

Schedule A - ADVANCED RISK-BASED CAPITAL

General Instructions

Information collected on this FFIEC 101 Schedule A will be publicly available for reports filed after an advanced approaches institution conducts a satisfactory parallel run. While the institution conducts its parallel run, the information collected on this schedule will be publicly available, except for line items 12, 50, 78, 79, as well as items 86 through 90. However, opt-in institutions should follow the general instructions in this FFIEC 101 report to determine the effective reporting dates and the applicable confidentiality provisions.

The instructions below should be read in conjunction with the regulatory capital rules issued by the reporting institution's primary federal supervisor, as well as the reporting instructions for the Call Report, Schedule RC-R, or the FR Y-9C, Schedule HC-R.

Item Instructions

Item No. Caption and Instructions

Common Equity Tier 1 Capital

- 1 **Common stock plus related surplus, net of treasury stock.** Report the amount of the institution's common stock plus related surplus, net of treasury stock, as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 1.
- 2 **Retained earnings.** Report the amount of the institution's total retained earnings as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 2.
- 3 **Accumulated other comprehensive income (AOCI).** Report the amount of the institution's AOCI as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 3.
- 4 **Directly issued capital subject to phase out from common equity tier 1 capital.** Not applicable: do not complete this line item.
- 5 **Common equity tier 1 minority interest includable in common equity tier 1 capital.** Report the amount of the institution's common equity tier 1 minority interest includable in common equity tier 1 capital as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 4.
- 6 **Common equity tier 1 capital before regulatory deductions and adjustments.** Report the sum of items 1, 2, 3, and 5.

Common equity tier 1 capital: adjustments and deductions

- 7 **Prudential valuation adjustments.** Not applicable: do not complete this line item.
- 8 **Goodwill net of associated deferred tax liabilities (DTLs).** Report the amount of the institution's goodwill net of associated DTLs as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 6.
- 9 **Other intangible assets net of associated DTLs, other than goodwill and mortgage servicing assets (MSAs).** Report the amount of the institution's intangible assets (other than goodwill and MSAs), net of associated DTLs, as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 7.
- 10 **Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.** Report the amount of the institution's DTAs that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs, as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 8.
- 11 **Accumulated net gain or loss on cash-flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).** Report the amount of the institution's accumulated net gain or loss on cash-flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 9(f).
- 12 **Expected credit loss that exceeds eligible credit reserves.** Report the amount of expected credit loss that exceeds the amount of eligible credit reserves as follows.

If an institution is in parallel run process, report zero in line item 12 and report expected credit loss that exceeds eligible credit reserves in item 86.

When the institution completes its parallel run process, the amount of expected credit loss that exceeds the amount of eligible credit reserves is reported in this line item, as well as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 10.b.

Transition provisions: follow the transition provisions described in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 8. As described in that item, a specified percentage of the expected credit loss that exceeds eligible credit reserves will be deducted from common equity tier 1 capital, while the balance is deducted from additional tier 1 capital during the transition period.

- 13 **Gain-on-sale associated with a securitization exposure.** Report the amount of the institution's gain-on-sale associated with a securitization exposure as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 10.b.
- 14 **Unrealized gain or loss related to changes in the fair value of liabilities that are due to changes in own credit risk.** Report the amount of the institution's total unrealized gain or loss related to changes in the fair value of liabilities that are due to changes in own credit risk as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 10.a.
- 15 **Defined-benefit pension fund assets, net of associated DTLs.** Report the amount of the institution's defined-benefit pension fund assets, net of associated DTLs, as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 10.b.
- 16 **Investments in own shares to the extent not excluded above as part of treasury stock.** Report the amount of the institution's investments in own shares to the extent not excluded as part of treasury stock as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 10.b.
- 17 **Reciprocal cross-holdings in the common equity of financial institutions.** Report the amount of the institution's reciprocal cross-holdings in the common equity of financial institutions as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 10.b.
- 18 **Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.** Report the amount of the institution's non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 11.
- 19 **Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.** Report the amount of the institution's significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 13.
- 20 **MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.** Report the amount of the institution's MSAs net of associated DTLs that exceed the 10 percent common equity tier 1 capital deduction threshold as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 14.

