

Basel II Capital Adequacy Reporting - Credit, Market, and Operational Risk

Institution Code	
Return Date (yyyy-mm-dd)	
Transaction Code	

(click on a schedule's name to jump to it)

Schedule Number		Required by approach (Stand'd, Found'n, Advanced)
1	Ratio and Assets to Capital Multiple Calculations	S, F, A
2	Summary of Risk-weighted Assets	S, F, A
3	Capital Elements	S, F, A
4	Allowance for Impairment: Capital Treatment	S, F, A
	Credit Risk:	
	Standardized Approach:	
	Banking Book Excluding Securitization -	
5	Corporate (excl. SMEs treated as Corporate)	S
6	SMEs treated as Corporate	S
7	Sovereign	S
8	Bank	S
9	Retail Residential Mortgages	S
	Other Retail (excl. SMEs treated as Other Retail)	
10		S
11	SMEs treated as Other Retail	S
12	Equity	S
13	Trading Book	S
14	Securitization	S
	Foundation IRB Approach:	
	Banking Book Excluding Securitization -	
	Corporate (excl. SMEs treated as Corporate and Specialized Lending)	
15		
	A Not Subject to Double Default Framework	F
	B Subject to Double Default Framework	F
16	Specialized Lending HVCRE	
	A Not Subject to Double Default Framework	F
	B Subject to Double Default Framework	F
17	Specialized Lending Non-HVCRE	
	A Not Subject to Double Default Framework	F
	B Subject to Double Default Framework	F
18	SMEs treated as Corporate	
	A Not Subject to Double Default Framework	F
	B Subject to Double Default Framework	F
19	Sovereign	F
20	Bank	F
21	Trading Book	F
	Advanced IRB Approach:	
	Banking Book Excluding Securitization -	
	Corporate (excl. SMEs treated as Corporate and Specialized Lending)	
22		
	A Not Subject to Double Default Framework	A
	B Subject to Double Default Framework	A
23	Specialized Lending HVCRE	
	A Not Subject to Double Default Framework	A
	B Subject to Double Default Framework	A
24	Specialized Lending Non-HVCRE	
	A Not Subject to Double Default Framework	A

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Schedule Number		Required by approach (Stand'd, Found'n, Advanced)
25	B Subject to Double Default Framework SMEs treated as Corporate A Not Subject to Double Default Framework B Subject to Double Default Framework	A A A
26	Sovereign	A
27	Bank	A
28	Trading Book	A

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Schedule Number		Required by approach (Stand'd, Found'n, Advanced)
<i>(continued)</i>		
	IRB Approach	
	Banking Book:	
29	Specialized Lending - Slotting Approach	F, A
30	Retail Residential Mortgages excl. HELOCs	F, A
31	HELOCs	F, A
32	Other Retail excl. QRR and SMEs treated as Other Retail	F, A
33	Qualifying Revolving Retail	F, A
34	SMEs treated as Other Retail	F, A
35	Equity	F, A
36	PD/LGD Approach for IRB Equity	F, A
37	Securitization	F, A
38	Other credit risk-weighted assets	S, F, A
39	Off-balance Sheet Exposures Excluding Derivatives and Securitization Exposures	S, F, A
40	Derivative Contracts	S, F, A
41	Securitization Exposures	S, F, A
42	Minimum Capital Required for Market Risk	S*, F*, A*
43	Minimum Capital Required for Operational Risk	S, F, A
44	Gross Exposures by Original Obligor and by Ultimate Guarantor	S, F, A
45	Balance Sheet Coverage by Risk Type and Reconciliation to Consolidated Balance Sheet	S, F, A

** if subject to the market risk framework*

Schedule 1 - Ratio and Assets to Capital Multiple Calculations

Return to Schedule Listing

Ratio Calculations

Tier 1 Ratio (%)	$A \div D \times 100$	1001	
Total Ratio (%)	$B \div D \times 100$	1002	
Adjusted net tier 1 capital	J from Schedule 3	1003	A
Total capital	S from Schedule 3	1004	B
Risk-weighted assets (before floor)	M from Schedule 2	1005	C
Adjustment for floor		1006	
Adjusted risk-weighted assets		1007	D
Tier 1 Ratio (%) - before floor	$A \div C \times 100$	1008	E
Total Ratio (%) - before floor	$B \div C \times 100$	1009	F

Memo:

Ratio Calculation per 1988 Accord as amended for Market Risk ("Amended 1988 Accord")

Net tier 1 capital		1010	G
Total capital		1011	H
Risk-weighted assets		1012	I
Amended 1988 Accord Tier 1 Ratio	$G \div I \times 100$	1013	J
Amended 1988 Accord Total Ratio	$H \div I \times 100$	1014	K
Deductions taken from Tier 1 and 2 capital		1015	
Eligible general allow included in Tier 2		1016	

Assets to Capital Multiple

On-balance sheet assets - book value	A from Schedule 45	1122	
Selected off-balance sheet exposures - notional principal amount			
Direct credit substitutes	A + B + F + G + K + L from Schedule 39	1124	
Transaction-related contingencies	C + H + M from Schedule 39	1125	
Short-term self-liquidating trade-related contingencies	D + I + N from Schedule 39	1126	
Sale and repurchase agreements	E + J + O from Schedule 39	1127	
Off-balance sheet exposures re securitizations (not including liquidity lines)		1128	
Total on- and off- balance sheet assets		1130	L
Deduct:			
Deductions from gross and net tier 1 capital		1108	
Deductions from total tier 2 capital		1109	
Securities lending guarantees		1110	
Impact of master netting agreements		1111	
Other		1112	
Total deductions		1137	M
Net on- and off- balance sheet assets	L - M	1139	N
Total adjusted net tier 1 and adjusted tier 2 capital	Q from Schedule 3	1141	O
Assets to capital multiple	$N \div O$	1143	
Authorized assets to capital multiple		1145	

