or TERM Loan	Other			
Report Instruction A - 2	**Vintage**	VINTAGE	Character	3-4	2008 and Before	009 and Later			
Report Instruction A - 3	**Original FICO or equivalent**	ORIG_FICO	Character	5-6	< = 620	>620	N/A		
Report Instruction A - 4	**Delinquency Status**	DLQ_STATUS	Character	7-8	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type
Report Instruction B - 1	# Accounts	N_ACCT	Numeric
Report Instruction B - 2	$ Outstandings	D_OS	Numeric
Report Instruction B - 3	# New originations	N_NEW_ORIGINATION	Numeric
Report Instruction B - 4	$ New originations	D_NEW_ORIGINATION	Numeric
Report Instruction B - 5	$ Commitment	D_COMMITMENT	Numeric
Report Instruction B - 6	$ Modifications	D_MODIFICATIONS	Numeric
Report Instruction B - 7	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric
Report Instruction B - 8	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric
Report Instruction B - 9	$ Recoveries	D_RECOVERIES	Numeric
Report Instruction B - 10	$ Net Charge-offs	D_NET_CO	Numeric
Report Instruction B - 11	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	D_ADJ_NET_CO	Numeric

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	Business/Portfolio Identifier Data			Segments						Summary Variables										
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination Vintage	Original FICO or equivalent	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# New originations	$ New originations	$ Commitment	$ Modifications	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs
3	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jan-07											
4	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Feb-07											
5	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Mar-07											
6	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Apr-07											
7	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	May-07											
8	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jun-07											
9	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jul-07											
10	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Aug-07											
11	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Sep-07											
12	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Oct-07											
13	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Nov-07											
14	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Dec-07											
15	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jan-08											
16	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Feb-08											
17	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Mar-08											
18	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Apr-08											
19	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	May-08											
20	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jun-08											
21	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jul-08											
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23	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Sep-08											
24	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Oct-08											
25	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Nov-08											
26	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Dec-08											
27	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jan-09											
28	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Feb-09											
29	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Mar-09											
30	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Apr-09											
31	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	May-09											
32	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jun-09											
33	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jul-09											
34	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Aug-09											
35	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Sep-09											
36	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Oct-09											
37	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Nov-09											
38	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Dec-09											
39	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jan-10											
40	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Feb-10											
41	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Mar-10											
42	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Apr-10											
43	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	May-10											
44	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jun-10											
45	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jul-10											
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	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	**Business/Portfolio Identifier Data**			**Segments**						**Summary Variables**										
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**Product Type**	**Origination Vintage**	**Original FICO or equivalent**	**Delinquency Status**	**Reporting Month**	**# Accounts**	**$ Outstandings**	**# New originations**	**$ New originations**	**$ Commitment**	**$ Modifications**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**	**$ Recoveries**	**$ Net Charge-offs**	**Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs**
50	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Dec-10											
51	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jan-11											
52	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Feb-11											
53	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Mar-11											
54	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Apr-11											
55	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	May-11											
56	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jun-11											
57	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jul-11											
58	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Aug-11											
59	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Sep-11											
60	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Oct-11											
61	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Jan-07											
62	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Feb-07											
63	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Mar-07											
64	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Apr-07											
65	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	May-07											
66	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Jun-07											
67	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Jul-07											
68	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Aug-07											
69	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Sep-07											
70	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Oct-07											
71	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Nov-07											
72					…	…		…	…	…	…	…	…	…	…	…	…	…	…	…

Instructions for International Small Business Schedule

This document provides general guidance and data definitions for the International Small Business Schedule. For the US Small Business Schedule, please see the separate instructions.

For the first reporting period, the request is for monthly portfolio-level data for a number of international small business portfolio segments (excluding business cards and rated/graded credits) from January 2007 to first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. As each financial institution has a unique method for categorizing loans as Small Business or Commercial, please use the following methodology for selecting the correct schedule in which to include portfolio data: If a non-consumer loan is scored/delinquency managed, please include it in either the Credit Card Schedule (if it is a small business credit card) or this Small Business Schedule for non-credit card loans. If the loans are rated/graded, they belong to either the C&I or CRE schedules.

The requested segmentations are presented in Table A below. Reporting institutions are requested to segment their small business portfolio by Product Type, Vintage, Geography, Original FICO or Equivalent, and Delinquency Status. More information on each of these segmentations can be found in Section A of these instructions. Please start each row of data with your BHC name (SAS Variable Name: BHC_NAME), your RSSD_ID number (SAS Variable Name: RSSD_ID) and Portfolio ID (SAS Variable Name: Portfolio_ID, use "**IntSB"** for your Portfolio ID within this schedule). Please see the first three columns within the Int'l SB Example Raw File exhibit provided for example.

Table B lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B of these instructions. **Please provide all dollar unit data in millions of dollars ($ Millions). Please use the SAS variable names and SAS data types provided on the table for the submission.**

The *Int'l SB Example Raw Data File* exhibit provides an example of the dataset to be submitted. Columns D to J of this exhibit indicate the specific reported segment, while the remaining columns contain the requested summary variables. Rows 3 to 60 of this worksheet are for the following specific segment: A line of credit or term loan, originated in 2008 or earlier, in Canada, with an original FICO score or equivalent of 620 or lower, and current or 1-29 days past due. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the delinquency status is 30-59 days past due. There are two Product Type segments, two Vintage segments, four Geographic segments, three Original FICO or equivalent segments, and five Delinquency Status segments. This results in a dataset with 240 rows of data per reporting month (2 x 2 x 4 x 3 x 5 = 240). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 240 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting institutions should provide a Segment ID (SAS Variable Name: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique ten digit number where each pair of the ten digits refers to a specific classification for each of the five segmentation categories. Please refer to Table A for the attribute codes for the five segment categories. For example, in the *Int'l SB Example Raw Data File* exhibit, the first segment listed has the Segment ID "0101010101" because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the Segment ID "0101010102"

because all of the attributes are the same as the prior segment except that delinquency status is 30-59 days past due, which is listed in the second position of the attributes list in Table A. **Do not drop leading zeros.**

For the requested summary variables, please do not include charge-offs and recoveries in the calculation of dollars or number of accounts for a given reporting month. The only exceptions to this rule are the following summary variables: *$ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries,* and *$ Net Charge-offs*. For these variables, please report the dollar amount of charge-offs or recoveries in the month that they occurred. For the delinquency status segmentation, please categorize charge-offs or recoveries by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month.

A. Segmentation Variables

For each of the summary variables (to be described in further detail in Section B), information should be reported for the following segments:

1. **Product Type** - Please segment the portfolio into the following product types as of month-end:
   a) Line of Credit or Term Loan
   b) Other

2. **Vintage** - Vintage refers to the calendar year that the account was originated.
   a) 2008 and Before
   b) 2009 and After

3. **Geography** – Please segment the portfolio into the following four geographical area designations. The borrower's current place of residency should be used to define the region.
   a) Region 1: Canada
   b) Region 2: EMEA—Europe, Middle East, and Africa
   c) Region 3: LATAM—Latin America and Caribbean
   d) Region 4: APAC—Asia-Pacific

4. **Original FICO or Equivalent** – Please segment the portfolio by Original FICO score (or equivalent). For partnerships and LLCs, use the average of the borrower/owner's FICO (choose up to 2 owners who have the highest percent ownership in the business). The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to FICO scores and report that score. Please round any FICO scores up to the next integer (FICO 560.01-560.99 to 561). Please segment the portfolio into three categories:
   a) 620 or below
   b) 621 and above
   c) N/A

5. **Delinquency status** - Please segment the portfolio into the following seven delinquency statuses:
    a) Current and 1-29 DPD– Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
    b) 30-59 DPD - Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
    c) 60-89 DPD - Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
    d) 90-119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    e) 120+ DPD - Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstandings** – Total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end.

3. **# New Originations** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

4. **$ New Originations** – The total dollar amount of new accounts originated in the given month for the segment being reported as of month-end.

5. **$ Commitment** – The total dollar amount of commitments for the segment being reported as of month-end.

6. **$ Modifications –** Total Unpaid Principal Balance of loans that have been adjusted as part of a loan modification program.

7. **$ Gross Contractual Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was contractually charged off as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off. Do not include bankruptcy charge-offs in this variable.

8. **$ Bankruptcy Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

9. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off accounts for the segment being reported as of month-end. For the delinquency status segmentation, please categorize recoveries by their delinquency status at charge-off. Please report recoveries as a positive number.

10. **$ Net Charge-offs –** The total Unpaid Principal Balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

11. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs –** If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries], please provide the value of $ Net Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries] in this variable, and separately provide an explanation for the difference. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors

INTERNATIONAL Small Business Schedule

Instructions: Please EXCLUDE business cards (included in Credit Card Schedule) and rated/graded credits (included in C&I or CRE Schedules).

Table A **Please provide all Dollar Unit data in Millions of Dollars.**

Definition Reference	Segmentation Variables	SAS Variable Name	SAS Data Type	Segment ID Position	Attribute ID within Segment ID Positions				
					01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	1-2	LOC or TERM Loan	Other			
Report Instruction A - 2	**Vintage**	VINTAGE	Character	3-4	2008 and Before	2009 and Later			
Report Instruction A - 3	**Geography**	GEOGRAPHY	Character	5-6	Region 1	Region 2	Region 3	Region 4	
Report Instruction A - 4	**Original FICO or equivalent**	ORIG_FICO	Character	7-8	< = 620	>620	N/A		
Report Instruction A - 5	**Delinquency Status**	DLQ_STATUS	Character	9-10	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type
Report Instruction B - 1	# Accounts	N_ACCT	Numeric
Report Instruction B - 2	$ Outstandings	D_OS	Numeric
Report Instruction B - 3	# New originations	N_NEW_ORIGINATION	Numeric
Report Instruction B - 4	$ New originations	D_NEW_ORIGINATION	Numeric
Report Instruction B - 5	$ Commitment	D_COMMITMENT	Numeric
Report Instruction B - 6	$ Modifications	D_MODIFICATION	Numeric
Report Instruction B - 7	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric
Report Instruction B - 8	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric
Report Instruction B - 9	$ Recoveries	D_RECOVERIES	Numeric
Report Instruction B - 10	$ Net Charge-offs	D_NET_CO	Numeric
Report Instruction B - 11	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	D_ADJ_NET_CO	Numeric

Regions	International Geographic Regions
Region 1	Canada
Region 2	EMEA--Europe, Middle East, and Africa
Region 3	LATAM--Latin America and Caribbean
Region 4	APAC--Asia Pacific

Int'l SB Example Raw Data File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1				Segments							Summary Variables										
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination Vintage	Geography	Original FICO or equivalent	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# New originations	$ New originations	$ Commitment	$ Modifications	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs
3	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Jan-07											
4	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Feb-07											
5	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Mar-07											
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35	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Sep-09											
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Int'l SB Example Raw Data File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1				Segments							Summary Variables										
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination Vintage	Geography	Original FICO or equivalent	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# New originations	$ New originations	$ Commitment	$ Modifications	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs
37	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Nov-09											
38	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Dec-09											
39	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Jan-10											
40	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Feb-10											
41	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Mar-10											
42	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Apr-10											
43	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	May-10											
44	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Jun-10											
45	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Jul-10											
46	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Aug-10											
47	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Sep-10											
48	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Oct-10											
49	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Nov-10											
50	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Dec-10											
51	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Jan-11											
52	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Feb-11											
53	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Mar-11											
54	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Apr-11											
55	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	May-11											
56	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Jun-11											
57	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Jul-11											
58	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Aug-11											
59	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Sep-11											
60	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Region 1	<=620	Current + 1-29 DPD	Oct-11											
61	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Region 2	<=620	30-59 DPD	Jan-07											
62	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Region 2	<=620	30-59 DPD	Feb-07											
63	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Region 2	<=620	30-59 DPD	Mar-07											
64	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Region 2	<=620	30-59 DPD	Apr-07											
65	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Region 2	<=620	30-59 DPD	May-07											
66	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Region 2	<=620	30-59 DPD	Jun-07											
67	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Region 2	<=620	30-59 DPD	Jul-07											
68	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Region 2	<=620	30-59 DPD	Aug-07											
69	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Region 2	<=620	30-59 DPD	Sep-07											
70	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Region 2	<=620	30-59 DPD	Oct-07											
71	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Region 2	<=620	30-59 DPD	Nov-07											
72					…	…			…	…	…	…	…	…	…	…	…	…	…	…	…

Instructions for Student Loan Schedule

This document provides general guidance and data definitions for the Student Loan Schedule.