- 21 **DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.** Report the amount of the institution's total DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 15.
- 22 **Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of associated DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold.** Report the amount of the institution's total amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of associated DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 16.
- 23 **of which: significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs.** Report the pro-rated amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs. An example of this calculation is provided in a worksheet calculation table, step 7, in Schedule RC-R or Schedule HC-R, item 16.
- 24 **of which: MSAs, net of associated DTLs.** Report the pro-rated amount of MSAs, net of associated DTLs. An example of this calculation is provided in a worksheet calculation table, step 7, in Schedule RC-R or Schedule HC-R, item 16.
- 25 **of which: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs.** Report the pro-rated amount of DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs. An example of this calculation is provided in a worksheet calculation table, step 7, in Schedule RC-R or Schedule HC-R, item 16.
- 26 **National specific regulatory adjustments.** Not applicable: do not complete this line item.
- 27 **Deductions applied to common equity tier 1 capital due to insufficient amount additional tier 1 capital and tier 2 capital to cover deductions.** Report the amount of the institution's total deductions applied to common equity tier 1 capital due to

insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions, using the advanced approaches rule.

As described in Schedule RC-R of the Call Report and Schedule HC-R of the FR Y-9C, item 33, advanced approaches institutions with insufficient tier 2 capital for deductions will make the following adjustments: an advanced approaches institution will make deductions on Schedule RC-R or Schedule HC-R schedule under the generally applicable rules that apply to all banking organizations. It will use FFIEC 101 Schedule A, to calculate its capital requirements under the advanced approaches. Therefore, in the case of an advanced approaches institution with insufficient tier 2 capital to make tier 2 deductions, it will use the corresponding deduction approach and the generally applicable rules to take excess tier 2 deductions from additional tier 1 capital in Schedule RC-R or Schedule HC-R, item 24, and if necessary from common equity tier 1 capital in Schedule RC-R or Schedule HC-R, item 17. It will use the advanced approaches rules to take deductions on the FFIEC 101 form.

For example, assume tier 2 capital is \$100 under the advanced approaches and \$98 under the generally applicable rules (due to the difference between the amount of eligible credit reserves includable in tier 2 capital under the advanced approaches, and ALLL includable in tier 2 capital under the standardized approach). If the required deduction from tier 2 capital is \$110, then the advanced approaches institution would add \$10 to the required additional tier 1 capital deductions (on FFIEC 101 Schedule A, line 42, and FFIEC 101 Schedule A, line 27, if necessary), and would add \$12 to its required additional tier 1 capital deductions for the calculation of the standardized approach regulatory capital ratios in this schedule (Schedule RC-R or Schedule HC-R, item 24, and Schedule RC-R or Schedule HC-R, item 17, if necessary).

- 28** **Total adjustments and deductions for common equity tier 1 capital.** Report the sum of items 8 through 22, plus item 27.
- 29** **Common equity tier 1 capital.** Report item 6 less item 28.

Additional Tier 1 capital

- 30** **Additional tier 1 capital instruments plus related surplus.** Report the amount of the institution's total additional tier 1 capital instruments plus related surplus as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 20.
- 31** **of which: classified as equity under GAAP.** Not applicable: do not complete this line item.
- 32** **of which: classified as liabilities under GAAP.** Not applicable: do not complete this line item.
- 33** **Non-qualifying capital instruments subject to phase out from additional tier 1 capital.** Report the amount of the institution's non-qualifying capital instruments subject

to phase out from additional tier 1 capital, as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 21.

- 34** **Tier 1 minority interest not included in common equity tier 1 capital.** Report the amount of an institution's total tier 1 minority interest not included in common equity tier 1 capital as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 22.
- 35** **of which: amount subject to phase out.** Report the portion of the institution's total tier 1 minority interest not included in common equity tier 1 capital that is subject to phase out.
- 36** **Additional tier 1 capital before deductions.** Report the sum of items 30, 33, and 34.