Schedule 2 - Summary of Risk-weighted Assets

Return to Schedule Listing

	Standard'd	FIRB	AIRB	Total IRB	Total
	(a)	(b)	(c)	(d = b+c)*	(e = a+d)
Credit Risk					
Risk-weighted assets for:					
Banking Book (excl. securitizations)					
Corporate, excl. SMEs					
Corporate, excl. specialized lending - no double default		1234	1266	1298	
Corporate, excl. specialized lending - double default		1235	1267	1299	
Specialized lending - HVCRE (excl. slotting) - no double default		1236	1268	1300	
Specialized lending - HVCRE (excl. slotting) - double default		1237	1269	1301	
Specialized lending - HVCRE (slotting)				1302	
Special'd lend'g - non HVCRE (excl. slotting) - no double default		1239	1271	1303	
Special'd lend'g - non HVCRE (excl. slotting) - double default		1240	1272	1304	
Special'd lend'g - non HVCRE (slotting)				1305	
Total Corporate, excl. SMEs	1210			1306	1370
SMEs treated as Corporate					
SMEs treated as Corporate - no double default		1243	1275	1307	
SMEs treated as Corporate - double default		1244	1276	1308	
Total SMEs treated as Corporate	1213	1245	1277	1309	1373
Sovereign	1214	1246	1278	1310	1374
Bank	1215	1247	1279	1311	1375
Retail residential mortgages					
Retail residential mortgages, excl. HELOCs				1312	
HELOCs				1313	
Total Retail residential mortgages	1218			1314	1378
Other retail, excl. SMEs					
Other retail, excl. qualifying revolving retail				1315	
Qualifying revolving retail				1316	
Total Other retail, excl. SMEs	1221			1317	1381
SMEs treated as Other Retail	1222			1318	1382
Equity	1223			1319	1383
Trading Book	1224	1256	1288	1320	1384
Securitizations	1225			1321	1385
Subtotal	1226			1322	1386
Adjustment to IRB risk-weighted assets for scaling factor				1323	1387
Adjusted subtotal	1228			1324	1388
Other credit risk-weighted assets				G from Schedule 38	1390
Total adjusted risk-weighted assets for credit risk				C + D	1392
Market Risk					
Capital charge				AD from Schedule 42	1449
Risk-weighted assets for market risk				F x 12.5	1462
Operational Risk					
Capital charge for					
- basic indicator approach				C from Schedule 43	1454
- standardized approach				G from Schedule 43	1455
- advanced measurement approach				H + I from Schedule 43	1456
Total				H + I + J	1457
Risk-weighted assets for operational risk				K x 12.5	1470
Total Risk-Weighted Assets				E + G + L	1472

* formula applies only to those classes for which both an FIRB and AIRB approach exist.

Schedule 3 - Capital Elements

[Return to Schedule Listing](#)

A Calculation of Total Capital

Tier 1

Common shares for accounting purposes	1514		
Less: Trading in short positions of own shares (gross)	1515		
Common shares for capital purposes		1579	
Contributed surplus		1580	
Retained earnings for accounting purposes	1518		
Less: Fair value gains/(losses) arising from changes in institution's own credit risk	1519		
Retained earnings for capital purposes		1583	
Foreign currency translation adjustment reported in other comprehensive income (OCI)		1584	
Net after-tax unrealized holding loss on available-for-sale equity securities reported in OCI		1585	
Placeholder for other available-for-sale items		1586	
Non-cumulative perpetual preferred shares		1587	A
Innovative instruments included in tier 1 capital		1588	B
Non-controlling interests in subsidiaries (excluding innovative tier 1)			
Common equity		1590	
Non-cumulative perpetual preferred shares		1591	C
Financial instruments grandfathered as tier 1 for regulatory purposes (e.g. July 2003 & Feb. 2004 Advisories)			
Non-cumulative perpetual preferred shares		1593	D
Innovative instruments		1594	E
Non-controlling interests - non-cumulative perpetual preferred shares		1595	F
		1596	G

Gross Tier 1 Capital

Deduct:			
Goodwill	B from Schedule 38	1535	
Intangible assets in excess of limit	C from Schedule 38	1536	
		1600	H

Net Tier 1 Capital

Deduct:			
Gains on sale recorded upon securitization (e.g. capitalized future margin income)		1539	
Back-to-back inter-institutional placements of new tier 1 capital issues		1540	
"50/50" deduction from each of tier 1 and tier 2	U	1541	
Total deductions from net tier 1 capital		1605	I
	H - I	1606	J

Adjusted Net Tier 1 Capital

Tier 2A

Preferred shares		1609	
Excess tier 1 (non-cumulative perpetual) preferred shares		1610	
Subordinated debt (qualifying 99 year debentures)		1611	
Eligible general allowance (re standardized approach)	D from Schedule 4	1612	
Excess allowance (re IRB approach)	K from Schedule 4	1613	
Non-controlling interests in subsidiaries (hybrid capital instruments)		1614	
Net after-tax unrealized holding gain on available-for-sale equity securities reported in OCI		1615	
Placeholder for other available-for-sale items		1616	
		1617	K

Total Tier 2A Capital

Tier 2B

Excess tier 1 innovative instruments		1620	L
Book value of			
Preferred shares		1622	
Subordinated debt		1623	
Non-controlling interests in subsidiaries (subordinated term instruments)		1624	
Less: Accumulated amortization for capital adequacy purposes		1625	
		1626	M

Total Tier 2B Capital

Total Tier 2 Capital

Deduct:			
Back-to-back inter-institutional placements of new tier 2 capital issues		1567	
"50/50" deduction from each of tier 1 and tier 2	U	1568	
Total deductions from total tier 2 capital		1632	O
	N - O	1633	P