For the first reporting period, the request is for monthly portfolio-level data for a number of student loan portfolio segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. The student loan portfolio is defined as all student loans reported in line 6(d) of Schedule HC-C of the FR Y-9C.

The requested segmentations are presented in Table A below. Reporting BHCs are requested to segment their student loan portfolio by Product Type, Origination Vintage, Original FICO or Equivalent, and Delinquency Status. More information on each of these segmentations can be found in Section A of these instructions. Please start each row of data with your BHC name (SAS Variable Name: BHC_NAME), your RSSD_ID number (SAS Variable Name: RSSD_ID) and Portfolio ID (SAS Variable Name: PORTFOLIO_ID, use "**STUDENT**" as your Portfolio ID within this schedule). Please see the first three columns within the STUDENT Example Raw File Exhibit provided below.

Table B lists the variables that are reported for each portfolio segment. Definitions for each of these variables can be found in Section B of these instructions. **Please provide all dollar unit data in millions of dollars ($ Millions). Please use the SAS variable names and SAS data types provided in the table for the submission.**

The STUDENT Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to I of the example indicate the specific reported segment, while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: managed – gov't guaranteed, originated in 2005 or earlier, with original FICO or equivalent <= 660, and current or 1-29 days past due. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the delinquency status is 30-59 days past due. There are two Product segments, five Origination Vintage segments, three Original FICO or equivalent segments, and five Delinquency Status segments. This results in a dataset with 150 rows of data per reporting month (2 x 5 x 3 x 5 = 150). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 150 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting institutions should provide a Segment ID for each reported segment. This Segment ID should be a unique eight digit number where each pair of the eight digits refers to a specific classification for each of the four segmentation categories. Please refer to Table A below for the attribute codes for the four segment categories. For example, in the STUDENT Example Raw File Exhibit, the first segment listed has the Segment ID 01010101 because each of the attributes for this segment is in the primary position of the attributes list in Table. Starting with row 61, the second example segment has the Segment ID 01010102 because all of the attributes are the same as the prior segment except that delinquency status is 30-59 days past due, which is listed in the second position of the attributes list in Table A **<u>Do not drop leading zeros.</u>**

For the requested summary variables, please do not include charge-offs and recoveries in the calculation of dollars or number of accounts for a given reporting month. The only exceptions to this rule are the following summary variables: *$ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries*, and *$ Net Charge-offs*. For these variables, please report the dollar amount of charge-offs or recoveries only in the month that they occurred. For the

delinquency status segmentation, please categorize charge-offs or recoveries by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month.

A. <u>Segmentation Variables</u>

For each of the summary variables (to be described in further detail in Section B), information should be reported for the following segments:

1. **Product Type -** Please segment the portfolio into the following two product types. An example of a government guaranteed loan is a FFELP loan.
   a) Managed - Government Guaranteed
   b) Managed - Private

2. **Origination Vintage –** Refers to the calendar year when the loan was originated. If there were multiple disbursements tied to an origination then use the year of the first disbursement.

3. **Original FICO or equivalent –** Please segment the portfolio by Original FICO score (or equivalent). The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to for the FICO scores and report that score. Please round FICO scores up to the next integer (FICO 560.01-560.99 to 561). Please include borrower FICO in this calculation even if the borrower's FICO score was not used to make the underwriting decision because of the presence of a co-signer. Please segment the portfolio into the following three categories:
   a) <=660
   b) >660
   c) N/A—origination FICO missing or unknown

4. **Delinquency status -** Please segment the portfolio into the following five delinquency statuses:
   a) Current + 1-29 DPD – Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
   b) 30-59 DPD - Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
   c) 60-89 DPD - Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
   d) 90-119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
   e) 120+ DPD - Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstandings** – Total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end.

3. **# Accounts in Repayment** – Total number of accounts on the book for the segment being reported as of month-end that have entered the loan's repayment period.

4. **$ Outstandings in Repayment** – Total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end that have entered the loan's repayment period.

5. **# Accounts New Originations** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

6. **$ Outstanding New Originations** – The total dollar amount of new accounts originated in the given month for the segment being reported as of month-end.

7. **$ of Unpaid Principal Balance with Co-Signer** – The dollar amount of Unpaid Principal Balance in the segment that was underwritten with a co-signer reported as of the month-end.

8. **$ of Unpaid Principal Balance In Grace –** The dollar amount of Unpaid Principal Balance for accounts that are in grace status for the segment being reported as of month-end.

9. **$ of Unpaid Principal Balance In Deferment –** The dollar amount of Unpaid Principal Balance for accounts that are in deferment status for the segment being reported as of month-end.

10. **$ of Unpaid Principal Balance In Forbearance –** The dollar amount of Unpaid Principal Balance for accounts that are in forbearance status for the segment being reported as of month-end.

11. **$ CDR [0% through 1.99%) -** The total Unpaid Principal Balance in the segment that has a school Cohort Default Rate as computed by the Department of Education falling within 0% through 1.99% as of the month-end.

12. **$ CDR [2% through 3.99%) –** The total Unpaid Principal Balance in the segment that has a school Cohort Default Rate as computed by the Department of Education falling within 2% through 3.99% as of the month-end.

13. **$ CDR [4% through 5.99%) –** The total Unpaid Principal Balance in the segment that has a Cohort Default Rate falling within 4% through 5.99% as of the month-end.

14. **$ CDR [6% through 7.99%) –** The total Unpaid Principal Balance in the segment that has a Cohort Default Rate falling within 6% through 7.99% as of the month-end.

15. **$ CDR [8% through 9.99%) –** The total Unpaid Principal Balance in the segment that has a Cohort Default Rate falling within 8% through 9.99% as of the month-end.

16. **$ CDR > 10%** - The total Unpaid Principal Balance in the segment that has a Cohort Default Rate falling above 10%as of the month-end.

17. **$ CDR = N/A** - The total Unpaid Principal Balance in the segment that has no Cohort Default Rate as of the month-end.

18. **$ Gross Contractual Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was contractually charged off as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

19. **$ Bankruptcy Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

20. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off accounts for the segment being reported as of month-end. For the delinquency status segmentation, please categorize recoveries by their delinquency status at charge-off.

21. **$ Net Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

22. **Adjustment Factor to Reconcile $ Gross Contractual Charge-offs to $ Net Charge-offs** – If it is not the case that $ Net Charge-offs equals [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries], please provide the value of $ Net Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries] in this variable, and separately provide an explanation for the difference. As a separate document included in your submission, please provide an explanation for such a difference (for example, fraud losses are also included in your firm's $ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, please provide a separate breakout of the multiple factors.

Student Loan Schedule

Table A — **Please provide all Dollar Unit d**

Definition Reference	Segmentation Variables	SAS Variable Name	SAS Data Types	Segment ID Position	Attribute ID within Segment ID Positions				
					01	02	03	04	05
Report Instructio	**Product Type**	PRODUCT_TYPE	Character	1-2	Managed - Gov	Managed - Private			
Report Instructio	**Origination Vintage**	VINTAGE	Character	3-4	2005 and before	2006	2007	2008	2009 and after
Report Instructio	**Original FICO or equivalent**	ORIG_FICO	Character	5-6	<= 660	661 & above	NA		
Report Instructio	**Delinquency Status**	DLQ_STATUS	Character	7-8	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD

Table B

Definition Reference	Variables for Summariz	SAS Variable Name	SAS Data Type
Report Instructio	# Accounts	N_ACCT	Numeric
Report Instructio	$ Outstandings	D_OS	Numeric
Report Instructio	# Accounts in repaymen	N_ACCT_REPAY	Numeric
Report Instructio	$ Outstandings in repay	D_OS_REPAY	Numeric
Report Instructio	# Accounts New Origina	N_NEW_ORIG	Numeric
Report Instructio	$ Outstanding New Orig	D_NEW_ORIG	Numeric
Report Instructio	$ UPB with Co-Signer	D_UPB_COSIGN	Numeric
Report Instructio	$ UPB In-Grace	D_UPB_INGRACE	Numeric
Report Instructio	$ UPB In-Deferment	D_UPB_INDEF	Numeric
Report Instructio	$ UPB In-Forebearance	D_UPB_INFORE	Numeric
Report Instructio	$ CDR [0% through 1.99%)	D_CDR_000199	Numeric
Report Instructio	$ CDR [2% through 3.99%)	D_CDR_200399	Numeric
Report Instructio	$ CDR [4% through 5.99%)	D_CDR_400599	Numeric
Report Instructio	$ CDR [6% through 7.99%)	D_CDR_600799	Numeric
Report Instructio	$ CDR [8% through 9.99%)	D_CDR_800999	Numeric
Report Instructio	$ CDR >=10%	D_CDR_GT1000	Numeric
Report Instructio	$ CDR = N/A	D_CDR_NA	Character
Report Instructio	$ Gross Contractual Cha	D_GROSS_CONTR	Numeric
Report Instructio	$ Bankruptcy Charge-off	D_BANKRUPTCY_	Numeric
Report Instructio	$ Recoveries	D_RECOVERIES	Numeric
Report Instructio	$ Net Charge-offs	D_NET_CO	Numeric
Report Instructio	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	D_ADJ_NET_CO	Numeric

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1	Business/Portfolio Identifier Data			Segments						Summary Variables											
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination Vintage	Original FICO	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# Accounts in repayment	$ Outstandings in repayment	# Accounts New Origination	$ Outstanding New Origination	Avg. Original FICO of Borrowers	$ UPB with Co-Signer	$ UPB In-Grace	$ UPB In-Defermen t	$ UPB In-Forebearance	$ CDR [0% through 1.99%)
3	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-07												
4	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-07												
5	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-07												
6	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-07												
7	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-07												
8	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-07												
9	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-07												
10	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-07												
11	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-07												
12	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-07												
13	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-07												
14	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-07												
15	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-08												
16	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-08												
17	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-08												
18	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-08												
19	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-08												
20	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-08												
21	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-08												
22	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-08												
23	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-08												
24	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-08												
25	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-08												
26	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-08												
27	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-09												
28	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-09												
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32	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-09												
33	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-09												
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46	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-10												
47	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-10												
48	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-10												
49	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-10												
50	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-10												
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52	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-11												
53	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-11												
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57	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-11												
58	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-11												
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61	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jan-07												
62	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Feb-07												
63	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Mar-07												
64	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Apr-07												
65	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	May-07												
66	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jun-07												
67	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jul-07												
68	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Aug-07												
69	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Sep-07												
70	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Oct-07												
71	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Nov-07												
72					...	...		...	...	...	...	...	...	...	...	...	...	...	...	...	...