Additional tier 1 capital deductions

- 37** **Investments in own additional tier 1 capital instruments.** Report the amount of the institution's total investments in own additional tier 1 capital instruments as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 24.
- 38** **Reciprocal cross-holdings in the additional tier 1 capital of financial institutions.** Report the amount of the institution's total reciprocal cross-holdings in the additional tier 1 capital of financial institutions as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 24.
- 39** **Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments.** Report the amount of the institution's total non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 24.
- 40** **Significant investments in financial institutions not in the form of common stock to be deducted from additional tier 1 capital.** Report the amount of the institution's total significant investments in financial institutions not in the form of common stock to be deducted from additional tier 1 capital as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 24.
- 41** **Other deductions from additional tier 1 capital.** Report the amount of the institution's other deductions from additional tier 1 capital as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 24 that are not included in items 37 through 40 of this schedule.

Advanced approaches institutions with insurance underwriting activities: include 50 percent of the amount equal to the regulatory capital requirement for insurance

underwriting risks established by the regulator of any insurance underwriting activities of the institution.

- 42 **Deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions.** Report the amount of the institution's total deductions applied to additional tier 1 capital due to insufficient amount of tier 2 capital to cover deductions using the advanced approaches rule.
- 43 **Total additional tier 1 capital deductions.** Report the sum of items 37 through 42.
- 44 **Additional tier 1 capital.** Report the greater of: item 36 less item 43 or zero.

Tier 1 capital

- 45 **Tier 1 capital.** Report the sum of items 29 and 44.

Tier 2 capital

- 46 **Tier 2 capital instruments plus related surplus.** Report the amount of the institution's total tier 2 capital instruments plus related surplus as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 27.
- 47 **Non-qualifying capital instruments subject to phase out from tier 2 capital.** Report the amount of the institution's total non-qualifying capital instruments subject to phase out from tier 2 capital, as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 28.
- 48 **Total capital minority interest that is not included in tier 1 capital.** Report the amount of the institution's total capital minority interest not included in tier 1 capital as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 29.
- 49 **of which: instruments subject to phase out.** Report the portion of the institution's total capital minority interest that is not included in tier 1 capital that is subject to phase out.
- 50 **Eligible credit reserves includable in tier 2 capital.** If the institution has completed its parallel run process: If eligible credit reserves exceed total expected credit losses, then report the amount by which eligible credit reserves exceed expected credit losses, up to a maximum amount of 0.60 percent of credit risk-weighted assets.

If the institution is in parallel run process: Report the amount of the institution's allowable allowance for loan and leases losses includable in tier 2 capital, up to a maximum amount of 1.25 percent of credit-risk-weighted assets, as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 30(a). In addition,

report eligible credit reserves includable in tier 2 capital in this Schedule A, item 79. This amount is confidential while the institution is in parallel run. Once the institution has completed its parallel run process, the reported amount is publicly available on this schedule and on Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 30(b).

- 51 **Tier 2 capital before deductions.** Report the sum of items 46, 47, 48, and 50.

Tier 2 capital deductions

- 52 **Investments in own tier 2 capital instruments.** Report the amount of the institution's total investments in own tier 2 capital instruments as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 33.
- 53 **Reciprocal cross-holdings in the tier 2 capital of unconsolidated financial institutions.** Report the amount of the institution's total reciprocal cross-holdings in tier 2 capital of unconsolidated financial institutions as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 33.
- 54 **Non-significant investments in the tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments.** Report the amount of the institution's non-significant investments in the tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments, as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 33.
- 55 **Significant investments in financial institutions not in the form of common stock to be deducted from tier 2 capital.** Report the amount of the institution's total significant investments in financial institutions not in the form of common stock to be deducted from tier 2 capital as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 33.
- 56 **Other deductions from tier 2 capital.** Report the amount of the institution's other deductions from tier 2 capital as included in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 33 that are not included in items 52 through 55 of this schedule.
- Advanced approaches institutions with insurance underwriting activities: include 50 percent of the amount equal to the regulatory capital requirement for insurance underwriting risks established by the regulator of any insurance underwriting activities of the institution.
- 57 **Total tier 2 capital deductions.** Report the sum of items 52 through 56.
- 58 **Tier 2 capital.** Report the greater of: item 51 less item 57 or zero.