Adjusted Tier 2 Capital

Total Adjusted Net Tier 1 and Adjusted Tier 2 Capital

	J + P	1635	Q
Tier 3 (limited to amount used to meet minimum required for market risk)		1637	R
Total Capital	Q + R	1639	S

Schedule 3 - Capital Elements (con'td)

B Limitation Ratios

Total tier 2 and tier 3 capital as a % of net tier 1 capital	$(N + R) \div H \times 100$	1665
Total tier 2B capital as a % of net tier 1 capital	$M \div H \times 100$	1666
Innovative instruments included in tier 1 capital as a % of net tier 1 capital	$(B + E) \div H \times 100$	1667
Innovative instruments and non-cumulative perpetual preferred shares included in tier 1 capital as a % of net tier 1 capital	$(B+E+A+C+D+F) \div H \times 100$	1669
Excess tier 1 innovative instruments included in tier 2B as a % net tier 1 capital	$L \div H \times 100$	1670

C Calculation of "50/50" deductions from Tier 1 and Tier 2 capital

Deductions for securitization (other than recorded gains on sale)		1689
- standardized approach		1690
- IRB approach		1691
Expected loss for equity exposures under PD/LGD approach		1692
Investments in deconsolidated subsidiaries (equity method, excl. goodwill and intangibles deducted from tier 1)		1693
Other substantial investments		1694
Shortfall in allowance	L from Schedule 4	1695
Non-DvP trades* where second contractual payment/delivery late by 5 days or more		1696
Other facilities treated as capital		1697
Other deductions		1698
Total		T
"50/50" deduction from each of Tier 1 and Tier 2	$T \times 50\%$	1711 U

* value transferred plus replacement cost

D Calculation of Eligible Tier 3 Capital (if completing Schedule 42 for market risk)

Minimum capital required for:		
Credit risk	E from Schedule 2	1752
Operational risk	K from Schedule 2	1760
	X 8% =	1759
Total Minimum Capital Required for Operational and Credit Risk		1762

Allocation of Capital to Meet Minimum Required
(see guideline for constraints)

Min. Capital Required for:

	Operational & Credit Risk	Market Risk
Tier 1	1805	1809
Tier 2	1806	1810
Tier 3		1811
Total	1808	1812

Schedule 4 - Allowance for Impairment: Capital Treatment

Return to Schedule Listing

General allowance - total consolidated	1986
Less: amount in respect of subsidiaries deconsolidated for capital purposes	1987
Net general allowance	1988 A

Standardized Methodology

Proportion of net general allowance allocated to "standardized" portfolios (%) from Schedule 2: $A / C \times 100$	1975 B
Net general allowance allocated to standardized portfolios	$A \times B / 100$ 1995 C
Eligible general allowance* for inclusion in Tier 2A capital : Lesser of C and $1.25\% \times [A \text{ from Schedule 2} + (D \text{ from Schedule 2} \times B \text{ above} / 100)]$	1998 D

(* requires prior written approval from OSFI)

IRB Methodology

Eligible Allowance (including partial write-offs)

Proportion of net general allowance allocated to "IRB" portfolios (%) from Schedule 2: $B / C \times 100$	2229 E
Net general allowance allocated to IRB portfolios	$A \times E / 100$ 2264 F

Specific allowances and partial write-offs (in respect of IRB portfolios):

		Drawn	Undrawn Commitments	Repo-style Transactions	OTC Derivatives	Other off-balance sheet	Total Eligible	
Banking Book	Corporate (excl. specialized lending and SMEs treated as corporate)	FIRB	2107	2139	2171	2203	2235	2267
		AIRB	2108	2140	2172	2204	2236	2268
	Specialized lending - HVCRE (excl. slotting)	FIRB	2109	2141		2205	2237	2269
		AIRB	2110	2142		2206	2238	2270
	Specialized lending - HVCRE (slotting)		2111	2143		2207	2239	2271
	Specialized lending - non HVCRE (excl. slotting)	FIRB	2112	2144		2208	2240	2272
		AIRB	2113	2145		2209	2241	2273
	Specialized lending - non HVCRE (slotting)		2114	2146		2210	2242	2274
	SMEs treated as Corporate	FIRB	2115	2147	2179	2211	2243	2275
		AIRB	2116	2148	2180	2212	2244	2276
	Sovereign	FIRB	2117	2149	2181	2213	2245	2277
		AIRB	2118	2150	2182	2214	2246	2278
	Bank	FIRB	2119	2151	2183	2215	2247	2279
		AIRB	2120	2152	2184	2216	2248	2280
	Residential retail excl. HELOCs		2121	2153			2249	2281
	HELOCs		2122	2154			2250	2282
Other retail excl. SMEs and QRR		2123	2155	2187	2219	2251	2283	
Qualifying revolving retail		2124	2156			2252	2284	
SMEs treated as Other Retail		2125	2157	2189	2221	2253	2285	
Equity								
Trading Book	FIRB							
	AIRB							
Securizations								
Total specific allowance in respect of IRB portfolio							2290 G	

Total net allowance (including partial write-offs) eligible for excess/shortfall calculation	F + G 2292 H
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IRB Methodology (cont'd)

