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

		,	lumr	,	,	lumr	,	_	olumı	n C)	(Co	olumn	n D)	(Co	olumn			olumn			olumr			Colun	nn H)		(Colur	nn I)	(Colum	า J)	ļ
			Sche		,		nts to				ı			1		Α	lloca	tion by	y Risk	Weig	ght Ca	tegor	У						1			1
			НС	Juane		olum			0%			2%			4%			10%			20%			50	%		100	%		150%	·]
	Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	М	il Thou	л В	sil M	I Thou	ı Bil	Mil	Thou	
1.	Cash and balances due from depository institutions	ВН	CK XX	ΚXX	ВН	CK X	ΚХХ	ВН	ICK X	XXX										ВН	ICK X	кхх	В	нск	xxxx		BHCK	кххх	В	HCK XX	⟨XX	
2.	Securities (excluding																															1.
	securitization exposures)	BH	CK XX	ΚΧΧ	ВН	CK X	ХХХ	ВН	ICK X	XXX										ВН	ICK X	ХХХ	В	НСК	XXXX		BHCK	(XXX	В	HCK XX	ΚΧΧ	ļ
	a) Held-to-maturity securities																															2.a.
		BH	CK X>	ΚXX	ВН	CK XX	ΚXX	ВН	ICK X	XXX										ВН	ICK X	ΚΧΧ	В	НСК	XXXX		BHCK	XXX	В	HCK X	⟨XX	Į
	b) Available-for-sale securities																															2.b.
3.	Federal funds sold and securities purchased under agreements to resell	вн	СК ХУ	ΚΧΧ				ВН	ICK X	XXX	B⊦	ICK XX	ΚΧΧ	ВН	ICK XX	XX				ВН	ICK X	ΚΧΧ	В	НСК	XXXX		внск	хххх	В	HCK X	¢ΧΧ	
	J																															3.
4.	Loans and leases held for sale								1				1														ı					
		ВН	CK X>	ΚXX	ВН	CK XX	ΧXX													ВН	ICK X	ΚXX	В	НСК	XXXX		внск	XXX				
	 a) Residential mortgage exposures 																															4.a.
		ВН	CK X>	ΧX	ВН	CK XX	XXX																						В	HCK XX	⟨XX	J
	b) High volatility commercial real estate exposures																															4.b.
		ВН	CK X>	ΚXX	ВН	CK XX	ΚXX	ВН	ICK X	XXX										ВН	ICK X	ΚΧΧ	В	НСК	XXXX		внск	XXX	В	HCK XX	⟨XX	
	c) Exposures past due 90 days or more or on nonaccrual ¹																															4.c.
		ВН	CK X>	ΚXX	ВН	CK XX	XXX	ВН	ICK X	XXX										ВН	ICK X	ΚXX	В	НСК	XXXX		внск	ХХХХ	В	нск х	⟨XX	
	d) All other exposures																															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.

		(Co	olumi	n K)	(C	olumi	ո L)	(Co	lumn	M)	(Co	olumr	n N)	(Co	olumn	0)	(Co	olumi	n P)	(Co	olumn	Q)	1
									Allo	ocatio	n by I	Risk W	/eight	Cate	gory								İ
			250%	6		300%	5		400%)		600%	5		625%		ç	937.5	%		1250%		
	Dollar Amounts in Thousands	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																						
2.	Securities (excluding securitization exposures)																			RH	ICK XX	YY	1.
	a) Held-to-maturity securities																						2.a.
		ВН	ICK X	XXX	BH	ICK XX	ΚXX				B⊦	ICK X	ΚXX							BH	ICK XX	XX	
	b) Available-for-sale securities																						2.b.
3.	Federal funds sold and securities purchased under agreements to resell																			ВН	ICK XX	xx	
																							3.
4.	Loans and leases held for sale																						
																				BH	ICK XX	XX	
	 a) Residential mortgage exposures 																						4.a
																				B⊦	ICK XX	XX	
	b) High volatility commercial real estate exposures																						4.b
																				BH	ICK XX	XX	
	c) Exposures past due 90 days or more or on nonaccrual ²																						4.c
																				BH	ICK XX	XX	ļ
	d) All other exposures																						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.