Total capital

59 Total capital. Report the sum of items 45 and 58.

Total risk-weighted assets

60 Total risk-weighted assets (RWAs). If the institution has completed its parallel run process: report the amount of the institution's total RWAs calculated using the advanced approaches as reported in FFIEC 101, Schedule B, item 33.

If the institution is in parallel run process: in 2014, report total RWAs as calculated under the general risk-based capital rules as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 62 (item subject to renumbering in 2015). In 2015, report total RWAs as calculated under the standardized approach as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 62 (item subject to renumbering in 2015). In addition, report total RWAs calculated using the advanced approaches in this Schedule A, item 87. The latter amount is confidential while the institution is conducting its parallel run.

Capital ratios and buffers (line items 64-68 are effective starting January 1, 2016)

61 Common equity tier 1 capital ratio. Report the institution's common equity tier 1 risk-based capital ratio as a percentage, calculated as item 29 divided by item 60, rounded to two decimal places.

62 Tier 1 capital ratio. Report the institution's tier 1 risk-based capital ratio as a percentage, calculated as item 45 divided by item 60, rounded to two decimal places.

63 Total capital ratio. Report the institution's total risk-based capital ratio as a percentage, calculated as item 59 divided by item 60, rounded to two decimal places.

64 Institution-specific buffer (as a percent of RWA) necessary to avoid limitations on capital distributions and discretionary bonus payments. Report the sum of the institution's minimum common equity tier 1 capital requirement, capital conservation buffer, countercyclical capital buffer (if applicable), and G-SIB buffer (if applicable). This is equal to line 1 in Table 1.

Table 1 – Institution-specific buffer and payout ratio worksheet

Calculations	
1. Enter the sum of the common equity tier 1 requirement plus the total of all Regulatory Buffers (i.e. Capital Conservation Buffer + Countercyclical Buffer + G-SIB Buffer) <i>Example: an advanced approaches bank has 7.25% common</i>	7.50%, composed of the sum of the 4.5% minimum common equity tier 1

<i>equity tier 1; 9.75% tier 1, and 11.25% total capital ratios. The bank has \$10,000 in risk-weighted assets; \$8,000 in private sector credit exposures; \$1,600 (or 20%) of which are in Country B which has imposed a countercyclical buffer of 2.5%. Country B is the only jurisdiction to impose a countercyclical buffer. Country B exposures provide a contributing weight of 0.5. There are no other additional buffers (G-SIB or other) that apply to this bank.</i>	requirement, the 2.5% capital conservation buffer, and a countercyclical buffer of 0.5%
2. Common equity tier 1 ratio LESS Minimum common equity tier 1 requirement <i>Example: 7.25% - 4.50% = 2.75%</i>	2.75%
3. Tier 1 ratio LESS Minimum tier 1 requirement <i>Example: 9.75% - 6.00% = 3.75%</i>	3.75%
4. Total capital ratio LESS Minimum total capital requirement <i>Example: 11.25% - 8.00% = 3.25%</i>	3.25%
5. Applicable total buffer <i>Enter the lowest buffer from steps 2 through 4.</i>	2.75%
6. Maximum payout ratio based on total regulatory buffers <i>The percentage of eligible retained income that a bank may pay out during the current calendar quarter. Note that in the example, the applicable buffer is 2.75%. Payout ratio is based on the total of all buffers which is 3.0%.</i>	60%
7. Eligible retained income <i>Net income for the four preceding quarters, net of capital distributions and tax effects not already reflected in net income.</i>	\$100
8. Maximum payout amount	\$100*60% = \$60
9. Capital distributions and discretionary bonus payments during the quarter (actual amounts plus obligations created)	\$0

65 **of which: capital conservation buffer.** Report the applicable capital conservation buffer.