	A	B	C	D	E	F	G	H	I	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF
1	**Business/Portfolio Identifier Data**			**Segments**																
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**Product Type**	**Origination Vintage**	**Original FICO**	**Delinquency Status**	**Reporting Month**	**$ CDR [2% through 3.99%)**	**$ CDR [4% through 5.99%)**	**$ CDR [6% through 7.99%)**	**$ CDR [8% through 9.99%)**	**$ CDR >=10%**	**$ CDR = N/A**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**	**$ Recoveries**	**$ Net Charge-offs**	**Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs**
3	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-07											
4	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-07											
5	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-07											
6	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-07											
7	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-07											
8	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-07											
9	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-07											
10	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-07											
11	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-07											
12	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-07											
13	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-07											
14	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-07											
15	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-08											
16	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-08											
17	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-08											
18	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-08											
19	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-08											
20	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-08											
21	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-08											
22	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-08											
23	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-08											
24	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-08											
25	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-08											
26	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-08											
27	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-09											
28	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-09											
29	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-09											
30	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-09											
31	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-09											
32	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-09											
33	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-09											
34	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-09											
35	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-09											
36	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-09											
37	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-09											
38	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-09											
39	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-10											
40	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-10											
41	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-10											
42	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-10											
43	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-10											
44	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-10											
45	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-10											
46	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-10											
47	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-10											
48	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-10											
49	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-10											
50	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-10											
51	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-11											
52	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-11											
53	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-11											
54	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-11											
55	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-11											
56	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-11											
57	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-11											
58	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-11											
59	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-11											
60	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-11											
61	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jan-07											
62	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Feb-07											
63	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Mar-07											
64	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Apr-07											
65	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	May-07											
66	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jun-07											
67	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jul-07											
68	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Aug-07											
69	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Sep-07											
70	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Oct-07											
71	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Nov-07											
72					...	...		...	...	...	...	...	...	...	...	...	...	...	...	...

Instructions for the Domestic Other Consumer Schedule

This document provides general guidance and data definitions for the Other Consumer Schedule.

For the first reporting period, the request is for monthly portfolio-level data for a number of Domestic Other Consumer Portfolio segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. Domestic Other Consumer loans are defined as all non-student, domestic loans reported in line items 6(b) and 6(d) of Schedule HC-C of the FR Y-9C.

The requested segmentations are presented in Table A of these instructions. Reporting institutions are requested to segment their Domestic Other Consumer portfolios by Product Type, Delinquency Status, Original FICO or Equivalent, Line Size/Loan Amount, and Original Loan-to-Value Ratio. More information on each of these segmentations can be found in Section A of these instructions. Please start each row of data with your BHC name (SAS Variable Name: BHC_NAME), your RSSD_ID number (SAS Variable Name: RSSD_ID) and Portfolio ID (SAS Variable Name: PORTFOLIO_ID, use **OTHERCONS_DOM** for your Portfolio ID within this schedule). Please see the first three columns within the OTHERCONS_DOM Example Raw File Exhibit provided below.

Table B lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B of these instructions. **Please provide all dollar unit data in millions of dollars ($ Millions). Please use the SAS variable names and SAS data types provided on the table for the submission.**

The OTHERCONS_DOM Example Raw File Exhibit below provides an example of the dataset to be submitted. Columns D to J of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 through 60 are for the following specific segment: secured revolving loans, 29 or fewer days past due, with an original FICO of <=620, a loan size of <=$3,000, and an original loan-to-value ratio less than or equal to 70 percent or N/A. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the original loan-to-value ratio is 71-99 percent. There are five Product Type segments, five Delinquency Status segments, three Original FICO or equivalent segments, two Loan Size/Loan Amount segments, and three Original Loan-to-Value segments. This results in a maximum sized dataset with 450 rows of data per reporting month (5 x 5 x 3 x 2 x 3= 450). **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 450 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting institutions should provide a Segment ID (SAS Variable Name: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique ten digit number where each pair of the ten digits refers to a specific classification for each of the five segmentation categories. Please refer to Table A for the attribute codes for the five segment categories. For example, in the OTHERCONS_DOM Example Raw File Exhibit, the first segment listed has the Segment ID 0101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table. Starting with row 61, the second example segment has the Segment ID 0101010102 because all of the attributes are the same as the prior segment except that original loan-to-value ratio is between 71 and 99 percent, which is listed in the second position of the attributes list in Table A. **Do not drop leading zeros.**

For the requested summary variables, please do not include charge-offs and recoveries in the calculation of dollars or number of accounts for a given reporting month. The only exception to this rule is for the field *$ Net Contractual Charge-offs*. For this variable, please report the dollar amount of charge-offs or recoveries only in the month that they occurred. For the delinquency status segmentation, please categorize charge-offs or recoveries by their

delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month.

A. <u>Segmentation Variables</u>

For each of the summary variables (to be described in further detail in Section B), information should be reported for the following segments:

1. **Product Type** – Please segment the portfolio into the following five product types based on the various features of the credit:
    a) Secured-Revolving
    b) Secured-Installment
    c) Unsecured-Revolving
    d) Unsecured-Installment
    e) Overdraft

2. **Delinquency Status** – Please segment the portfolio into the following five delinquency statuses:
    a) Current and 1-29 DPD– Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
    b) 30-59 DPD - Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
    c) 60-89 DPD - Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
    d) 90-119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    e) 120+ DPD - Accounts that are 120 days or more past due (accruing and non-accruing) as of month-end.

3. **Original FICO or Equivalent** – Please segment the portfolio by Original FICO score (or equivalent). The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to for the FICO scores and report that score. Please round any FICO scores up to the next integer (FICO 560.01-560.99 to 561). Please segment the portfolio into the following three categories:
    a) <= 620
    b) >620
    c) N/A—origination FICO score or equivalent unknown or missing

4. **Line Size/Loan Amount** – Please segment the portfolio into the following two credit line or current loan amount segments. If necessary, please round any dollar values up to the next integer (e.g. $3,000.01 - $3,000.99 to $3,001).
    a) <= $3,000
    b) > $3,000

5. **Original Loan-to-Value Ratio**– The original combined loan-to-value ratio is the original amount of the loan or line, in addition to any senior liens, divided by the collateral value at the time of origination. For loans where the Loan-to-Value ratio is not applicable, please include the lowest ratio for a segment identifier. Please segment the portfolio as follows:
    a) <= 70 or N/A
    b) 71-99
    c) > =100

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstanding** – The total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end.

3. **$ Net Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

4. **# New Accounts** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

5. **$ New Commitment** – The total dollar amount of new commitments on accounts originated in the given month for the segment being reported as of month-end. If unknown for some accounts due to acquisition or merger, report the credit line at acquisition.

US Other Consumer Schedule

Table A — **Please provide all Dollar Unit data in Millions of Dollars.**

Definition Reference	Segmentation	SAS Variable Names	SAS Data Types	Segment ID Position	Attribute ID within Segment ID Positions				
					01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	1-2	Secured-Revolving	Secured-Installment	Unsecured-Revolving	Unsecured-Installment	Overdraft
Report Instruction A - 2	**Delinquency Status**	DLQ_STATUS	Character	3-4	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD
Report Instruction A - 3	**Original FICO or Equivalent**	ORIG_FICO	Character	5-6	<= 620	> 620	N/A		
Report Instruction A - 4	**Line Size / Loan Amount**	LINE_LOAN_SIZE	Character	7-8	<=3,000	>3,000			
Report Instruction A - 5	**Original Loan-to-Value**	ORIG_LTV	Character	9-10	<=70 or N/A	71-99	>=100		

Table B

Definition Reference	Summary Variables	SAS Variable Names	SAS Data Types
Report Instruction B - 1	# Accounts	N_ACCT	Numeric
Report Instruction B - 2	$ Outstanding	D_OS	Numeric
Report Instruction B - 3	$ Net Charge-offs	D_NET_CO	Numeric
Report Instruction B - 4	# New Accounts	N_NEW_ACCOUNTS	Numeric
Report Instruction B - 5	$ New Commitment	D_NEW_COMMITMENT	Numeric

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	**Business/Portfolio Identifier Data**			**Segment**							**Summary Variables**				
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID**	**Product Type**	**Delinquency Status**	**Original FICO or equivalent**	**Line Size/ Loan Amount**	**Original LTV**	**Reporting Month**	**# Accounts**	**$ Outstanding**	**$ Net Charge-offs**	**# New Accounts**	**$ New Commitment**
3	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jan-07					
4	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Feb-07					
5	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Mar-07					
6	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Apr-07					
7	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	May-07					
8	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jun-07					
9	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jul-07					
10	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Aug-07					
11	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Sep-07					
12	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Oct-07					
13	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Nov-07					
14	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Dec-07					
15	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jan-08					
16	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Feb-08					
17	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Mar-08					
18	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Apr-08					
19	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	May-08					
20	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jun-08					
21	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jul-08					
22	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Aug-08					
23	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Sep-08					
24	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Oct-08					
25	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Nov-08					
26	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Dec-08					
27	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jan-09					
28	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Feb-09					
29	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Mar-09					
30	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Apr-09					
31	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	May-09					
32	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jun-09					
33	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jul-09					
34	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Aug-09					
35	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Sep-09					
36	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Oct-09					
37	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Nov-09					

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Business/Portfolio Identifier Data			Segment							Summary Variables				
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Delinquency Status	Original FICO or equivalent	Line Size/ Loan Amount	Original LTV	Reporting Month	# Accounts	$ Outstanding	$ Net Charge-offs	# New Accounts	$ New Commitment
38	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Dec-09					
39	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jan-10					
40	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Feb-10					
41	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Mar-10					
42	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Apr-10					
43	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	May-10					
44	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jun-10					
45	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jul-10					
46	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Aug-10					
47	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Sep-10					
48	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Oct-10					
49	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Nov-10					
50	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Dec-10					
51	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jan-11					
52	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Feb-11					
53	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Mar-11					
54	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Apr-11					
55	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	May-11					
56	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jun-11					
57	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Jul-11					
58	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Aug-11					
59	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Sep-11					
60	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Oct-11					
61	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Jan-07					
62	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Feb-07					
63	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Mar-07					
64	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Apr-07					
65	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	May-07					
66	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Jun-07					
67	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Jul-07					
68	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Aug-07					
69	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Sep-07					
70	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Oct-07					
71	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Nov-07					
72					..	..	..	..	..	..	..	..	..	..	..

Instructions for International Other Consumer Schedule

This document provides general guidance and data definitions for the International Other Consumer Schedule.

For the first reporting period, the request is for monthly portfolio-level data for a number of International Other Consumer Portfolio segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. International Other Consumer Loans are defined as non-domestic, non-student loans reported in line items 6(b) and 6(d) of Schedule HC-C of the FR Y-9C.

The requested segmentations are presented in Table A of these instructions. Reporting BHCs are requested to segment their international other consumer portfolios by Product Type, Delinquency Status, Original FICO or Equivalent, Current Line Size/Loan Amount, Original Loan-to-Value Ratio, and Geography. More information on each of these segmentations can be found in Section A of these instructions. Please start each row of data with your BHC name (SAS Variable Name: BHC_NAME), your RSSD_ID number (SAS Variable Name: RSSD_ID) and Portfolio ID (SAS Variable Name: PORTFOLIO_ID, use **OTHERCON_INTL** for your Portfolio ID within this schedule). Please see the first three columns within the OTHERCON_INTL Example Raw File Exhibit provided below.