		,	Colum	,	,	olumn	,	(Co	olumn	C)	(Co	olumn	D)	(Co	olumi	ı E)	(Co	olum	nn F)	(Co	lumn	G)	(C	olumr	n H)	(C	olumr	n I)	(Co	olumn	J)	
			Total		Adju											P	Alloca	tion	by Risk	Weig	ht Ca	tegor	У									
		Froi	m Scn HC	edule		s repo Colum			0%			2%			4%			10%	%		20%	1		50%			100%	,		150%		
	Dollar Amounts in	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mi	il Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
	Thousands																															
5.	Loans and leases, net of unearned income																															
		Bł	нск х	XXX	ВН	CK XX	XX													ВН	CK XX	XX	BH	HCK X	ΚXX	ВН	ICK XX	ΚXX				
	 a) Residential mortgage exposures 																															5.a.
		Bł	нск х	XXX	ВН	CK XX	XX																						ВН	ск хх	XX	
	b) High volatility commercial real estate exposures																															5.b.
		Bł	нск х	XXX	ВН	CK XX	XX	ВН	ск хх	XX										ВН	CK XX	XX	BH	ICK X	ΚΧΧ	ВН	ICK XX	ΧX	ВН	ск хх	XX	
	c) Exposures past due 90 days or more or on nonaccrual ³																															5.c.
		Bł	нск х	XXX	ВН	CK XX	XX	ВН	ск хх	XX					•				,	ВН	CK XX	XX	BH	ICK X	ΚΧΧ	ВН	ICK XX	ΧX	ВН	CK XX	XX	
	d) All other exposures																															5.d.
6.	LESS: Allowance for loan and lease losses	Bł	нск х	XXX	ВН	CK XX	XX											<u> </u>									l					
																																6.
7.	Trading assets (excluding securitization exposures that receive standardized charges)	ВН	нск х	xxx	ВН	CK XX	ХХ	ВН	CK XX	ХХ										ВН	CK X>	XXX	Bŀ	HCK X	кхх	ВН	ICK XX	схх	вн	ск хх	xx	
																																7.
8.	All other assets ⁴	Bł	нск х	XXX	ВН	CK XX	XX	ВН	ск хх	XX										ВН	CK XX	XX	BH	ICK X	ΚΧΧ	ВН	ICK XX	ΧX				
																																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.

		(C	olumi	า K)	(Co	olumi	ո L)	(Co	olumn	M)	(Co	olumr	n N)	(Co	olumr	n O)	(Co	olumi	n P)	(Co	olumn	Q)	
									Allo	ocatio	n by F	Risk V	Veight	Cate	gory								
			250%	ó		300%			400%	5		600%	ó		625%	,	Ç	37.5	%		1250%	6	ł
	Dollar Amounts in Thousands	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																						
	a) Residential mortgage exposures																			BH	ICK XX	(XX	5.a.
																				BH	ICK XX	ΚXX	ļ
	b) High volatility commercial real estate exposures																						5.b.
																				BH	ICK XX	ΚXX	}
	c) Exposures past due 90 days or more or on nonaccrual ⁵																						5.c.
																				BH	ICK XX	ΚXX	}
	d) All other exposures																						5.d.
6.	LESS: Allowance for loan and lease losses		•	1						1					•	1		•					
																							6.
7.	Trading assets (excluding securitization exposures that receive standardized charges)																			ВН	ICK XX	«ΧΧ	
	0,																						7.
8.	All other assets ⁶							BH	ICK XX	ΚXX	ВН	CK X	XXX	BH	ICK XX	ΚXX	ВН	ICK X	XXX	BH	ICK XX	ΚXX	
																							8.

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.

		,	olumr Totals	,	Adju	olumn stmer	nts to		olumn tal ris	ı Q) sk-wei	hted	olumr I expo thodo	sure,	_ ,	olumr culati	
			· o can	-		Colum		:	1250%	6		SSFA	U7	G	ross-l	Jp
	Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
9.	On-balance sheet securitization exposures															
		B⊢	ICK XX	XΧ	BH	CK XX	XX	BH	CK X	XX	BH	ICK XX	ΚXX	ВН	CK X	XΧ
	a) Held-to-maturity securities							•			•					
		BH	ICK XX	ΚXX	ВН	ск хх	XX	ВН	ск хх	ΧX	ВН	ICK XX	ΧX	ВН	СК ХХ	ΧX
	b) Available-for-sale securities															
		BH	ICK XX	ΚXX	ВН	ск хх	XX	ВН	ск хх	ΧX	ВН	ICK XX	ΧX	ВН	СК ХХ	ΧX
	c) Trading assets that receive standardized charges															
		B⊢	ICK XX	⟨XX	ВН	CK XX	XX	ВН	CK XX	ΧX	ВН	ICK XX	ΧX	ВН	CK XX	(XX
	d) All other on-balance sheet securitization exposures															
0.	Off-balance sheet securitization exposures	ВН	ICK XX	ΚΧΧ	ВН	ск хх	XX	ВН	ск хх	ХХ	ВН	ICK XX	ΚXX	ВН	ск хх	ΚXX