Transition provisions: applicable capital conservation buffer is equal to:

Table 2 - Transition provisions for capital conservation buffer

Transition Period	Capital Conservation Buffer
Calendar year 2014	0.0%
Calendar year 2015	0.0%
Calendar year 2016	0.625%
Calendar year 2017	1.25%
Calendar year 2018	1.875%
Calendar year 2019 and thereafter	2.5%

- 66 **of which: countercyclical capital buffer requirement.** If applicable, report the institution's countercyclical capital buffer (as a percentage of RWAs). This is equal to the amount of the countercyclical capital buffer in the calculation of line 1 in Table 1.
- 67 **of which: G-SIB buffer requirement.** If applicable, report the institution's G-SIB buffer requirement (as a percentage of RWAs). This is equal to the amount of the G-SIB buffer in the calculation of line 1 in Table 1.
- 68 **Common equity tier 1 capital available to meet the buffer in item 64 (as a percentage of RWA).** Report common equity tier 1 capital available to meet the buffer in item 64 (as a percentage of RWA). This is equal to line 5 in Table 1.

Regulatory minimums if different from Basel III

- 69 **Minimum common equity tier 1 capital ratio: 4.5%.** Not applicable: do not complete this line item.
- 70 **Minimum tier 1 capital ratio: 6.0%.** Not applicable: do not complete this line item.
- 71 **Minimum total capital ratio: 8.0%.** Not applicable: do not complete this line item.

Amounts not deducted as a result of applicable thresholds (before risk-weighting)

- 72 **Non-significant investments in the capital of unconsolidated financial institutions that are not deducted.** Report the amount of non-significant investments in the capital of unconsolidated financial institutions that are not deducted from common equity tier 1, additional tier 1 or total capital (that is, not reported in items 18, 39, and 54 of this Schedule A).
- 73 **Significant investments in the capital of unconsolidated financial institutions in the form of common stock that are not deducted.** Report the amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock that are not deducted from common equity tier 1 (that is, not reported in items 19 or 23 of this Schedule A).
- 74 **MSAs net of associated DTLs that are not deducted.** Report the amount of MSAs net of associated DTLs that are not deducted from common equity tier 1 capital (that is, not reported in items 20 or 24 of this Schedule A).
- 75 **DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that are not deducted.** Report the amount of DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation

allowances and net of DTLs, that are not deducted from common equity tier 1 capital (that is, not reported in items 21 or 25 of this Schedule A).

Limitations on the amount of provisions included in tier 2 capital

- 76 Total allowance for loan and lease losses (ALLL) under the standardized approach.** Report the amount of total ALLL under the standardized approach, which is equal to Schedule RC, item 4.c, “Allowance for loan and lease losses,” less Schedule RI-B, part II, Memorandum item 1, “Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above,” plus Schedule RC-G, item 3, “Allowance for credit losses on off-balance sheet credit exposures.”
- 77 Amount of ALLL includable in tier 2 capital under the standardized approach.** Report the amount of the institution’s ALLL includable in tier 2 capital under the standardized approach as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 30(a), calculated as standardized total RWA not including any amount of the ALLL (and excluding in the case of a market risk banking organization, its standardized market RWA) multiplied by 1.25 percent.
- 78 Total eligible credit reserves (calculated using advanced approaches).** Report the amount of total eligible credit reserves.
- 79 Amount of eligible credit reserves includable in tier 2 capital.** Report the amount of eligible credit reserves includable in tier 2 capital, calculated as advanced approaches credit RWA multiplied by 0.60 percent.

Non-qualifying capital instruments

- 80 Cap on common equity tier 1 non-qualifying capital instruments subject to phase-out.** Report 0 for this item.
- 81 Amount of common equity tier 1 non-qualifying capital instruments excluded.** Report 0 for this item.
- 82 Cap on additional tier 1 non-qualifying capital instruments subject to phase-out.** Report the amount of additional tier 1 non-qualifying capital instruments that are includable in tier 1 capital subject to phase-out.