Table B lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B of these instructions. **Please provide all dollar unit data in millions of dollars ($ Millions).**

The OTHERCON_INTL Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to K of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 through 60 are for the following specific segment: secured revolving loans, 29 or fewer days past due, with an original FICO of <=620, a loan size of <=$3,000, an original loan-to-value ratio less than or equal to 70 percent or N/A, and located in Canada. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that it is located in EMEA. There are five Product Type segments, five Delinquency Status segments, three Original FICO or equivalent segments, two loan size/loan amount segments, two Original Loan-to-Value segments, and four geography segments. This results in a maximum sized dataset with 1,200 rows of data per reporting month (5 x 5 x 3 x 2 x 2 x 4 = 1,200). Please use the SAS variable name and SAS data types provided in Table A. **Please submit all data files in SAS format (version 7 or higher) only.** Please include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 1,200 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a Segment ID (SAS Variable Name: SEGMENT_ID; SAS Data Type: character) for each reported segment. This Segment ID should be a unique twelve digit number where each pair of the twelve digits refers to a specific classification for each of the six segmentation categories. Please refer to Table A below for the attribute codes for the six segment categories. For example, in the OTHERCON_INTL Example Raw File Exhibit, the first segment listed has the Segment ID 010101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the Segment ID 010101010102 because all of the attributes are the same as the prior segment except that geography is "EMEA", which is listed in the second position of the attributes list in Table A. **<u>Do not drop leading zeros.</u>**

For the requested summary variables, please do not include charge-offs and recoveries in the calculation of dollars or number of accounts for a given reporting month. The only exception to this rule is for the field *$ Net Contractual Charge-offs*. For this variable, please report the dollar amount of charge-offs or recoveries only in the month that they occurred. For the delinquency status segmentation, please categorize charge-offs or recoveries by their

delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month.

A. <u>Segmentation Variables</u>

For each of the summary variables (to be described in further detail in Section B), information should be reported for the following segments:

1. **Product Type** – Please segment the portfolio into the following five product types based on the various features of the credit:
    a) Secured-Revolving
    b) Secured-Installment
    c) Unsecured-Revolving
    d) Unsecured-Installment
    e) Overdraft

2. **Delinquency Status** – Please segment the portfolio into the following five delinquency statuses:
    a) Current and 1-29 DPD– Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
    b) 30-59 DPD - Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
    c) 60-89 DPD - Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
    d) 90-119 DPD - Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    e) 120+ DPD - Accounts that are 120 days or more past due (accruing and non-accruing) as of month-end.

3. **Original FICO or Equivalent** – Please segment the portfolio by Original FICO score (or equivalent). The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain origination FICO scores, map the internal score or other bureau score used to for the FICO scores and report that score. Please round any FICO scores up to the next integer (FICO 560.01-560.99 to 561). Please segment the portfolio into the following three categories:
    a) <= 620
    b) >620
    c) N/A—origination FICO score or equivalent unknown or missing

4. **Line Size/Loan Amount** – Please segment the portfolio into the following two credit line or current loan amount segments. If necessary, please round any dollar values up to the next integer (e.g. $3,000.01 - $3,000.99 to $3,001).
    a) < =$3,000
    b) >$3,000

5. **Original Loan-to-Value Ratio**– The original combined loan-to-value ratio is the original amount of the loan or line, in addition to any senior liens, divided by the collateral value at the time of origination. For loans where the Loan-to-Value ratio is not applicable, please include the lowest ratio for a segment identifier. Please segment the portfolio as follows:
    a) < =70 or N/A
    b) > 70

6. **Geography –** Please segment the portfolio into the following fifteen geographical area designations. The borrower's current place of residency should be used to define the region.
    a) Canada
    b) EMEA—Europe, Middle East, and Africa
    c) LATAM—Latin America and Caribbean
    d) APAC—Asia Pacific

B. <u>Summary Variables</u>

For each of the segments described above and for each reference month, please report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment being reported as of month-end.

2. **$ Outstanding** – The total Unpaid Principal Balance for accounts on the book for the segment being reported as of month-end.

3. **$ Net Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

4. **# New Accounts** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

5. **$ New Commitment** – The total dollar amount of new commitments on accounts originated in the given month for the segment being reported as of month-end. If unknown for some accounts due to acquisition or merger, report the credit line at acquisition.

Schedule for International Other Consumer

Table A

Please provide all Dollar Unit data in Millions of Dollars.

Definition Reference	Segmentation	SAS Variable Names	SAS Data Types	Segment ID Position	Attribute ID within Segment ID Positions				
					01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	1-2	Secured-Revolving	Secured-Installment	Unsecured-Revolving	Unsecured-Installment	Overdraft
Report Instruction A - 2	**Delinquency Status**	DLQ_STATUS	Character	3-4	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD
Report Instruction A - 3	**Original FICO or Equivalent**	ORIG_FICO	Character	5-6	<= 620	> 620	N/A		
Report Instruction A - 4	**Line Size / Loan Amount**	LINE_LOAN_SIZE	Character	7-8	<=3,000	>3,000			
Report Instruction A - 5	**Original Loan-to-Value**	ORIG_LTV	Character	9-10	<=70 or N/A	>70			
Report Instruction A - 6	**Geography**	GEOGRAPHY	Character	11-12	Region 1	Region 2	Region 3	Region 4	

Table B

Definition Reference	Summary Variables	SAS Variable Names	SAS Data Types
Report Instruction B - 1	# Accounts	N_ACCT	Character
Report Instruction B - 2	$ Outstanding	D_OS	Character
Report Instruction B - 3	$ Net Charge-offs	D_NET_CO	Character
Report Instruction B - 4	# New Accounts	N_NEW_ACCOUNTS	Character
Report Instruction B - 5	$ New Commitment	D_NEW_COMMITMENTS	Character

Regions	International Geographic Regions
Region 1	Canada
Region 2	EMEA--Europe, Middle East, and Africa
Region 3	LATAM--Latin America and Caribbean
Region 4	APAC--Asia Pacific

Business/Portfolio Identifier Data			Segment								Summary Variables				
BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Delinquency Status	Original FICO or equivalent	Line Size/ Loan Amount	Original LTV	Geography	Reporting Month	# Accounts	$ Outstanding	$ Net Charge-offs	# New Accounts	$ New Commitment
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jan-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Feb-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Mar-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Apr-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	May-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jun-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jul-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Aug-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Sep-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Oct-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Nov-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Dec-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jan-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Feb-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Mar-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Apr-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	May-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jun-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jul-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Aug-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Sep-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Oct-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Nov-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Dec-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jan-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Feb-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Mar-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Apr-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	May-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jun-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jul-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Aug-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Sep-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Oct-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Nov-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Dec-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jan-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Feb-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Mar-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Apr-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	May-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jun-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jul-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Aug-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Sep-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Oct-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Nov-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Dec-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jan-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Feb-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Mar-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Apr-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	May-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jun-11					

ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Jul-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Aug-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Sep-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 1	Oct-11					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 2	Jan-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 2	Feb-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 2	Mar-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 2	Apr-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 2	May-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 2	Jun-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 2	Jul-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 2	Aug-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 2	Sep-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 2	Oct-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or N/A	Region 2	Nov-07					
				..	..	..	..	..		..	..	..	..	..	..

COMMERCIAL REAL ESTATE DATA COLLECTION

8/25/2011

Comprehensive Capital Analysis Review

Commercial Real Estate Data Collection

REPORTING SPECIFICATIONS:

- A Commercial Real Estate Loan ("CRE Loan") is defined as a legally binding loan commitment or credit facility to an obligor as defined in the Credit Agreement. Please include all CRE Loans that are reported in the Y9-C categories outlined in Field 4, as well as any unused CRE Loans that would be reported in the relevant Y-9C category if such CRE Loan were drawn.
- Data elements as defined in this document are to be provided on each CRE Loan equal or greater than $1 million. Further, if a CRE Loan is cross collateralized with a CRE Loan(s) less than $1 million, please provide the data elements on all the CRE Loans regardless of committed amount.
- The data for the calendar quarter is due within 45 days after quarter end, or the next business day if the 45th day falls on a weekend or bank holiday.

DATA FORMAT

Each period's data should be provided in a single extensible markup language file (.xml). This will be a "quarter-end" file produced each reporting period. This file will contain one record per active loan in the contributor's inventory.

The loans included should be as follows:

- All active owned loans on the last day of the quarter.

Additional Formatting:

- No quotation marks should be used as text identifiers.
- Please do not provide a header row or a count row.

The table on the pages following shows the fields that should be contained in the file.

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
1	Loan Number	LoanNumber	G063	Bank's unique internal identifier for this loan record that will be the same from quarter to quarter. It must identify the loan for its entire life and must be unique.	Must be unique within a submission and over time. That is, the same loan-level file must not have two facilities with the same Loan Number. May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
2	Obligor Name	ObligorName	9017	The obligor name on the loan. Full legal entity name is desirable, but the precise name is not necessary if it requires manual intervention to provide. If the borrowing entity is an individual (s) (Natural Person (s)), do not report the name; instead substitute with the text: "Individual"	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	120
3	Outstanding Balance	OutstandingBalance	K448	The current outstanding (book) balance on the CRE Loan as reported on FR Y-9C. Outstanding balance is net of SOP reserves, charge-offs and marks.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	12
4	Line Reported on FR Y-9C	LineReportedOnFRY9C	K449	Report the integer code (see Allowable Values column) corresponding to the line number on the FR Y-9C, HC-C, in which the outstanding balance is recorded, or in the case of unused commitments, the line number in which the CRE Loan would be recorded if drawn.	1. F158 (1-4 family res construction) 2. F159 (Other constr, land dev, land, additions or alterations to existing structures) 3. 1460 (multifamily) 4. F160 (nonfarm, nonres - owner occupied) 5. F161 (nonfarm, nonres -other) 6. 2746 (loans to finance CRE, but not secured by RE) 7. 1410 International Only (non domestic office loans – excluding permanent consumer residential mortgage, home equity and loans secured by farm land)	Mandatory	Integer	1
5	Committed Balance	CommittedBalance	G074	The total legal commitment (net of any charge-offs, SOP reserves or marks) of the reporting bank for the CRE Loan, including both drawn and committed undrawn amounts. Exclude informal commitments.	Rounded whole dollar amount, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	12
6	Cumulative Charge-offs	CumulativeChargeoffs	G076	Gross cumulative charge-offs associated with this CRE Loan on the reporting entity's books. Include Held for Sale marks and SOP 3-3 marks.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no charge-off for the facility.	Mandatory	Numeric	12
7	Participation Flag	ParticipationFlag	6135	Indicate if the CRE Loan is participated or syndicated among other financial institutions.	1. No 2. Yes, Purchased 3. Yes, Sold	Optional	Integer	1