Expected Loss Amount

Expected loss amounts (in respect of IRB portfolios):			Drawn	Undrawn Commitments	Repo-style Transactions	OTC Derivatives	Other off-balance sheet	Total	
Banking Book	Corporate (excl. specialized lending and SMEs treated as corporate)	FIRB	2301	2335	2369	2403	2437	2471	
		AIRB	2302	2336	2370	2404	2438	2472	
	Specialized lending - HVCRE (excl. slotting)	FIRB	2303	2337		2405	2439	2473	
		AIRB	2304	2338		2406	2440	2474	
	Specialized lending - HVCRE (slotting)			2305	2339		2407	2441	2475
	Specialized lending - non HVCRE (excl. slotting)	FIRB	2306	2340		2408	2442	2476	
		AIRB	2307	2341		2409	2443	2477	
	Specialized lending - non HVCRE (slotting)			2308	2342		2410	2444	2478
	SMEs treated as Corporate	FIRB	2309	2343	2377	2411	2445	2479	
		AIRB	2310	2344	2378	2412	2446	2480	
	Sovereign	FIRB	2311	2345	2379	2413	2447	2481	
		AIRB	2312	2346	2380	2414	2448	2482	
	Bank	FIRB	2313	2347	2381	2415	2449	2483	
		AIRB	2314	2348	2382	2416	2450	2484	
	Residential retail excl. HELOCs			2315	2349			2451	2485
	HELOCs			2316	2350			2452	2486
	Other retail excl. SMEs and QRR			2317	2351	2385	2419	2453	2487
	Qualifying revolving retail			2318	2352			2454	2488
	SMEs treated as Other Retail			2319	2353	2387	2421	2455	2489
	Equity								
Trading Book	FIRB				2389	2423		2491	
	AIRB				2390	2424		2492	
Securitizations									

Total expected loss amount for excess/shortfall calculation 2494 I

Total net allowance less expected loss amount H - I 2496 J

If J is positive -

Excess allowance (for inclusion in Tier 2A capital) :

Minimum of F , J and $0.60\% \times [B \text{ from Schedule 2} + (D \text{ from Schedule 2} \times E \text{ above} / 100)]$ 2500 K

If J is negative -

Shortfall in allowance (for deduction 50% from Tier 1 and 50% from Tier 2 capital) -1 x J 2503 L

Schedule 5 - Standardized Approach - credit risk-weighted assets

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For Banking Book - Corporate (excl. SMEs treated as Corporate)

Risk weight	Before CRM			Adjustments for CRM			After CRM	Risk-weighted Assets
	Notional Principal Amount	Gross* exposure (credit-equiv. amount for off B/S)	Net* exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure (f = b+c+d+e)	
(a)			(b)	(c)	(d)	(e)	(f = b+c+d+e)	(g = a x f)
Drawn								
0%				01055105	01065105	01075105	01085105	
20%		01035305	01045305	01055305	01065305	01075305	01085305	01095305
35%		01035405	01045405	01055405	01065405	01075405	01085405	01095405
50%		01035505	01045505	01055505	01065505	01075505	01085505	01095505
100%		01035705	01045705	01055705	01065705	01075705	01085705	01095705
150%		01035805	01045805	01055805	01065805	01075805	01085805	01095805
Total		01036005	01046005	Note **	Note **	01076005	01086005	01096005
Undrawn Commitments								
0%				02055105	02065105	02075105	02085105	
20%	02025305	02035305	02045305	02055305	02065305	02075305	02085305	02095305
50%	02025505	02035505	02045505	02055505	02065505	02075505	02085505	02095505
100%	02025705	02035705	02045705	02055705	02065705	02075705	02085705	02095705
150%	02025805	02035805	02045805	02055805	02065805	02075805	02085805	02095805
Total	02026005	02036005	02046005	Note **	Note **	02076005	02086005	02096005
Repo-style Transactions								
0%				03055105	03065105	03075105	03085105	
10%					03065205		03085205	03095205
20%		03035305	03045305	03055305	03065305	03075305	03085305	03095305
50%		03035505	03045505	03055505	03065505	03075505	03085505	03095505
100%		03035705	03045705	03055705	03065705	03075705	03085705	03095705
150%		03035805	03045805	03055805	03065805	03075805	03085805	03095805
Total		03036005	03046005	Note **	Note **	03076005	03086005	03096005
OTC Derivatives								
0%				04055105	04065105	04075105	04085105	
10%					04065205		04085205	04095205
20%	04025305	04035305	04045305	04055305	04065305	04075305	04085305	04095305
50%	04025505	04035505	04045505	04055505	04065505	04075505	04085505	04095505
100%	04025705	04035705	04045705	04055705	04065705	04075705	04085705	04095705
150%	04025805	04035805	04045805	04055805	04065805	04075805	04085805	04095805
Total	04026005	04036005	04046005	Note **	Note **	04076005	04086005	04096005
Other off-balance sheet								
0%				05055105	05065105	05075105	05085105	
20%	05025305	05035305	05045305	05055305	05065305	05075305	05085305	05095305
50%	05025505	05035505	05045505	05055505	05065505	05075505	05085505	05095505
100%	05025705	05035705	05045705	05055705	05065705	05075705	05085705	05095705
150%	05025805	05035805	05045805	05055805	05065805	05075805	05085805	05095805
Total	05026005	05036005	05046005	Note **	Note **	05076005	05086005	05096005
Total		00035005	00045005					00095005

* Gross means gross of all allowances for credit loss. Net is gross less specific allowances.