Transition provisions: The institution must phase-out additional tier 1 non-qualifying capital instruments in accordance with Table 3, using the following steps:

- (i) Determine the amount of non-qualifying additional tier 1 capital instruments, as reported in item 33.
- (ii) Multiply the amount in (i) by the appropriate percentage in Table 3 below.

- (iii) Report the amount from (ii) in this line item.

Table 3 - Transition provisions for non-qualifying capital instruments

Transition Period	Cap on Non-Qualifying Capital Instruments
Calendar year 2014	50%
Calendar year 2015	25%
Calendar year 2016 and thereafter	0%

- 83** **Amount of additional tier 1 non-qualifying capital instruments excluded.** Report the total amount of instruments that were excluded from additional tier 1 capital as they did not meet all of the required criteria. This is equal to the amount reported in Schedule A, item 33 minus the applicable cap amount reported in item 82.
- 84** **Cap on tier 2 non-qualifying capital instruments subject to phase-out.** Report the amount of tier 2 non-qualifying capital instruments that are includable in total capital subject to phase-out.

Transition provisions: The institution must phase-out tier 2 non-qualifying capital instruments in accordance with Table 3, using the following steps:

- (i) Determine the amount of non-qualifying tier 2 capital instruments, as reported in item 47.
- (ii) Multiply the amount in (i) by the appropriate percentage in Table 3 above.
- (iii) Report the amount from (ii) in this line item.
- 85** **Amount of tier 2 non-qualifying capital instruments excluded.** Report the total amount of instruments that were excluded from tier 2 capital as they did not meet all of the required criteria. This is equal to the amount reported in Schedule A, item 47 minus the applicable cap reported in item 84.

Memoranda

Note: Items 86-90 are kept confidential on reports filed during an institution's parallel run process.

- 86** **Expected credit loss that exceeds eligible credit reserves.** Report the amount of expected credit loss that exceeds the amount of eligible credit reserves, as calculated under the advanced approaches rules.
- 87** **Advanced approaches RWA (from FFIEC 101, Schedule B, item 33).** Report the amount of the institution's total RWAs calculated under the revised advanced approaches rules.

- 88 **Common equity tier 1 capital ratio (calculated using advanced approaches).** Report the common equity tier 1 capital ratio calculated under the revised advanced approaches rules.
- 89 **Tier 1 capital ratio (calculated using advanced approaches).** Report the tier 1 capital ratio calculated under the revised advanced approaches rules.
- 90 **Total capital ratio (calculated using advanced approaches).** Report the total capital ratio calculated under the revised advanced approaches rules.

Supplementary Leverage Ratio (items 91 through 98 are effective January 1, 2015)

Report in line items 91 through 94 the values as of the last day of each month in the reporting quarter.

- 91 **Carrying value of all on-balance sheet assets minus amounts deducted from tier 1 capital.** Report the amount of the institution's total on-balance sheet assets as reported in the Call Report or the FR Y-9C minus amounts deducted from tier 1 capital.
- 92 **Total potential future exposure amount for each derivative contract.** Report the potential future exposure amount for each derivative contract.
- 93 **10 percent of the notional amount of unconditionally cancellable commitments.** Report 10 percent of the notional amount of unconditionally cancellable commitments.
- 94 **Total notional amounts of all other off-balance sheet exposures.** Report the notional amount of all other off-balance sheet exposures of the bank (excluding securities lending, securities borrowing, reverse repurchase transactions, derivatives and unconditionally cancellable commitments).
- 95 **Month-end total leverage exposure for the supplementary leverage ratio.** Report the sum of items 91 through 94.
- 96 **Month-end tier 1 capital for the supplementary leverage ratio calculation.** Report month-end tier 1 capital.
- 97 **Monthly supplementary leverage ratio.** Report item 96 divided by item 95.
- 98 **Supplementary leverage ratio: mean of the 3 monthly ratios reported in item 97, columns A, B, and C.** Report the supplementary leverage ratio, calculated as the simple arithmetic mean of the 3 monthly ratios reported in item 97, columns A, B, and C.