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
8	Lien Position	LienPosition	K450	Indicate using integer code if the mortgage is a first lien on the property or a subordinate lien. For multiple properties, report the lien on the predominant property, if no property predominates, then report integer code for "Mixed Liens". For loans secured by a pledge of partnership interests, indicate a subordinate lien position. For loans reported on Schedule HCC-C on Y9, line 2746, report integer code for "Not Secured CRE" A "B-Note" is a structurally subordinated position secured by a senior lien on a property.	1. First Lien 2. Subordinate Lien 3. Mixed Liens 4. Not Secured CRE (e.g. line 2746 on Schedule HC-C on Y9) 5. "B-Note"	Mandatory	Integer	1
9	Property Type	PropertyType	K451	If the CRE Loan is secured by multiple property types and one predominates, indicate the predominant property type. If the CRE Loan is secured by multiple property types and no single one predominates, indicate integer code for "Mixed". If the loan is secured by a property type which is not included in the above list, then indicate integer code for "Other," e.g., skilled nursing, self storage, etc. If the CRE Loan commitment covers ONLY the land and lot development phase, then report as "Land and Lot Development." If however, the CRE Loan commitment is for land development AND vertical construction, report it under the appropriate category (e.g. Homebuilders, condo, office). If the CRE loan is not secured by CRE (e.g. line 2746 on Schedule HC-C on Y9), indicate integer code for "Not Secured".	1. Retail 2. Industrial / Warehouse 3. Hotel / Hospitality/Gaming (including Resorts) 4. Multi-family for Rent (including low income housing) 5. Homebuilders except condo 6. Condo 7. Office 8. Mixed 9. Land and Lot Development 10. Other 11. REIT 12. Not Secured CRE	Mandatory	Integer	2
10	Origination Date	OriginationDate	K452	Date the commitment to lend came into being for each CRE Loan. If the CRE Loan has been renewed/rewritten/amended, use that date as the Origination Date (except for extension options that were at the sole discretion of the borrower). The date given here should match the date given in fields 12 and 13. The renewal/rewritten/amended date would include all credit actions that require bank approval and that change the contractual date of the obligation.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data.	Mandatory	Date	10
11	Location	Location	K453	Provide the ZIP Code for where the collateral is located. Use the 2 letter Country Code for foreign properties. If the loan ties to Y9 line 2746 (commercial real estate exposure not secured by commercial real estate), use the code "NS" (denoting not secured). If one CRE Loan is secured by multiple properties and one location predominates, specify that location. Otherwise indicate "Mixed."	For US: five-digit ZIP code. If the ZIP code begins with zeroes, leading zeroes must be specified with no punctuation. For other countries, the 2-letter country code (provided at end of this document). For Y9 line 2746, use "NS". For multiple properties without one predominating, use "Mixed".	Mandatory	Alpha Numeric	5

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
12	Net Operating Income	NetOperatingIncome	K454	Net Operating Income at origination (date given in Field #10). NOI is defined as: "All operating income, net of operating expenses with the exception of debt service and depreciation. Operating expenses include RE taxes (but not income taxes), Insurance, common area maintenance, utilities, replacement reserves, management fees, admin/accounting/legal." **For CRE loans for: (1) land and construction loans, (2) owner occupied CRE loans (line F160 on the Y-9), or (3) loans to REITs, populate with "NA".** The NOI should represent the financial information submitted by the borrower to the bank as part of the underwriting decision at origination or renewal, which may or may not be the same operating information used in the appraisal. The actual vacancy at time of origination or renewal for all completed projects should already be a part of the actual financial information submitted by the borrower. Replacement reserves, if allocated by the borrower on the operating statement, should be deducted from operating income to arrive at the NOI. The NOI should represent the best representation of actual NOI at the date given in Field # 10. If there has been significant recent leasing activity, then rent roll (less expenses) annualized may be the best NOI number. If there is seasonality in the numbers, then actual fiscal or TTM NOI may be the best number. However, NOI should not be forward looking in the sense of being based on potential future leasing or sales activity. The NOI on loans originating for the purpose of construction that are in an extended lease-up phase and have been contractually renewed should be reported as the actual NOI from operating information obtained from the borrower at renewal. If a participation, please prorate based on your share of the credit. For cross-collateralized and/or cross-defaulted loans, the NOI provided should represent the total NOI available to service the debt from the underlying collateral pool.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals **but** negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis (). Guidelines for populating: • **0** (zero) is to be used if the NOI is actually 0 • **NA** is to be used if the loan is (1) Land and construction loans (line F158 and F159 on Y-9), (2) owner occupied CRE loans (line F160 on Y-9), or (3) loans to REITS. • **Numeric** values are to be used for facilities where the NOI is applicable and available	Mandatory	Alpha Numeric	9

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
13	Value at Origination	ValueatOrigination		The value of the subject property may be either an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements. In the case where loans are cross collateralized and/or cross-defaulted, please provide the sum of all property values, net of pari passu and superior liens not owned by the reporting institution.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals. Enter "NA" if loans to REITs (Property Type = 11) or Not Secured by commercial real estate (Y9 line 2746).	Mandatory	Alpha Numeric	12
14	Value Basis	Value Basis	K456	Indicate using integer code if the Value in Field #13 was calculated using an "as is," "as stabilized" or "as completed" value. For: (1) CRE loans to REITs, and (2) Not Secured by CRE – use integer code for "Not applicable".	1. As Is 2. As Stabilized 3. As Completed 4. Not applicable – loans to REITs or Not Secured by commercial real estate.	Mandatory	Integer	1
15	Internal Rating	InternalRating	G080	Bank internal obligor rating that addresses the probability of default of the loan.	Must be a list of values where each value pair is the bank's internal risk rating code followed by the percentage of total exposure that is rated with that risk rating. The format of these pairs will be the rating code followed by a colon followed by the fractional amount of the dollar value of the exposure that has that rating code. Each pair of rating code-fractional amount would be separated by a semicolon and there should be as many codes as there are different split ratings in the credit. The general form looks like this: Rating-code-1:% as decimal; Rating-code-2:% as decimal;…] For example, suppose the bank has ratings AAA, AA, A, BBB, BB, B, C, D. Suppose the credit is entirely rated AAA. The bank would supply this value: AAA:1 Suppose a different case where half the credit's dollar value has a rating A and the other has C. The bank would supply: A:0.5;C:0.5 All the decimal amounts **must sum to 1**.	Mandatory	Alpha Numeric	50

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
16	Probability of Default (PD)	PD	G082	Basel II Advanced IRB parameter estimate: PD. This is only required for banks that have already entered parallel run. It is optional for all others. Probability of default (PD) means: **(1)** to a non-defaulted obligor, the [bank]'s empirically based best estimate of the long-run average one-year default rate for the rating grade assigned by the [bank] to the obligor, capturing the average default experience for obligors in the rating grade over a mix of economic conditions (including economic downturn conditions) sufficient to provide a reasonable estimate of the average one-year default rate over the economic cycle for the rating grade. **(2)** to a defaulted obligor, 100 percent.	Express as a fraction to 4 decimal places, e.g., 0.05% is 0.0005. Use decimal format; do not use scientific notation. Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Base II parallel Optional for other banks	Decimal	6
17	Loss Given Default (LGD)	LGD	G086	Basel II Advanced IRB parameter estimate: LGD. This is only required for banks that have already entered parallel run. It is optional for all others. Loss given default (LGD) means: The greatest of: **(i)** Zero; **(ii)** The [bank]'s empirically based best estimate of the long-run default-weighted average economic loss, per dollar of EAD, the [bank] would expect to incur if the obligor (or a typical obligor in the loss severity grade assigned by the [bank] to the exposure) were to default within a one-year horizon over a mix of economic conditions, including economic downturn conditions; or **(iii)** The [bank]'s empirically based best estimate of the economic loss, per dollar of EAD, the [bank] would expect to incur if the obligor (or a typical obligor in the loss severity grade assigned by the [bank] to the exposure) were to default within a one-year horizon during economic downturn conditions.	Express as a decimal to 2 decimal places, e.g., 50% is 0.50. Use decimal format; do not use scientific notation. Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Base II parallel Optional for other banks	Decimal	4

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
18	Exposure At Default (EAD)	EAD	G083	Basel II Advanced IRB parameter estimate: EAD. This is only required for banks that have already entered parallel run. It is optional for all others. For the on-balance sheet component, EAD means the [bank]'s carrying value (including net accrued but unpaid interest and fees) for the exposure and; For the off-balance sheet component of a loan commitment or line of credit, EAD means the [bank]'s best estimate of net additions to the outstanding amount owed the bank, including estimated future additional draws of principal and accrued but unpaid interest and fees, that are likely to occur over a one-year horizon assuming the exposure was to go into default. This estimate of net additions must reflect what would be expected during economic downturn conditions.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal). Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Base II parallel Optional for other banks	Numeric	12
19	Maturity Date	MaturityDate	9914	The contractual maturity date of CRE Loan, including extension options that are at the sole discretion of the borrower. If a demand loan, enter 1/1/9999.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999	Mandatory	Date	10
20	Amortization	Amortization	K457	The original amortization term of the loan in months from the date given in Field #10, regardless whether the loan amortizes on a straight line basis or mortgage style. For example, if a loan amortizes in a straight line fashion over ten years, enter 120 (months). For Interest only loans enter zero.	Must be in whole months, e.g., 10 years would 120.	Mandatory	Numeric	5
21	Recourse	Recourse	G106	Indicate whether the bank relied on a sponsor or guarantor as a source of repayment when considering the credit for approval. If the CRE loan is not secured by CRE (e.g. line 2746 on Schedule HC-C on Y9), indicate integer code for "Not Secured".	1. Recourse Relied Upon 2. No Recourse Relied Upon 3. Not Secured 4. Not secured but Recourse available through guarantor	Mandatory	Integer	1
22	Line of business	LineOfBusiness	K458	Indicate the internal line of business that originated the CRE Loan using the institutions own department descriptions.	Free text describing the Line of Business. For example: Retail, Private Banking, Corporate Banking, etc.	Optional	Alpha Numeric	100

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
23	Current Occupancy	CurrentOccupancy	K459	Current physical occupancy of rent-paying tenants (including tenants still in concessionary periods) as a % of net rentable square footage. Use NA if owner occupied or residential construction. "Current occupancy" means as close to the submission as of date (e.g. 9-30-09) as possible (e.g. the occupancy level last reported by the borrower).	Provide as a fraction (2 decimal places), e.g.: "0.80" for 80%. Guidelines for populating: • **0** (zero) is to be used if the Occupancy is actually 0 • **NA** is to be used for facilities where the data element is not applicable - i.e. Residential Construction (Y9 line F158), Other Construction/Land Dev (Y9 line F159), Owner Occupied (Y9 line F160), and Not Secured by CRE (Y9 line 2746). • **Numeric** values are to be used for facilities where the Occupancy is applicable and available • The field is to be left blank for facilities where Occupancy is applicable but the information is not currently available.	Optional	Alpha Numeric	4
24	Anchor Tenant	AnchorTenant	K460	Name of anchor tenant (s), if applicable. Anchor tenant is defined as any tenant named in a co-tenancy clause.	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character. If there are multiple Anchor tenants, please separate names with a double semi-colon ";;".	Optional	Alpha Numeric	300
25	Loan Purpose	LoanPurpose	G073	Indicate the purpose of the CRE Loan at the origination date as recorded in Field #10 using an integer from the following list.	1. Construction Build to Suit / credit tenant lease (meaning 100% occupancy to an investment grade tenant on long-term triple net lease, and NOT a large tenant with good credit). 2. Land Acquisition & Development 3. Construction Other 4. Owner Occupancy 5. Redevelopment / Repositioning (non owner occupied) 6. Acquisition (non owner occupied) 7. Refinance 8. Other	Mandatory	Integer	1
26	Interest Rate Variability	InterestRateVariability	K461	Variability of current interest rates (Fixed or Floating) to maturity.	1. Fixed 2. Floating	Mandatory	Integer	1