Dollar Amounts in
Thousands

11. Total Assets⁷

	(Cc	lumn	ι Δ)	ICC	olumr	1 B)	(Cc	olumn	(C)	(Co	lumn	D)	(Co	olumn	E)	(Co	olumn	F)	(Co	lumn	G)	(Cc	lumn	H)	(Co	olumr	ı I)	(Co	olumr	J)
	•	Totals	,	,		nts to									А	llocat	ion b	y Risk	Weig	ht Ca	tegory	/								
	From Schedule to			l repo Colum			0%			2%			4%			10%			20%			50%			100%			150%		
in ds	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
	ВН	CK XX	ΧX	ВН	CK XX	ΧX	ВН	CK XX	XX	ВН	ск хх	XX	ВН	CK XX	XX				ВН	СК ХХ	XX	ВН	CK XX	XX	ВН	СК ХХ	XX	ВН	CK XX	XX
		•											•						·			Ţ	·		·	Ţ	•		·	

11.

	Dollar Amounts in
	Thousands
11.	Total Assets

(Co	lumr	ı K)	(Co	olumr	1 L)	(Co	lumn	M)	(Co	lumn	N)	(Co	lumn	0)	(Co	olumr	P)	(Co	lumn	Q)
							Allo	catio	n by F	lisk W	eight/	Categ	gory							
	250%			300%			400%			600%			625%		9	37.59	6	:	1250%	٥/
Bil Mil Thou		Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
ВН	BHCK XXXX		ВН	СК ХХ	XX	ВН	СК ХХ	XX	ВН	CK XX	XX	ВН	СК ХХ	XX	ВН	CK XX	XX	ВН	ск хх	XX

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)

		٠,	Colun	,		,	olumr	,	(Co	olun	nn C)	(Co	lumn	D)	(C	olumr	ı E)	(C	olumr	ı F)	(Co	olumn	G)	(C	olun	nn H)	(C	olum	n I)	(Co	lumn	J)	ļ
			ce, No or Ot	tional	I, CCF		Credi uival					1			1		A	Alloca	tion b	y Risk	Weig	tht Cat	egor	У			1		-1				!
			Amo				mour			0%	6		2%			4%			10%			20%			50	%		100%	•		150%		
	Dollar Amounts in Thousands	Bil	Mi	I Tho	u	Bil	Mil	Tho	u Bil	Mi	il Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	М	il Thou	Bil	Mil	Thou	Bil	Mil	Γhou	
	Financial standby letters of	_										l				<u> </u>																	l
12.	credit	В	HCK 2	XXXX		BH	ICK XX	(XX	ВН	ICK)	XXXX										ВН	CK XX	XX	BH	HCK .	XXXX	BH	ICK XX	(XX	ВН	CK XX	XX	1
					1.0)																											12.
13.	Performance standby letters of credit and transaction-related contingent items	В	внск :	xxxx		BH	ICK X>	ΧX	ВН	ICK)	xxxx										ВН	ICK XX	хх	Bŀ	HCK	xxxx	ВН	ICK XX	СХХ	ВН	CK XX	хх	
					0.5	5																											13.
14.	Commercial and similar letters of credit with an original maturity of one year or less	В	внск :	xxxx		BH	ICK XX	ХХ	ВН	ICK)	xxxx					•					ВН	ICK XX	хх	ВН	HCK :	xxxx	ВН	ICK XX	СХХ	ВН	CK XX	хх	
	•				0.2	2																											14.
15.	Retained recourse on small business obligations sold with recourse	В	внск :	xxxx		BH	ICK XX	ХХ	ВН	ICK)	xxxx										ВН	ICK XX	хх	Bŀ	HCK :	xxxx	ВН	ICK XX	«хх	ВН	CK XX	хх	
					1.0)																											15.
16.	Repo-style transactions (excluding reverse repos)	В	внск :	XXXX		BH	ICK XX	ΧX	ВН	ICK)	XXXX	ВН	CK XX	XX	BH	HCK XX	ΚXX				ВН	ICK XX	XX	Bŀ	НСК	XXXX	ВН	ICK XX	ΧX	ВН	CK XX	XX	
					1.0)																											16.
17.	All other off-balance sheet liabilities	В	HCK 2	XXXX		BH	ICK XX	ΧX	ВН	ICK)	XXXX										ВН	CK XX	XX	ВН	HCK :	XXXX	ВН	ICK XX	ΧX	ВН	CK XX	XX	
					1.0)																											17.
18.	Unused commitments	В	нск :	XXXX		BH	ICK XX	XΧ	ВН	ICK)	XXXX										ВН	CK XX	XX	BH	ICK	XXXX	ВН	ICK XX	ΧX	ВН	CK XX	XX	İ
	a) Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits				0.2	2																											18.a.
	F-F- (- 7 /	В	HCK 2	XXXX		BH	ICK XX	(XX	ВН	ICK)	XXXX										ВН	CK XX	XX	BH	ICK:	XXXX	ВН	ICK XX	ΧX	ВН	CK XX	XX	l
	b) Original maturity of one year or less to ABCP conduits				0.2	2																											18.b.
		В	HCK 2	XXXX		BH	ICK XX	ΧX	ВН	ICK)	XXXX										ВН	ICK XX	XX	ВН	ICK	XXXX	ВН	ICK XX	ΧX	ВН	CK XX	XX	1
	c) Original maturity exceeding one year				0.5	5																											18.c.

