

Schedule HC-R – Part II, Risk-Weighted Assets

This schedule is to be submitted on a consolidated basis.

Holding companies (HCs) are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the Federal Reserve's revised regulatory capital rules and not deducted from tier 1 or tier 2 capital.

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Balance Sheet Asset Categories

Dollar Amounts in Thousands		(Column A) Totals From Schedule HC			(Column B) Adjustments to totals reported in Column A			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)			
								Allocation by Risk Weight Category																								
								0%			2%			4%			10%			20%			50%			100%			150%			
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
1.	Cash and balances due from depository institutions	BHCK XXXX			BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			1.
2.	Securities (excluding securitization exposures)																															2.a.
	a) Held-to-maturity securities	BHCK XXXX			BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			2.b.
	b) Available-for-sale securities	BHCK XXXX			BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			3.
3.	Federal funds sold and securities purchased under agreements to resell	BHCK XXXX						BHCK XXXX			BHCK XXXX			BHCK XXXX						BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			3.
4.	Loans and leases held for sale																															4.a.
	a) Residential mortgage exposures	BHCK XXXX			BHCK XXXX															BHCK XXXX			BHCK XXXX			BHCK XXXX						4.b.
	b) High volatility commercial real estate exposures	BHCK XXXX			BHCK XXXX																								BHCK XXXX			4.c.
	c) Exposures past due 90 days or more or on nonaccrual ¹	BHCK XXXX			BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			4.d.
	d) All other exposures	BHCK XXXX			BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			4.d.

¹ For loans and leases held for sale, do not include residential mortgage exposures, high volatility commercial real estate exposures, or sovereign claims that are past due 90 days or more or on nonaccrual.

Dollar Amounts in Thousands		(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			
		Allocation by Risk Weight Category																					
		250%			300%			400%			600%			625%			937.5%			1250%			
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
1.	Cash and balances due from depository institutions																						1.
2.	Securities (excluding securitization exposures)																						
	a) Held-to-maturity securities																			BHCK XXXX			2.a.
	b) Available-for-sale securities	BHCK XXXX			BHCK XXXX						BHCK XXXX									BHCK XXXX			2.b.
3.	Federal funds sold and securities purchased under agreements to resell																			BHCK XXXX			3.
4.	Loans and leases held for sale																						
	a) Residential mortgage exposures																			BHCK XXXX			4.a.
	b) High volatility commercial real estate exposures																			BHCK XXXX			4.b.
	c) Exposures past due 90 days or more or on nonaccrual ²																			BHCK XXXX			4.c.
	d) All other exposures																			BHCK XXXX			4.d.

² For loans and leases held for sale, do not include residential mortgage exposures, high volatility commercial real estate exposures, or sovereign claims that are past due 90 days or more or on nonaccrual.

Dollar Amounts in Thousands			(Column A) Totals From Schedule HC			(Column B) Adjustments to totals reported in Column A			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)		
									Allocation by Risk Weight Category																							
									0%			2%			4%			10%			20%			50%			100%			150%		
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
5.	Loans and leases, net of unearned income																															
		BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX									
	a) Residential mortgage exposures																													5.a.		
		BHCK XXXX			BHCK XXXX																								BHCK XXXX			
	b) High volatility commercial real estate exposures																													5.b.		
		BHCK XXXX			BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			
	c) Exposures past due 90 days or more or on nonaccrual ³																													5.c.		
		BHCK XXXX			BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			
	d) All other exposures																													5.d.		
	6.	LESS: Allowance for loan and lease losses	BHCK XXXX			BHCK XXXX																										
																													6.			
7.	Trading assets (excluding securitization exposures that receive standardized charges)	BHCK XXXX			BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			
																													7.			
8.	All other assets ⁴	BHCK XXXX			BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX						
																													8.			

³ For loans and leases, net of unearned income, do not include residential mortgage exposures, high volatility commercial real estate exposures, or sovereign claims that are past due 90 days or more or on nonaccrual.