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
27	Interest Rate	InterestRate	7889	Current interest rate charged on the CRE Loan. If the facility includes multiple draws with different interest rates, enter a rate that approximates the overall rate on the facility (e.g., facility is priced at 90 day LIBOR, enter the current 90 day LIBOR rate).	Provide as a decimal, e.g.: 0.0575 for 5.75%	Mandatory	Decimal	8
28	Interest Rate Index	InterestRateIndex	K462	For floating rate CRE Loans list base interest rate using integer code. If borrower has an option, select the index actually in use. If the CRE loan is fixed (as designated in Data Element #26) choose the integer for "Not applicable (Fixed)".	1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed)	Mandatory	Integer	1
29	Interest Rate Spread	InterestRateSpread	K463	For floating rate CRE Loans, list spread from base rate in basis points (this can be either positive or negative). If the CRE loan is fixed (as designated in Data Element #26) populate "NA".	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter "NA" if the loan is fixed	Mandatory	Alpha Numeric	8
30	Interest Rate Ceiling	InterestRateCeiling	K464	For floating rate CRE Loans, list rate ceiling if one is contained in the credit agreement. If there is no ceiling, populate with "NONE". If the CRE loan is fixed (as designated in Data Element #26) populate "NA".	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter "NA" if the loan is fixed Enter "NONE" if no ceiling.	Mandatory	Alpha Numeric	8
31	Interest Rate Floor	InterestRateFloor	K465	For floating rate CRE Loans, list rate floor if one is contained in the credit agreement. If there is no floor, populate with "NONE". If the CRE loan is fixed (as designated in Data Element #26) populate "NA".	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter "NA" if the loan is fixed Enter "NONE" if no floor.	Mandatory	Alpha Numeric	8
32	Frequency of Rate Reset	FrequencyofRateReset	K466	For floating rate CRE Loans, list the frequency of interest rate reset in months. For frequencies less than (1) month, report as (1) month.	Provide in whole months. Enter "NA" if the loan is fixed	Mandatory	Alpha Numeric	3

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
33	Interest Reserves	InterestReserves	K467	Provide the dollar amount of remaining Interest rate reserves. Interest reserves would represent only those funds remaining from the original construction commitment to be used to pay interest during the construction and lease-up phases. If a participation, please prorate based on your share of the credit. If Interest Reserves are not applicable, populate "NA".	Rounded to whole dollar amount with no cents, punctuation or dollar signs. Guidelines for populating: • **0** (zero) is to be used if there had been an interest reserve and it is now exhausted. • **NA** is to be used for facilities where an interest reserve was never part of the transaction (e.g. non-construction loans). • **Numeric** values are to be used for facilities where the interest reserve is applicable and available •	Mandatory	Alpha Numeric	9
34	Origination Amount	OriginationAmount	K468	Provide the bank's total commitment as of the origination date given in Field #10. The origination amount should not represent the first draw on a commitment.	Round to the whole dollar. Do not include punctuation or dollar sign. If the loan has a $0 origination amount (for example, a line of credit), enter "0".	Mandatory	Numeric	11
35	Original / Previous Loan Number	OrigLoanNumber	G064	Bank's original unique identifier or previously reported identifier for this loan record in the event the loan was converted to a new system through migration or acquisition.	Must be unique within a submission. If the loan number has not changed from the prior quarter, please use the current loan number (field #1 above). If the loan number did change from the prior quarter, please use the prior quarter's loan number.	Mandatory	Alpha Numeric	50
36	Acquired Loan	AcqLoan	K469	Indicate if the loan was acquired as a whole loan via a bank, portfolio or individual loan purchase. Syndicated loans acquired through this channel are reported in this field as "1" (Yes) and also indicated in the Participation Flag (data field #7). Loans originated and underwritten by the reporting bank are reported as "2" (No). Acquired loan data elements will include data retrievable from loan accounting systems of record reported on a go-forward basis.	1. Yes 2. No	Mandatory	Integer	1

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
37	Loan Status	LoanStatus	K470	Report an asset as non-performing if: (a) It is maintained on a cash basis because of deterioration in the financial condition of the borrower, (b) Payment in full of principal or interest is not expected, or (c) Principal or interest has been in default for a period of 90 days or more unless the asset is both well secured and in the process of collection.	1. Performing 2. Non-performing	Mandatory	Integer	1

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
38	Property Size	PropertySize	K471	Report the current property size for the Property Type entered in data field #9 as follows: Retail: Square Feet Industrial/Warehouse: Square Feet Hotel/Hospitality/Gaming: Rooms Multi-family for rent: Units Homebuilders except condo: Lots Condo: Units Office: Square Feet Mixed: Square Feet or NA (Not Applicable) Land and Lot Development: Acreage Other: Square Feet or NA (Not Applicable) REIT: Enter 0 (zero) Not Secured RE: Enter 0 (zero)	Values must be consistent with the property type definitions in Data Field #9 Whole number with no non-numeric formatting (no commas or decimals) ***Mixed** is a category that has been defined in the Property Type description as the value to use if the CRE loan is secured by multiple property types and no single one predominates. If the mixed property consists primarily of office, retail or industrial space, then the value should be in square feet. To the extent that square feet is not the predominant measure, then populate the field with **NA .** ***Other** is a category that has been defined in the Property Type description as the value to use if the CRE loan is secured by a property type which is not included in the list. If that property is primarily office, retail or industrial space, then the value should be in square feet. To the extent that square feet is not the appropriate value, then the field should be populated with **NA .**	Mandatory	Alpha/ Numeric	**12**

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
39	Net Operating Income (NOI) Current	CurrentNetOperatingInc	K472	Report the most recent annualized NOI that serves as the identified primary source of repayment. NOI period may be prior fiscal year, trailing twelve months, or annualized interim period if appropriate. NOI should not be forward looking in the sense of being based on potential future leasing or sales activity. Replacement reserves, if allocated by the borrower on the operating statement, should be deducted from operating income to arrive at the NOI. NOI is prorated based on the bank's ownership interest in a facility and/or NOI is a shared repayment source among other debt obligations as identified in the credit agreement. For cross-collateralized and/or cross-defaulted loans, the NOI provided should represent the total NOI available from the underlying collateral pool.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals **but** negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis (). Guidelines for populating: • **0** (zero) is to be used if the NOI is actually 0 • **NA** is to be used if the loan is (1) Land and construction loans (line F158 and F159 on Y-9), (2) owner occupied CRE loans (line F160 on Y-9), or (3) loans to REITS. • **Numeric** values are to be used for facilities where the NOI is applicable and available	Mandatory	Alpha Numeric	9
40	Last NOI Date	LastNOIdate	K473	The date for the value provided in CurrentNetOperatingInc (field #39).	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data. This date may be Null if the Net Operating Income (NOI) Current (Field #39) is "NA".	Mandatory	Date	10

Field No.	Field Name	Technical Field Name	MDRM Number	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
41	Current Value	CurrentValue		The value of the subject property may be either an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements. In the case where loans are cross collateralized and/or cross-defaulted, please provide the sum of all property values, net of pari passu and superior liens not owned by the reporting institution.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals. Enter "NA" if loan's to REITs (Property Type = 11) or Not Secured by commercial real estate (Y9 line 2746).	Mandatory	Alpha Numeric	12
42	Last Valuation Date	LastValuationDate	K475	The date of the most recent valuation provided in Curren tValue (field #41).	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data. This date may be Null if the CurrentValue (Field #41) is "NA".	Mandatory	Date	10
43	Cross Collateralized Loan Numbers	CrossCollaterlizedLoans		Please enter the LoanNumbers (field #1) for all the loans which are cross-collateralized and/or cross-defaulted.. This includes loans that have less than $1 million committed.	Provide the LoanNumber separated by a , (comma). For example, if loans 123 and XYZ are cross-collateralized then enter 123, XYZ. The provided loan numbers must have a corresponding entry in the CRE collection. Cross-collateralized and/or cross-defaulted loans that are not CRE Loans should be excluded.	Mandatory	Alpha Numeric	1000

ADDITIONAL INSTRUCTIONS FOR COMPLETING THE CORPORATE LOAN DATA COLLECTION

Field 12: Below is the list of ISO standard country codes. Please provide the relevant 2 letter code in the Field.

(See also http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm)

Country	Code
Afghanistan	AF
Åland Islands	AX
Albania	AL
Algeria	DZ
American Samoa	AS
Andorra	AD
Angola	AO
Anguilla	AI
Antarctica	AQ
Antigua and Barbuda	AG
Argentina	AR
Armenia	AM
Aruba	AW
Australia	AU
Austria	AT
Azerbaijan	AZ
Bahamas	BS
Bahrain	BH
Bangladesh	BD
Barbados	BB
Belarus	BY
Belgium	BE
Belize	BZ
Benin	BJ
Bermuda	BM
Bhutan	BT
Bolivia	BO
Bosnia and Herzegovina	BA
Botswana	BW
Bouvet Island	BV
Brazil	BR
British Indian Ocean Territory	IO
Brunei Darussalam	BN
Bulgaria	BG
Burkina Faso	BF
Burundi	BI
Cambodia	KH
Cameroon	CM
Canada	CA
Cape Verde	CV
Cayman Islands	KY
Central African Republic	CF
Chad	TD
Chile	CL

Country	Code
China	CN
Christmas Island	CX
Cocos (Keeling) Islands	CC
Colombia	CO
Comoros	KM
Congo	CG
Congo, The Democratic Republic of the	CD
Cook Islands	CK
Costa Rica	CR
Côte D'Ivoire	CI
Croatia	HR
Cuba	CU
Cyprus	CY
Czech Republic	CZ
Denmark	DK
Djibouti	DJ
Dominica	DM
Dominican Republic	DO
Ecuador	EC
Egypt	EG
El Salvador	SV
Equatorial Guinea	GQ
Eritrea	ER
Estonia	EE
Ethiopia	ET
Falkland Islands (Malvinas)	FK
Faroe Islands	FO
Fiji	FJ
Finland	FI
France	FR
French Guiana	GF
French Polynesia	PF
French Southern Territories	TF
Gabon	GA
Gambia	GM
Georgia	GE
Germany	DE
Ghana	GH
Gibraltar	GI
Greece	GR
Greenland	GL
Grenada	GD
Guadeloupe	GP
Guam	GU

Country	Code
Guatemala	GT
Guernsey	GG
Guinea	GN
Guinea-Bissau	GW
Guyana	GY
Haiti	HT
Heard Island and Mcdonald Islands	HM
Holy See (Vatican City State)	VA
Honduras	HN
Hong Kong	HK
Hungary	HU
Iceland	IS
India	IN
Indonesia	ID
Iran, Islamic Republic of	IR
Iraq	IQ
Ireland	IE
Isle of Man	IM
Israel	IL
Italy	IT
Jamaica	JM
Japan	JP
Jersey	JE
Jordan	JO
Kazakhstan	KZ
Kenya	KE
Kiribati	KI
Korea, Democratic People's Republic of	KP
Korea, Republic of	KR
Kuwait	KW
Kyrgyzstan	KG
Lao People's Democratic Republic	LA
Latvia	LV
Lebanon	LB
Lesotho	LS
Liberia	LR
Libyan Arab Jamahiriya	LY
Liechtenstein	LI
Lithuania	LT
Luxembourg	LU
Macao	MO
Macedonia, The Former Yugoslav Republic of	MK
Madagascar	MG
Malawi	MW

Country	Code
Malaysia	MY
Maldives	MV
Mali	ML
Malta	MT
Marshall Islands	MH
Martinique	MQ
Mauritania	MR
Mauritius	MU
Mayotte	YT
Mexico	MX
Micronesia, Federated States of	FM
Moldova, Republic of	MD
Monaco	MC
Mongolia	MN
Montenegro	ME

CORPORATE LOAN DATA COLLECTION

8/25/2011

CCAR Corporate Loan Data Collection

This document describes the Corporate Loan Data Collection file format.