** Must sum to zero.

Schedule 6 - Standardized Approach - credit risk-weighted assets

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For Banking Book - SMEs treated as Corporate

Risk weight	Before CRM			Adjustments for CRM			After CRM	Risk-weighted Assets
	Notional Principal Amount	Gross* exposure (credit-equiv. amount for off B/S)	Net* exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure	
(a)			(b)	(c)	(d)	(e)	(f = b+c+d+e)	(g = a x f)
Drawn								
0%				01055106	01065106	01075106	01085106	
20%		01035306	01045306	01055306	01065306	01075306	01085306	01095306
50%		01035506	01045506	01055506	01065506	01075506	01085506	01095506
100%		01035706	01045706	01055706	01065706	01075706	01085706	01095706
150%		01035806	01045806	01055806	01065806	01075806	01085806	01095806
Total		01036006	01046006	Note **	Note **	01076006	01086006	01096006
Undrawn Commitments								
0%				02055106	02065106	02075106	02085106	
20%	02025306	02035306	02045306	02055306	02065306	02075306	02085306	02095306
50%	02025506	02035506	02045506	02055506	02065506	02075506	02085506	02095506
100%	02025706	02035706	02045706	02055706	02065706	02075706	02085706	02095706
150%	02025806	02035806	02045806	02055806	02065806	02075806	02085806	02095806
Total	02026006	02036006	02046006	Note **	Note **	02076006	02086006	02096006
Repo-style Transactions								
0%				03055106	03065106	03075106	03085106	
10%					03065206		03085206	03095206
20%		03035306	03045306	03055306	03065306	03075306	03085306	03095306
50%		03035506	03045506	03055506	03065506	03075506	03085506	03095506
100%		03035706	03045706	03055706	03065706	03075706	03085706	03095706
150%		03035806	03045806	03055806	03065806	03075806	03085806	03095806
Total		03036006	03046006	Note **	Note **	03076006	03086006	03096006
OTC Derivatives								
0%				04055106	04065106	04075106	04085106	
10%					04065206		04085206	04095206
20%	04025306	04035306	04045306	04055306	04065306	04075306	04085306	04095306
50%	04025506	04035506	04045506	04055506	04065506	04075506	04085506	04095506
100%	04025706	04035706	04045706	04055706	04065706	04075706	04085706	04095706
150%	04025806	04035806	04045806	04055806	04065806	04075806	04085806	04095806
Total	04026006	04036006	04046006	Note **	Note **	04076006	04086006	04096006
Other off-balance sheet								
0%				05055106	05065106	05075106	05085106	
20%	05025306	05035306	05045306	05055306	05065306	05075306	05085306	05095306
50%	05025506	05035506	05045506	05055506	05065506	05075506	05085506	05095506
100%	05025706	05035706	05045706	05055706	05065706	05075706	05085706	05095706
150%	05025806	05035806	05045806	05055806	05065806	05075806	05085806	05095806
Total	05026006	05036006	05046006	Note **	Note **	05076006	05086006	05096006
Total		00035006	00045006					00095006

* Gross means gross of all allowances for credit loss. Net is gross less specific allowances.

** Must sum to zero.

Schedule 7 - Standardized Approach - credit risk-weighted assets

[Return to Schedule Listing](#)

For Banking Book - Sovereign

Risk weight	Before CRM			Adjustments for CRM			After CRM	Risk-weighted Assets
	Notional Principal Amount	Gross* exposure (credit-equiv. amount for off B/S)	Net* exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure	
(a)		(b)		(c)	(d)	(e)	(f = b+c+d+e)	(g = a x f)
Drawn								
0%		01035107	01045107	01055107	01065107	01075107	01085107	
20%		01035307	01045307	01055307	01065307	01075307	01085307	01095307
50%		01035507	01045507	01055507	01065507	01075507	01085507	01095507
100%		01035707	01045707	01055707	01065707	01075707	01085707	01095707
150%		01035807	01045807	01055807	01065807	01075807	01085807	01095807
Total		01036007	01046007	Note **	Note **	01076007	01086007	01096007
Undrawn Commitments								
0%	02025107	02035107	02045107	02055107	02065107	02075107	02085107	
20%	02025307	02035307	02045307	02055307	02065307	02075307	02085307	02095307
50%	02025507	02035507	02045507	02055507	02065507	02075507	02085507	02095507
100%	02025707	02035707	02045707	02055707	02065707	02075707	02085707	02095707
150%	02025807	02035807	02045807	02055807	02065807	02075807	02085807	02095807
Total	02026007	02036007	02046007	Note **	Note **	02076007	02086007	02096007
Repo-style Transactions								
0%		03035107	03045107	03055107	03065107	03075107	03085107	
10%					03065207		03085207	03095207
20%		03035307	03045307	03055307	03065307	03075307	03085307	03095307
50%		03035507	03045507	03055507	03065507	03075507	03085507	03095507
100%		03035707	03045707	03055707	03065707	03075707	03085707	03095707
150%		03035807	03045807	03055807	03065807	03075807	03085807	03095807
Total		03036007	03046007	Note **	Note **	03076007	03086007	03096007
OTC Derivatives								
0%	04025107	04035107	04045107	04055107	04065107	04075107	04085107	
10%					04065207		04085207	04095207
20%	04025307	04035307	04045307	04055307	04065307	04075307	04085307	04095307
50%	04025507	04035507	04045507	04055507	04065507	04075507	04085507	04095507
100%	04025707	04035707	04045707	04055707	04065707	04075707	04085707	04095707
150%	04025807	04035807	04045807	04055807	04065807	04075807	04085807	04095807
Total	04026007	04036007	04046007	Note **	Note **	04076007	04086007	04096007
Other off-balance sheet								
0%	05025107	05035107	05045107	05055107	05065107	05075107	05085107	
20%	05025307	05035307	05045307	05055307	05065307	05075307	05085307	05095307
50%	05025507	05035507	05045507	05055507	05065507	05075507	05085507	05095507
100%	05025707	05035707	05045707	05055707	05065707	05075707	05085707	05095707
150%	05025807	05035807	05045807	05055807	05065807	05075807	05085807	05095807
Total	05026007	05036007	05046007	Note **	Note **	05076007	05086007	05096007
Total		00035007	00045007					00095007

* Gross means gross of all allowances for credit loss. Net is gross less specific allowances.