⁴ Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Dollar Amounts in Thousands		(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)		
		Allocation by Risk Weight Category																				
		250%			300%			400%			600%			625%			937.5%			1250%		
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
5.	Loans and leases, net of unearned income																					
																	BHCK XXXX					
	a) Residential mortgage exposures																					
																	BHCK XXXX					
	b) High volatility commercial real estate exposures																					
																	BHCK XXXX					
	c) Exposures past due 90 days or more or on nonaccrual ⁵																					
																	BHCK XXXX					
	d) All other exposures																					
																	BHCK XXXX					
6.	LESS: Allowance for loan and lease losses																					
7.	Trading assets (excluding securitization exposures that receive standardized charges)																			BHCK XXXX		
8.	All other assets ⁶							BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX		

⁵ For loans and leases, net of unearned income, do not include residential mortgage exposures, high volatility commercial real estate exposures, or sovereign claims that are past due 90 days or more or on nonaccrual.

⁶ Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Dollar Amounts in Thousands				(Column A) Totals			(Column B) Adjustments to total reported in Column A			(Column Q)			(Column R)			(Column S)			
										Total risk-weighted exposure, by calculation methodology									
				1250%			SSFA			Gross-Up									
				Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
9.	On-balance sheet securitization exposures																		
				BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			
	a) Held-to-maturity securities																		9.a.
				BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			
	b) Available-for-sale securities																		9.b.
				BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			
	c) Trading assets that receive standardized charges																		9.c.
BHCK XXXX				BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX						
d) All other on-balance sheet securitization exposures																		9.d.	
			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX				
10.	Off-balance sheet securitization exposures			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			10.

Dollar Amounts in Thousands			(Column A) Totals From Schedule HC			(Column B) Adjustments to total reported in Column A			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)								
									Allocation by Risk Weight Category																													
									0%			2%			4%			10%			20%			50%			100%			150%								
									Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
11. Total Assets ⁷			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX						BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX								

11.

Dollar Amounts in Thousands			(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)		
			Allocation by Risk Weight Category																				
			250%			300%			400%			600%			625%			937.5%			1250%		
			Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
			11. Total Assets			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX		
																						11.	

⁷ For each of columns A through Q of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through Q must equal column A.

Derivatives and Off-Balance Sheet Items (Excluding Securitization Exposures)

Dollar Amounts in Thousands		(Column A) Face, Notional, or Other Amount			CCF ⁸	(Column B) Credit Equivalent Amount ⁹			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)			
		Allocation by Risk Weight Category																															
		0%				2%			4%			10%			20%			50%			100%			150%									
		Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
12.	Financial standby letters of credit	BHCK XXXX				BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			12.
					1.0																												
13.	Performance standby letters of credit and transaction-related contingent items	BHCK XXXX				BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			13.
					0.5																												
14.	Commercial and similar letters of credit with an original maturity of one year or less	BHCK XXXX				BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			14.
					0.2																												
15.	Retained recourse on small business obligations sold with recourse	BHCK XXXX				BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			15.
					1.0																												
16.	Repo-style transactions (excluding reverse repos)	BHCK XXXX				BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX						BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			16.
					1.0																												
17.	All other off-balance sheet liabilities	BHCK XXXX				BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			17.
					1.0																												
18.	Unused commitments	BHCK XXXX				BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			18.a.
					0.2																												
	a) Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits				0.2																										18.b.		
		BHCK XXXX				BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			
	b) Original maturity of one year or less to ABCP conduits				0.2																										18.c.		
		BHCK XXXX				BHCK XXXX			BHCK XXXX												BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			
	c) Original maturity exceeding one year				0.5																												

⁸ Credit conversion factor.⁹ Column A multiplied by credit conversion factor.

[illegible]

Totals

Dollar Amounts in Thousands			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)			
			Allocation by Risk Weight Category																								
			0%			2%			4%			10%			20%			50%			100%			150%			
			Bil	Mil	Thou	Bil	Bil	Bil	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
22.	Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column C through Q, sum of items 10 through 21)		BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			
23.	Risk weight factor		0																						22.		
24.	Risk-weighted assets by risk-weight category (for each column, item 22 multiplied by item 23)		X 0%			X 2%			X 4%			X 10%			X 20%			X 50%			X 100%			X 150%			23.
			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			
			0																						24.		