Corporate Loan Data Collection

Institution Name:

RSSD ID:

Date of Submission:

INSTRUCTIONS

Date: Show all data as of the most recent quarter end prior to the submission

Loan Population: Please include all loans that are reported in the Y-9C categories outlined in the Additional Instructions for Field 27, with the exception of "scored" or "delinquency managed" small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loan credits. Please include all corporate loans that are at the Bank Holding Company (BHC) level and not just those in the banking subsidiaries, as well as any unused commitments that would be reported in the relevant Y-9C category if such loan were drawn.

For clarity, the population of loans should be reported at the credit facility level. For purposes of this collection, a credit facility is defined as any legally binding credit extension to a legal entity under a specific credit agreement. A credit facility may be secured or unsecured, term or revolving, committed or uncommitted. It may also allow for multiple extensions of credit (or draws) with unique borrowing terms such as interest rate or repayment date; however, ultimately the aggregation of such extensions of credit are governed under one common credit agreement. Corporate borrowers may have multiple facilities from the same bank. Each facility should be reported separately, but multiple draws within a facility should be consolidated at the facility level. Descriptions of typical credit facility types are outlined in Additional Instructions for Field 21.

Note the population of corporate loans includes loans that are held for sale and reported at fair value, but not trading book assets. The held for sale loans should be reported gross of permanent credit impairments (such as OTTI - Other Than Temporary Impairments).

Reporting Specifications: The table on the pages following shows the fields that should be contained in the file.

Consistent with Y-9C instructions, report all loans gross of charge-offs, OTTI and ASC 310-10 (formally FAS 114 Accounting by creditors for impairment of a loan) reserve amounts, but net of SOP 03-03 adjustments, if applicable. Charge-offs, OTTI and ASC 310-10 reserve amounts should be reported separately in the designated fields.

Refer to the Additional Instructions when noted for certain field variables and descriptions.

All data reported should represent only the Bank's pro-rata portion of any syndicated loan. Where applicable, the MDRM (Micro Data Reference Manual) numbers are provided to tie the collected data items to other data items reported by the institution. For clarity and convenience, some fields are identical to the ones reported by Expanded Reporters for Shared National Credits (SNC). This is particularly relevant for fields 21– 26. If the BHC is a SNC Expanded Reporter these fields are expected, but they are optional if the BHC is not an Expanded Reporter.

Data Format: You should provide your data in a single extensible markup language file (.xml). This file will contain one record per active loan in the contributor's inventory.

This will be a "quarter-end" file produced initially for the quarter ending 9/30/2011. Thereafter, quarterly data submissions are due within 45 days after quarter end, or the next business day if the 45th day falls on a weekend or bank holiday.

Additional Formatting: Options for all fields are comprehensive identifying a valid value for all loans regardless of status. If a value is Unknown or Unavailable the field should be left empty - with no intervening spaces or explicit N/A coding – unless specifically requested.

No quotation marks should be used as text identifiers.

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
1	Customer ID	Customer ID		The reporting entity's unique internal identifier for the customer relationship family of the obligor.	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Optional	Alpha Numeric	50
2	Internal ID	InternalID	G063	The reporting entity's unique internal identifier for the obligor.	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
3	Original Internal ID	OriginalInternalID	G064	The internal identification code assigned to the obligor in the previous submission. If there is no change from the prior submission, or if this is the first submission, the Internal ID reported in Field #2 should be used as the Original Internal ID.	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
4	Obligor Name	ObligorName	9017	The obligor name on the credit facility. Full legal corporate name is desirable. If the borrowing entity is an individual (s) (Natural Person (s)), do not report the name; instead substitute with the text: "Individual."	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	120
5	City	City	9130	The name of the city in which the obligor is headquartered (i.e., location of executive offices).	Free text indicating the City where the Obligor is physically located.	Mandatory	Alpha Numeric	73
6	Country	Country	9031	The Country in which the obligor is headquartered. See Additional Instructions for ISO standard codes.	Use the 2 letter Country Code for foreign properties as found in Additional Instructions.	Mandatory	Alpha Numeric	2
7	Zip Code	ZipCodeForeignMailingCode	9220	The zip code or foreign mailing code of the physical location of the obligor.	For US: five-digit ZIP code. If the ZIP code begins with zeroes, leading zeroes must be specified with no punctuation. For International: use country specific postal code.	Mandatory	Numeric	20
8	Industry Code	IndustryCode		The numeric code that describes the primary business activity of the obligor according to the North American Industry Classification System (NAICS), the Standard Industrial Classification (SIC), or Global Industry Classification Standard (GICS).	Report 5 or 6 digit number. If this code is not available, then provide a SIC or GICS industry code as shown next.	Either NAICS, GIC, or SIC is Mandatory	Alpha Numeric	10
9	Industry Code Type	IndustryCodeType		Select the type of industry code identification scheme used in field #8.	1. NAICS 2. SIC 3. GICS 4. Other	Mandatory	Integer	1
10	Obligor Internal Risk Rating	InternalRating	G080	Report the obligor rating grade from the reporting entity's internal risk rating system. This is the reporting entity's probability of default (PD) rating. If the reporting entity uses a one-dimensional risk rating system, record that rating here.		Mandatory	Alpha Numeric	20

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
11	TIN	TIN	6191	The Taxpayer Identification Number (TIN) assigned to the obligor by the U.S. Internal Revenue Service (IRS) in the administration of tax laws. **If the borrowing entity is an individual (s) (Natural Person (s)), do not report Social Security Number; instead enter 'NA'.**	The 9 digit assigned by the Internal Revenue Service for the obligor identified in field #2. Allowable forms are either ##-####### or #########. If, the borrowing entity does not have a TIN, please enter 'NA'.	Mandatory	Alpha Numeric	10
12	Stock Exchange	StockExchange		Name of the Stock Exchange on which the primary stock of the obligor, or its parent, trades.		Optional	Alpha Numeric	100
13	Ticker Symbol	TKR	4539	Stock Symbol for stocks listed and traded on the regulated exchange provided in Field #12. For subsidiaries of public companies, use parent ticker symbol from its primary Stock Exchange.		Optional	Alpha Numeric	10
14	CUSIP	CUSIP	9161	CUSIPs are identifiers created and delivered by the CSB (CUSIP Service Bureau). Report the first six characters which are known as the base (or CUSIP-6) and uniquely identify the issuer if available.	Must be valid 6 digit CUSIP number issued by the CUSIP Service Bureau.	Optional	Alpha Numeric	6
15	Internal credit facility ID	InternalID		The reporting entity's unique internal identifier for this credit facility record. It must identify the credit facility for its entire life and must be unique. In the event the internal facility ID changes (i.e., loan was converted to a new system through migration or acquisition), please also provide Original Internal credit facility ID in line 16.	Must be unique within a submission and over time. That is, the same submission file must not have two facilities with the same Credit Facility ID. May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
16	Original Internal credit facility ID	OriginalInternalID		The Internal identification code assigned to the credit facility record in the previous submission. If there is no change from the prior submission, or if this is the first submission, then the Internal credit facility ID reported in Field #15 should be used as the Original Internal credit facility ID.	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
17	Credit Facility Internal Risk Rating	CreditFacilityRating		Report the credit facility's assigned loss severity rating grade (also known as the loss given default (LGD) rating) from the reporting entity's internal risk rating system. If no credit facility rating is assigned, leave field blank.		Mandatory	Alpha Numeric	20
18	Exposure At Default (EAD)	EAD	G083	Basel II Advanced IRB parameter estimate: EAD. This is only required for banks that have already entered parallel run. It is optional for all others.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal). Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Basel II parallel Optional for other banks	Numeric	12
19	Origination Date	OriginationDate	K452	The date a credit facility becomes a legally binding agreement. If the credit facility has been renewed or rewritten, use the renewal or rewrite date as the Origination Date (except for extension options that were at the sole discretion of the obligor). The renewal date would include all credit actions that require bank approval and that change the contractual date of the obligation.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data.	Mandatory	Date	10
20	Maturity Date	MaturityDate	9914	The latest date upon which the funds must be repaid, according to the most recent terms of the credit agreement.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999	Mandatory	Date	10

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
21	Credit Facility Type	FacilityType	G072	See Additional Instructions for credit facility type descriptions. Only use designated descriptions; if it is Other, provide description in Field #22.	Enter number code of the description.	Optional	Numeric	2
22	Other Credit Facility Type Description	OtherFacilityType	G106	To be supplied only in cases where the credit facility type does not exist in the predefined list (leave blank if Field #21 is filled out).	Text string	Optional	Alpha	50
23	Credit Facility Purpose	CreditFacilityPurpose	G073	See Additional Instructions for credit facility purpose descriptions. Only use designated descriptions; if it is Other, provide description in Field #24.	Enter number code of the description	Optional	Numeric	2
24	Other Credit Facility Purpose Description	OtherFacilityPurpose	G107	To be supplied only in cases where the credit facility purpose does not exist in the predefined list (leave blank if Field #23 is filled out).	Text string	Optional	Alpha	50
25	Committed Exposure Global	CommittedExposure	G074	The current dollar amount the obligor is legally allowed to borrow according to the credit agreement identified in Field 15. For syndicated facilities, only provide the reporting entity's pro-rata commitment.	Rounded whole dollar amount, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	12
26	Utilized Exposure Global	UtilizedExposure	G075	The current dollar amount the obligor has drawn which has not been repaid. If the credit facility has not been borrowed against, the outstanding balance would be zero. For syndicated facilities, only provide the reporting entity's pro-rata exposure.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	12

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
27	Line Reported on FR Y-9C	LineReportedOnFRY9C	K449	Report the integer code (See Additional Instructions for descriptions). Only enter designated descriptions corresponding to the line number on the FR Y-9C, HC-C, in which the outstanding balance is recorded or, in the case of an unused commitment, the line number in which the credit facility would be recorded if it were drawn.	Enter number code of the description	Mandatory	Integer	2
28	Line of business	LineOfBusiness	K458	Indicate the internal line of business that originated the credit facility using the institutions own department descriptions.	Free text describing the Line of Business. For example: Private Banking, Corporate Banking, Asset-Based Lending, etc.	Mandatory	Alpha Numeric	100
29	Cumulative Charge-offs	CumulativeChargeoffs	G076	The cumulative charge-offs associated with the credit facility on the reporting entity's books. For facilities accounted for at fair value where information on charge-offs is not available this field is optional.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no charge-off for the facility.	Mandatory	Numeric	20
30	OTTI	OtherThanTemporaryImpaired		For facilities accounted for at fair value, this represents permanent credit impairments taken against the credit facility.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no permanent credit impairment charge for the credit facility.	Mandatory	Numeric	20
31	ASC 310-10	ASC 310-10		Reserve applied to the credit facility per ASC 310-10 (formerly FASB 114 Accounting by Creditors for impairment of a loan).	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no ASC 310-10 Reserve for the credit facility.	Mandatory	Numeric	20
32	SOP0303	SOP0303		Adjustment per Statement of Position 03-3 Accounting for Certain Loans or Debt Securities Acquired in a Transfer. Provide if available at a credit facility level.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no loan level SOP0303 adjustment.	Mandatory	Numeric	20