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

		(C	olum	n A)		(C	olumn	1 B)	(C	olumn C)	(Colur	nn D)	(0	Colum	n E)	(0	Columi	า F)	(Co	lumr	(G)	(C	olumn H)	(Col	umn	1)	(C	olumr	n J)	
			-		CCF		Credit									A	Alloca	ation b	y Risk	Weig	ht Ca	tegor	У									
		or Other Amount Bil Mil Thou BHCK XXXX				quivale Amour			0%		29	%		4%			10%			20%			50%		10	00%			150%	,)		
	Dollar Amounts in Thousands	I Bil	Mil	Thou		Bil	Mil	Thou	u Bil	Mil Tho	u Bil	ΙМ	il Thou	ı Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Th	ou E	l li	Mil T	Γhou	Bil	Mil	Thou	
19.	Unconditionally cancelable commitments	ВІ	нск х	XXX		B⊦	ICK XX	ΚΧΧ																								
					0.0		0																									19.
20.	Over-the-counter derivatives					ВН	ICK XX	ΚΧΧ	BH	ICK XXXX			•		,		ВІ	HCK XX	ΚΧΧ	ВН	CK XX	ΚΧΧ	BH	ICK XXXX	:	ВНС	к ххх	ΚX	ВН	CK XX	ΚXX	
																																20.
21.	Centrally cleared derivatives					ВН	ICK XX	ΚΧΧ	Bŀ	ICK XXXX	Е	внск	xxxx	В	нск х	XXX	ВІ	HCK XX	ΚΧΧ	ВН	CK XX	ΧX	BH	ICK XXXX		внс	K XXX	ΚX	ВН	СК ХХ	ΚXX	
																																21.

Totals

		(Co	olumr	1 C)	(Co	olumn	n D)	(Co	olumr	1 E)	(Co	olumr	1 F)	(Co	olumn	G)	(Co	olumn	H)	(C	olumı	า I)	(C	olumı	า J)]
										,	Alloca	tion b	y Risk	Weig	ght Ca	tegor	У									
			0%			2%			4%			10%			20%			50%			100%	,		150%	Š	
	Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Bil	Bil	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	İ
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)	ВН	ICK XX	хх	В⊦	ICK XX	хх	ВН	CK XX	«хх	ВН	CK XX	«хх	ВН	ICK XX	ХХ	В⊦	ICK XX	«хх	В⊦	ICK XX	(XX	ВН	ICK XX	ΚΧΧ	
			0																							22.
23.	Risk weight factor		X 0%			X 2%			X 4%			X 10%	ó		X 20%)		X 50%	ó)	X 1009	%	>	(150	%	23.
24.	Risk-weighted assets by risk-weight category (for each column, item 22 multiplied by item 23)	ВН	ICK XX	ΚΧΧ	BH	ICK XX	ΚΧΧ	ВН	CK X	ΚΧΧ	ВН	CK XX	«хх	ВН	ICK XX	XXX	BH	ICK XX	«хх	B⊦	ICK XX	(XX	ВН	ICK XX	ΚΧΧ	
			0																							24.