** Must sum to zero.

Schedule 8 - Standardized Approach - credit risk-weighted assets

[Return to Schedule Listing](#)

For Banking Book - Bank

Risk weight	Before CRM			Adjustments for CRM			After CRM	Risk-weighted Assets (g = a x f)
	Notional Principal Amount	Gross* exposure (credit-equiv. amount for off B/S)	Net* exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure (f = b+c+d+e)	
(a)		(b)		(c)	(d)	(e)		
Drawn								
0%				01055108	01065108	01075108	01085108	
20%		01035308	01045308	01055308	01065308	01075308	01085308	01095308
50%		01035508	01045508	01055508	01065508	01075508	01085508	01095508
100%		01035708	01045708	01055708	01065708	01075708	01085708	01095708
150%		01035808	01045808	01055808	01065808	01075808	01085808	01095808
Total		01036008	01046008	Note **	Note **	01076008	01086008	01096008
Undrawn Commitments								
0%				02055108	02065108	02075108	02085108	
20%	02025308	02035308	02045308	02055308	02065308	02075308	02085308	02095308
50%	02025508	02035508	02045508	02055508	02065508	02075508	02085508	02095508
100%	02025708	02035708	02045708	02055708	02065708	02075708	02085708	02095708
150%	02025808	02035808	02045808	02055808	02065808	02075808	02085808	02095808
Total	02026008	02036008	02046008	Note **	Note **	02076008	02086008	02096008
Repo-style Transactions								
0%				03055108	03065108	03075108	03085108	
10%					03065208		03085208	03095208
20%		03035308	03045308	03055308	03065308	03075308	03085308	03095308
50%		03035508	03045508	03055508	03065508	03075508	03085508	03095508
100%		03035708	03045708	03055708	03065708	03075708	03085708	03095708
150%		03035808	03045808	03055808	03065808	03075808	03085808	03095808
Total		03036008	03046008	Note **	Note **	03076008	03086008	03096008
OTC Derivatives								
0%				04055108	04065108	04075108	04085108	
10%					04065208		04085208	04095208
20%	04025308	04035308	04045308	04055308	04065308	04075308	04085308	04095308
50%	04025508	04035508	04045508	04055508	04065508	04075508	04085508	04095508
100%	04025708	04035708	04045708	04055708	04065708	04075708	04085708	04095708
150%	04025808	04035808	04045808	04055808	04065808	04075808	04085808	04095808
Total	04026008	04036008	04046008	Note **	Note **	04076008	04086008	04096008
Other off-balance sheet								
0%				05055108	05065108	05075108	05085108	
20%	05025308	05035308	05045308	05055308	05065308	05075308	05085308	05095308
50%	05025508	05035508	05045508	05055508	05065508	05075508	05085508	05095508
100%	05025708	05035708	05045708	05055708	05065708	05075708	05085708	05095708
150%	05025808	05035808	05045808	05055808	05065808	05075808	05085808	05095808
Total	05026008	05036008	05046008	Note **	Note **	05076008	05086008	05096008
Total		00035008	00045008					00095008

* Gross means gross of all allowances for credit loss. Net is gross less specific allowances.

** Must sum to zero.

Schedule 9 - Standardized Approach - credit risk-weighted assets

[Return to Schedule Listing](#)

For Banking Book - Retail Residential Mortgages

Risk weight	Before CRM			Adjustments for CRM			After CRM	Risk-weighted Assets
	Notional Principal Amount	Gross* exposure (credit-equiv. amount for off B/S)	Net* exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure	
(a)		(b)	(c)	(d)	(e)	(f = b+c+d+e)	(g = a x f)	
Drawn								
0%		01035109	01045109	01055109	01065109	01075109	01085109	
20%				01055309	01065309	01075309	01085309	01095309
35%		01035409	01045409	01055409	01065409	01075409	01085409	01095409
50%				01055509	01065509	01075509	01085509	01095509
75%		01035609	01045609	01055609	01065609	01075609	01085609	01095609
100%		01035709	01045709	01055709	01065709	01075709	01085709	01095709
Total		01036009	01046009	Note **	Note **	01076009	01086009	01096009
Undrawn Commitments								
0%				02055109	02065109	02075109	02085109	
20%				02055309	02065309	02075309	02085309	02095309
35%	02025409	02035409	02045409	02055409	02065409	02075409	02085409	02095409
50%				02055509	02065509	02075509	02085509	02095509
75%	02025609	02035609	02045609	02055609	02065609	02075609	02085609	02095609
100%	02025709	02035709	02045709	02055709	02065709	02075709	02085709	02095709
Total	02026009	02036009	02046009	Note **	Note **	02076009	02086009	02096009
Other off-balance sheet								
0%				05055109	05065109	05075109	05085109	
20%				05055309	05065309	05075309	05085309	05095309
35%	05025409	05035409	05045409	05055409	05065409	05075409	05085409	05095409
50%				05055509	05065509	05075509	05085509	05095509
75%	05025609	05035609	05045609	05055609	05065609	05075609	05085609	05095609
100%	05025709	05035709	05045709	05055709	05065709	05075709	05085709	05095709
Total	05026009	05036009	05046009	Note **	Note **	05076009	05086009	05096009
Total		00035009	00045009					00095009

* Gross means gross of all allowances for credit loss. Net is gross less specific allowances.