22.

23.

24.

Dollar Amounts in Thousands			(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			
			Allocation by Risk Weight Category																					
			250%			300%			400%			600%			625%			937.5%			1250%			
			Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
22.	Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column C through Q, sum of items 10 through 21)		BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			
23.	Risk weight factor																						23.	
24.	Risk-weighted assets by risk-weight category (for each column, item 22 multiplied by item 23)		BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			BHCK XXXX			
																							24.	

22.

23.

24.

		Totals		
		Bil	Mil	Thou
Dollar Amounts in Thousands				
25.	Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	BHCK XXXX		
				25.
26.	Standardized market risk-weighted assets (applicable only to HCs that are covered by the Market Risk Capital Rule)	BHCK XXXX		
				26.
27.	Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated transfer risk reserve (sum of items 9.a, 9.b, 9.c, 9.d, and 10, columns R and S; item 24, columns C through Q; and item 26 (if applicable))	BHCK XXXX		
				27.
28.	LESS: Excess allowance for loan and lease losses	BHCK XXXX		
				28.
29.	LESS: Allocated transfer risk reserve	BHCK XXXX		
				29.
30.	Total risk-weighted assets (item 27 minus items 28 and 29)	BHCK XXXX		
				30.

Dollar Amounts in Thousands

Total		
Bil	Mil	Thou
BHCK XXXX		

M1.

[illegible][illegible]

Dollar Amounts in Thousands

BHCK	BiI	Mil	Thou

4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 26)

M4.

Schedule HC-L – Derivatives and Off-Balance-Sheet Items

Proposed changes to the reporting of securities borrowed in Schedule HC-L.

NOTE: No changes are proposed to be made to items 7 and 8 of Schedule HC-L, which are not shown below due to space limitations on this page.

Relevant portions of Schedule HC-L form to be changed:

Dollar Amounts in Thousands		BHCK	Bil	Mil	Thou	
4.	Commercial and similar letters of credit	3411				4.
5.	Not applicable.					5.
6.	Securities lent	3433				6.
7.	Securities					
	a) Securities lent	3433				6.a.
	b) Securities borrowed	3432				6.b.

Dollar Amounts in Thousands		BHCK	Bil	Mil	Thou	
9.	All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10 percent of HC, item 27.a, “Total holding company equity capital”) (itemize and describe in items 9.a through 9.g only amounts that exceed 25 percent of Schedule HC, item 27.a)	3430				9.
	a) Securities borrowed	3432				9.a
	a b) Commitments to purchased when-issued securities	3434				9. a b
	b e) Commitments to sell when-issued securities	3435				9. b e
	c d) [TEXT]	6561				9. c d

Relevant portions of Schedule HC-L instructions to be changed:

6 Securities.

6.a Securities lent. Report the appropriate amount of all securities lent against collateral or on an uncollateralized basis. Report the book value of holding company-owned securities that have been lent. In addition, for customers who have been indemnified against any losses by the reporting holding company or its consolidated subsidiaries, report the market value as of the report date of such customers’ securities, including customers’ securities held in the reporting holding company’s trust department, that have been lent. If the reporting holding company or its consolidated subsidiaries have indemnified their customers against any losses on their securities that have been lent by the company or its subsidiaries, the commitment to indemnify—either through a standby letter of credit or other means—should not be reported in any other item on Schedule HC-L.

6.b Securities borrowed. Report the appropriate amount of all ~~S~~securities borrowed against collateral (other than cash), or on an uncollateralized basis, for such purposes as a pledge against deposit liabilities or delivery against short sales. Report borrowed securities that are fully collateralized by similar securities of equivalent value at market value at the time they were borrowed. For other borrowed securities, report their market value as of the report date.

NOTE: The instructions for Schedule RC-L, item 9, “All other off-balance sheet liabilities,” will be revised by removing the portion of the instructions stating that such liabilities include securities borrowed.