		(Co	olumi	n K)	(Column L)			(Co	lumn	M)	(Column N)			(Column O)		(Column P)		ı P)	(Column Q)		Q)	l	
			Allocation by Risk Weight Category												1								
			250%	6		300%)	400%			600%		625%		937.5%			1250%		6			
	Dollar Amounts in	6:1		T I	D:1	2 4:1	T I	-	N 4:1	T I	-	5.4:1	T I			T I: -		N 4:1	TI	-		T I	
	Thousands	Bil	IVIII	Thou	BII	IVIII	Thou	Bil	IVIII	Thou	Bil	IVIII	Thou	Bil	IVIII	Thou	Bil	IVIII	Thou	BII	IVIII	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)	ВН	ICK X	xxx	внск хххх		внск хххх		внск хххх		внск хххх		(XX	внск хххх		BHCK XXXX		хх	22.				
23.	Risk weight factor	>	< 250	%	,	K 3009	/ ₆	X 400%		X 600%		X 625%		%	X 937.5%		5%	X 1250%		%	23.		
24.	Risk-weighted assets by risk-weight category (for each column, item 22 multiplied by item 23)		ICK X	XXX	B⊦	ICK XX	ΧΧ	BHCK XXXX		BHCK XXXX		внск хххх		ΚΧΧ	внск хххх		BHCK XXXX		ΧΧ				
																							24.

			S		
	Dollar Amounts in Thousands	Bil	Mil	Thou	
25.	Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	внск хххх			
					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	BH	ICK XX	ΚXX	
					28.
29.	LESS: Allocated transfer risk reserve	BH	ICK XX	ΚXX	
					29.
30.	Total risk-weighted assets (item 27 minus items 28 and 29)	BH	ICK XX	ΚXX	
					30.

Memoranda

		Total	I	
Dollar Amounts in Thousands	Bil	Mil	Thou	
Current credit exposure across all derivative contracts covered by the regulatory capital rules	ВН	XXX	M1.	
				1

		With a remaining maturity of													
		(Column A) One year or less			(Column B) Over one year through five years					(Column C) Over five years					
Dollar Amounts in Thousands	внск	Tril	Bil	Mil	Thou	внск	Tril	Bil	Mil	Thou	внск	Tril	Bil	Mil	Thou
Notional principal amounts of over-the- counter derivative contracts															
a) Interest rate	XXXX					xxxx					XXXX				
b) Foreign exchange rate and gold	XXXX					XXXX					XXXX				
c) Credit (investment grade reference asset)	XXXX					XXXX					XXXX				
 d) Credit (non-investment grade reference asset) 	xxxx					xxxx					xxxx				
e) Equity	XXXX					XXXX					XXXX				
f) Precious metals (except gold)	XXXX					XXXX					XXXX				
g) Other	XXXX					XXXX					XXXX				

			With a remaining maturity of														
			(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years				
	Dollar Amounts in Thousands	ВНСК	Tril	Bil	Mil	Thou	ВНСК	Tril	Bil	Mil	Thou	ВНСК	Tril	Bil	Mil	Thou	Ì
3.	Notional principal amounts of centrally cleared derivative contracts																
	a) Interest rate	XXXX					XXXX					XXXX					M3.a
	b) Foreign exchange rate and gold	XXXX					XXXX					XXXX					M3.b
	c) Credit (investment grade reference asset)	XXXX					XXXX					XXXX					M3.c
	d) Credit (non-investment grade reference asset)	xxxx					xxxx					xxxx					M3.c
	e) Equity	XXXX					XXXX					XXXX					М3.е
	f) Precious metals (except gold)	XXXX					XXXX					XXXX					M3.f
	g) Other	XXXX					XXXX					XXXX					M3.g

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. 6.	<u>Securities</u>					
İ	a) Securities lent	<u>3433</u>				<u>6.a</u> .
İ	b) Securities borrowed	<u>3432</u>				<u>6.b</u> .

	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
	<u>ab</u>) Commitments to purchased when-issued securities	3434				9. <u>a</u> b
	be) Commitments to sell when-issued securities	3435				9. <u>b</u> e
	<u>cd</u>) [TEXT]	6561				9. <u>c</u> d

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

6 <u>Securities.</u>

<u>Securities lent.</u> 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 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.