** Must sum to zero.

Schedule 10 - Standardized Approach - credit risk-weighted assets

Return to Schedule Listing

For Banking Book - Other Retail (excl. SMEs treated as Other Retail)

Risk weight	Before CRM			Adjustments for CRM			After CRM	Risk-weighted Assets (g = a x f)
	Notional Principal Amount	Gross* exposure (credit-equiv. amount for off B/S)	Net* exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure (f = b+c+d+e)	
(a)			(b)	(c)	(d)	(e)	(f = b+c+d+e)	(g = a x f)
Drawn								
0%				01055110	01065110	01075110	01085110	
20%				01055310	01065310	01075310	01085310	01095310
50%				01055510	01065510	01075510	01085510	01095510
75%		01035610	01045610	01055610	01065610	01075610	01085610	01095610
100%		01035710	01045710	01055710	01065710	01075710	01085710	01095710
150%		01035810	01045810	01055810	01065810	01075810	01085810	01095810
Total		01036010	01046010	Note **	Note **	01076010	01086010	01096010
Undrawn Commitments								
0%				02055110	02065110	02075110	02085110	
20%				02055310	02065310	02075310	02085310	02095310
50%				02055510	02065510	02075510	02085510	02095510
75%	02025610	02035610	02045610	02055610	02065610	02075610	02085610	02095610
100%	02025710	02035710	02045710	02055710	02065710	02075710	02085710	02095710
150%	02025810	02035810	02045810	02055810	02065810	02075810	02085810	02095810
Total	02026010	02036010	02046010	Note **	Note **	02076010	02086010	02096010
Repo-style Transactions								
0%				03055110	03065110	03075110	03085110	
10%					03065210		03085210	03095210
20%				03055310	03065310	03075310	03085310	03095310
50%				03055510	03065510	03075510	03085510	03095510
75%		03035610	03045610	03055610	03065610	03075610	03085610	03095610
100%		03035710	03045710	03055710	03065710	03075710	03085710	03095710
150%		03035810	03045810	03055810	03065810	03075810	03085810	03095810
Total		03036010	03046010	Note **	Note **	03076010	03086010	03096010
OTC Derivatives								
0%				04055110	04065110	04075110	04085110	
10%					04065210		04085210	04095210
20%				04055310	04065310	04075310	04085310	04095310
50%				04055510	04065510	04075510	04085510	04095510
75%	04025610	04035610	04045610	04055610	04065610	04075610	04085610	04095610
100%	04025710	04035710	04045710	04055710	04065710	04075710	04085710	04095710
150%	04025810	04035810	04045810	04055810	04065810	04075810	04085810	04095810
Total	04026010	04036010	04046010	Note **	Note **	04076010	04086010	04096010
Other off-balance sheet								
0%				05055110	05065110	05075110	05085110	
20%				05055310	05065310	05075310	05085310	05095310
50%				05055510	05065510	05075510	05085510	05095510
75%	05025610	05035610	05045610	05055610	05065610	05075610	05085610	05095610
100%	05025710	05035710	05045710	05055710	05065710	05075710	05085710	05095710
150%	05025810	05035810	05045810	05055810	05065810	05075810	05085810	05095810
Total	05026010	05036010	05046010	Note **	Note **	05076010	05086010	05096010
Total		00035010	00045010					00095010

* Gross means gross of all allowances for credit loss. Net is gross less specific allowances.

** Must sum to zero.

Schedule 11 - Standardized Approach - credit risk-weighted assets

Return to Schedule Listing

For Banking Book - SMEs treated as Other Retail

Risk weight	Before CRM			Adjustments for CRM			After CRM	Risk-weighted Assets (g = a x f)
	Notional Principal Amount	Gross* exposure (credit-equiv. amount for off B/S)	Net* exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure (f = b+c+d+e)	
(a)			(b)	(c)	(d)	(e)	(f = b+c+d+e)	(g = a x f)
Drawn								
0%				01055111	01065111	01075111	01085111	
20%				01055311	01065311	01075311	01085311	01095311
50%				01055511	01065511	01075511	01085511	01095511
75%		01035611	01045611	01055611	01065611	01075611	01085611	01095611
100%		01035711	01045711	01055711	01065711	01075711	01085711	01095711
150%		01035811	01045811	01055811	01065811	01075811	01085811	01095811
Total		01036011	01046011	Note **	Note **	01076011	01086011	01096011
Undrawn Commitments								
0%				02055111	02065111	02075111	02085111	
20%				02055311	02065311	02075311	02085311	02095311
50%				02055511	02065511	02075511	02085511	02095511
75%	02025611	02035611	02045611	02055611	02065611	02075611	02085611	02095611
100%	02025711	02035711	02045711	02055711	02065711	02075711	02085711	02095711
150%	02025811	02035811	02045811	02055811	02065811	02075811	02085811	02095811
Total	02026011	02036011	02046011	Note **	Note **	02076011	02086011	02096011
Repo-style Transactions								
0%				03055111	03065111	03075111	03085111	
10%					03065211		03085211	03095211
20%				03055311	03065311	03075311	03085311	03095311
50%				03055511	03065511	03075511	03085511	03095511
75%		03035611	03045611	03055611	03065611	03075611	03085611	03095611
100%		03035711	03045711	03055711	03065711	03075711	03085711	03095711
150%		03035811	03045811	03055811	03065811	03075811	03085811	03095811
Total		03036011	03046011	Note **	Note **	03076011	03086011	03096011
OTC Derivatives								
0%				04055111	04065111	04075111	04085111	
10%					04065211		04085211	04095211
20%				04055311	04065311	04075311	04085311	04095311
50%				04055511	04065511	04075511	04085511	04095511
75%	04025611	04035611	04045611	04055611	04065611	04075611	04085611	04095611
100%	04025711	04035711	04045711	04055711	04065711	04075711	04085711	04095711
150%	04025811	04035811	04045811	04055811	04065811	04075811	04085811	04095811
Total	04026011	04036011	04046011	Note **	Note **	04076011	04086011	04096011
Other off-balance sheet								
0%				05055111	05065111	05075111	05085111	
20%				05055311	05065311	05075311	05085311	05095311
50%				05055511	05065511	05075511	05085511	05095511
75%	05025611	05035611	05045611	05055611	05065611	05075611	05085611	05095611
100%	05025711	05035711	05045711	05055711	05065711	05075711	05085711	05095711
150%	05025811	05035811	05045811	05055811	05065811	05075811	05085811	05095811
Total	05026011	05036011	05046011	Note **	Note **	05076011	05086011	05096011
Total		00035011	00045011					00095011

* Gross means gross of all allowances for credit loss. Net is gross less specific allowances.