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
33	# Days Principal or Interest Past Due	PastDue	G077	Number of days principal and/or interest payments are past due, if such payments are past due 30 days or more		Mandatory	Numeric	4
34	Non-Accrual Date	NonAccrualDate	G078	The date the credit facility was placed on non-accrual, if applicable.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 If there is no non-accrual date, please enter 'NA'	Mandatory	Date	10
35	Participation Flag	ParticipationFlag	6135	Indicate if the credit facility is participated or syndicated among other financial institutions.	1. No 2. Yes, Purchased 3. Yes, Sold	Optional	Integer	1
36	Security	Security		Indicate using integer code if the credit facility is secured or unsecured.	1. Secured 2. Unsecured	Mandatory	Integer	1
37	Lien Position	LienPosition	K450	Indicate using integer code if the credit facility is senior or subordinate.	1. Senior 2. Subordinate	Mandatory	Integer	1
38	Interest Rate Variability	InterestRateVariability	K461	Variability of current interest rates (Fixed or Floating) to maturity.	1. Fixed 2. Floating	Mandatory	Integer	1
39	Interest Rate	InterestRate	7889	Current interest rate charged on the credit facility. If the facility includes multiple draws with different interest rates, enter a rate that approximates the overall rate on the facility (e.g., facility is priced at 90 day LIBOR, enter the current 90 day LIBOR rate).	Provide as a decimal, e.g.: 0.0575 for 5.75%	Mandatory	Decimal	8
40	Interest Rate Index	InterestRateIndex	K462	For floating rate credit facilities list base interest rate using integer code. If obligor has an option, select the index actually in use. If the credit facility is fixed (as designated in Data Element #38) choose the integer for "Not applicable (Fixed)".	1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed)	Mandatory	Integer	1

Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/ Optional	Data Type	Field Length
41	Interest Rate Spread	InterestRateSpread	K463	For floating rate credit facilities, list spread over base rate in basis points. If the credit facility is fixed (as designated in Data Element #38) populate "NA".	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter "NA" if the credit facility is fixed	Mandatory	Alpha Numeric	8
42	Interest Rate Ceiling	InterestRateCeiling	K464	For floating rate credit facilities, list rate ceiling if one is contained in the credit agreement. If there is no ceiling, populate with "NONE". If the credit facility is fixed (as designated in Data Element #38) populate "NA".	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter "NA" if the credit facility is fixed Enter "NONE" if no ceiling.	Mandatory	Alpha Numeric	8
43	Interest Rate Floor	InterestRateFloor	K465	For floating rate credit facilities, list rate floor if one is contained in the credit agreement. If there is no floor, populate with "NONE". If the credit facility is fixed (as designated in Data Element #38) populate "NA".	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter "NA" if the credit facility is fixed Enter "NONE" if no floor.	Mandatory	Alpha Numeric	8
44	Interest Income Tax Status	TaxStatus		Tax Status of interest income for Federal or State Income Tax purposes	1. Taxable 2. Tax Exempt	Mandatory	Integer	1

ADDITIONAL INSTRUCTIONS FOR COMPLETING THE CORPORATE LOAN DATA COLLECTION

Field 6: Below is the list of ISO standard country codes. Please provide the relevant 2 letter code in the Field.
(See also http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm)

Country	Code	Country	Code	Country	Code	Country	Code
Afghanistan	AF	China	CN	Guatemala	GT	Malaysia	MY
Åland Islands	AX	Christmas Island	CX	Guernsey	GG	Maldives	MV
Albania	AL	Cocos (Keeling) Islands	CC	Guinea	GN	Mali	ML
Algeria	DZ	Colombia	CO	Guinea-Bissau	GW	Malta	MT
American Samoa	AS	Comoros	KM	Guyana	GY	Marshall Islands	MH
Andorra	AD	Congo	CG	Haiti	HT	Martinique	MQ
Angola	AO	Congo, The Democratic Republic of the	CD	Heard Island and Mcdonald Islands	HM	Mauritania	MR
Anguilla	AI	Cook Islands	CK	Holy See (Vatican City State)	VA	Mauritius	MU
Antarctica	AQ	Costa Rica	CR	Honduras	HN	Mayotte	YT
Antigua and Barbuda	AG	Côte D'Ivoire	CI	Hong Kong	HK	Mexico	MX
Argentina	AR	Croatia	HR	Hungary	HU	Micronesia, Federated States of	FM
Armenia	AM	Cuba	CU	Iceland	IS	Moldova, Republic of	MD
Aruba	AW	Cyprus	CY	India	IN	Monaco	MC
Australia	AU	Czech Republic	CZ	Indonesia	ID	Mongolia	MN
Austria	AT	Denmark	DK	Iran, Islamic Republic of	IR	Montenegro	ME
Azerbaijan	AZ	Djibouti	DJ	Iraq	IQ		
Bahamas	BS	Dominica	DM	Ireland	IE		
Bahrain	BH	Dominican Republic	DO	Isle of Man	IM		
Bangladesh	BD	Ecuador	EC	Israel	IL		
Barbados	BB	Egypt	EG	Italy	IT		
Belarus	BY	El Salvador	SV	Jamaica	JM		
Belgium	BE	Equatorial Guinea	GQ	Japan	JP		
Belize	BZ	Eritrea	ER	Jersey	JE		
Benin	BJ	Estonia	EE	Jordan	JO		
Bermuda	BM	Ethiopia	ET	Kazakhstan	KZ		
Bhutan	BT	Falkland Islands (Malvinas)	FK	Kenya	KE		
Bolivia	BO	Faroe Islands	FO	Kiribati	KI		
Bosnia and Herzegovina	BA	Fiji	FJ	Korea, Democratic People's Republic of	KP		
Botswana	BW	Finland	FI	Korea, Republic of	KR		
Bouvet Island	BV	France	FR	Kuwait	KW		
Brazil	BR	French Guiana	GF	Kyrgyzstan	KG		
British Indian Ocean Territory	IO	French Polynesia	PF	Lao People's Democratic Republic	LA		
Brunei Darussalam	BN	French Southern Territories	TF	Latvia	LV		
Bulgaria	BG	Gabon	GA	Lebanon	LB		
Burkina Faso	BF	Gambia	GM	Lesotho	LS		
Burundi	BI	Georgia	GE	Liberia	LR		
Cambodia	KH	Germany	DE	Libyan Arab Jamahiriya	LY		
Cameroon	CM	Ghana	GH	Liechtenstein	LI		
Canada	CA	Gibraltar	GI	Lithuania	LT		
Cape Verde	CV	Greece	GR	Luxembourg	LU		
Cayman Islands	KY	Greenland	GL	Macao	MO		
Central African Republic	CF	Grenada	GD	Macedonia, The Former Yugoslav Republic of	MK		
Chad	TD	Guadeloupe	GP	Madagascar	MG		
Chile	CL	Guam	GU	Malawi	MW		

Field 14: CUSIP. CUSIPs are identifiers created and delivered by the CSB (CUSIP Service Bureau). The CSB is managed on behalf of the American Bankers Association by Standard & Poor's. The first six characters are known as the base (or CUSIP-6), and uniquely identify the issuer. Issuer codes are assigned alphabetically from a series that includes deliberate built-in "gaps" for future expansion. CUSIP of obligor if available.

Field 18: Exposure at Default (EAD). Basel II Advanced IRB parameter estimate as defined in the Final Rule for Advanced Capital Adequacy Framework Basel II. This is only required for banks that have already entered parallel run. It is optional for all others.

(1) For the on-balance sheet component, EAD means the bank's carrying value (including net accrued but unpaid interest and fees) for the exposure; and

(2) For the off-balance sheet component of a credit facility commitment or line of credit, EAD means the bank's best estimate of net additions to the outstanding amount owed the bank, including estimated future additional draws of principal and accrued but unpaid interest and fees, that are likely to occur over a one-year horizon assuming the exposure was to go into default. This estimate of net additions must reflect what would be expected during economic downturn conditions.

Field 21: Use the following credit facility type descriptions, ONLY. Enter number code of the description. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting.

0 OTHER
1 REVOLVING CREDIT
2 REVOLVING CREDIT CONVERTING TO TERM LOAN
3 REVOLVING CREDIT - ASSET BASED
4 REVOLVING CREDIT - DIP
5 NON-REVOLVING LINE OF CREDIT
6 NON-REVOLVING LINE OF CREDIT CONVERTING TO TERM LOAN
7 TERM LOAN
8 TERM LOAN - A
9 TERM LOAN - B
10 TERM LOAN - C
11 TERM LOAN - BRIDGE

12 TERM LOAN - ASSET BASED
13 TERM LOAN - DIP
14 CAPITALIZED LEASE OBLIGATION
15 STANDBY LETTER OF CREDIT
16 OTHER REAL ESTATE OWNED
17 OTHER ASSET

Field 23: Use the following credit purpose descriptions, ONLY. Enter number next to description. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting.

0 OTHER
1 ACQUISITION AND/OR MERGER FINANCING
2 ASSET SECURITIZATION FINANCING
3 CAPITAL EXPENDITURES EXCLUDING REAL ESTATE
4 COMMERCIAL PAPER BACK-UP
5 INDUSTRIAL REVENUE BOND BACK-UP
6 MORTGAGE WAREHOUSING
7 TRADE FINANCING
8 PERFORMANCE GUARANTEE
9 WORKING CAPITAL - SHORT TERM/SEASONAL
10 WORKING CAPITAL - PERMANENT
11 GENERAL CORPORATE PURPOSES
12 DEBT REFINANCE/CONSOLIDATION
13 ESOP FINANCING
14 AGRICULTURE AND/OR LIVESTOCK PRODUCTION
15 AGRICULTURE AND/OR RANCHING REAL ESTATE
16 STOCK BUYBACK
17 PORTFOLIO ACQUISITION INCLUDING NOTE PURCHASE AGREEMENTS
18 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - LAND
19 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - RESIDENTIAL
20 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - COMML & INDL
21 REAL ESTATE INVESTMENT/PERMANENT FINANCING - RESIDENTIAL
22 REAL ESTATE INVESTMENT/PERMANENT FINANCING - COMMERCIAL AND INDUSTRIAL
23 BUSINESS RECAPITALIZATION/DIVIDENDS
24 NEW PRODUCT DEVELOPMENT
25 PROJECT FINANCING

Field 27: Line Reported on FR Y-9C. Only use designated descriptions corresponding to the line number on the FR Y-9C, HC-C, in which the outstanding balance is recorded.

1. bhck1292 (U.S. Banks and other U.S. Depository Institutions)
2. bhck1296 (Foreign Banks)
3. bhck1590 (loans to finance agricultural production and other loans to farmers)
4. bhck1763 (Commercial and Industrial loans to U.S. addressees)
5. bhck1764 (Commercial and Industrial loans to non-U.S. addresses)
6. bhckB538 or bhckB539 (Small Business graded only)
7. bhck2081 (Loans to foreign governments and official institutions)
8. bhckJ454 (Loans to nondepository financial institutions)
9. bhck1545 (Loans for purchasing or carrying securities, secured or unsecured)
10. bhckJ451 (All other loans, excludes consumer loans)
11. bhckF163 (All other leases)