** Must sum to zero.

Schedule 12 - Standardized Approach - credit risk-weighted assets

[Return to Schedule Listing](#)

For Banking Book Equity

Risk weight	Before CRM			Adjustments for CRM			After CRM	Risk-weighted Assets
	Notional Principal Amount	Gross* exposure (credit-equiv. amount for off B/S)	Net* exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure (f = b+c+d+e)	
(a)			(b)	(c)	(d)	(e)	(f = b+c+d+e)	(g = a x f)

Drawn

Risk weight	Notional Principal Amount	Gross* exposure (credit-equiv. amount for off B/S)	Net* exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure (f = b+c+d+e)	Risk-weighted Assets (g = a x f)
0% ¹		01035112	01045112				01085112	
20% ²		01035312	01045312				01085312	01095312
100%		01035712	01045712				01085712	01095712
Total		01036012	01046012				01086012	01096012

Undrawn Commitments

Risk weight	Notional Principal Amount	Gross* exposure (credit-equiv. amount for off B/S)	Net* exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure (f = b+c+d+e)	Risk-weighted Assets (g = a x f)
0% ¹	02025112	02035112	02045112				02085112	
20% ²	02025312	02035312	02045312				02085312	02095312
100%	02025712	02035712	02045712				02085712	02095712
Total	02026012	02036012	02046012				02086012	02096012

Total

	00035012	00045012					00095012	
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Note: Back-to-back inter-institutional placements of new capital issues and other non securitization-related investments that are deducted from capital are reported on Schedule 38

* Gross means gross of all allowances for credit loss. Net is gross less specific allowances.

¹ 0% is applicable only to investments in shares of the Federal Reserve Bank

² 20% is applicable only to investments in the Federal Home Loan Bank

Schedule 13 - Standardized Approach - credit risk-weighted assets

Return to Schedule Listing

For the Trading Book

Risk weight (a)	Before CRM		Adjustments for CRM			After CRM	Risk-weighted Assets (g = a x f)
	Notional Principal Amount	Exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure (f = b+c+d+e)	

Repo-style Transactions

0%		03045113	03055113		03075113	03085113	
10%		03045213	03055213		03075213	03085213	03095213
20%		03045313	03055313		03075313	03085313	03095313
50%		03045513	03055513		03075513	03085513	03095513
100%		03045713	03055713		03075713	03085713	03095713
150%		03045813	03055813		03075813	03085813	03095813
Total		03046013	Note **		03076013	03086013	03096013

OTC Derivatives

0%	04025113	04045113	04055113		04075113	04085113	
10%	04025213	04045213	04055213		04075213	04085213	04095213
20%	04025313	04045313	04055313		04075313	04085313	04095313
50%	04025513	04045513	04055513		04075513	04085513	04095513
100%	04025713	04045713	04055713		04075713	04085713	04095713
150%	04025813	04045813	04055813		04075813	04085813	04095813
Total	04026013	04046013	Note **		04076013	04086013	04096013

Total 00045013

00095013

** Must sum to zero.

Schedule 14 - Standardized Securitization - credit risk treatment

[Return to Schedule Listing](#)

For Securitization exposures subject to the standardized approach

Total exposures net of specific allowances

A + B from Schedule 41

2625

Of which:

A Select securitization exposures requiring deduction

Gain on sale

Credit-enhancing interest-only strips,
net of gain on sale

Deductions from	
Tier 1 only	Tier 1 and Tier 2
2607	
	2616

B Rated exposures

Risk weight	Before CRM		Adjustments for CRM			After CRM			
	Gross* exposure (credit-equiv. amount for off B/S)	Net* exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure	Risk-weighted Assets	Deductions (from Tier 1 and Tier 2)	
(a)	(b)	(c)	(d)	(e)	(f = b+c+d+e)	(g = a x f)	(h = f)		
* Gross of all allow.; Net of specific allow.									
Originator									
AAA to AA- or A1 / P1	20%	2651	2663	2675	2687	2699	2711	2723	
A+ to A- or A2 / P2	50%	2652	2664	2676	2688	2700	2712	2724	
BBB+ to BBB- or A3/ P3	100%	2653	2665	2677	2689	2701	2713	2725	
BB+ to BB-	Deduction	2654	2666	2678	2690	2702	2714	2738	
Rated below BB- or A3 / P3	Deduction	2655	2667	2679	2691	2703	2715	2739	
Investor									
AAA to AA- or A1 / P1	20%	2657	2669	2681	2693	2705	2717	2729	
A+ to A- or A2 / P2	50%	2658	2670	2682	2694	2706	2718	2730	
BBB+ to BBB- or A3/ P3	100%	2659	2671	2683	2695	2707	2719	2731	
BB+ to BB-	350%	2660	2672	2684	2696	2708	2720	2732	
Rated below BB- or A3 / P3	Deduction	2661	2673	2685	2697	2709	2721	2745	
Total rated		2662	2674	Note **	Note **	2710	2722	2734	2746

** Must sum to zero

C Unrated exposures

Before CRM		Adjustments for CRM			After CRM		
Gross* exposure (credit-equiv. amount for off B/S)	Net* exposure (credit-equiv. amount for off B/S)	Redistribution of net exposure for guarantees, credit derivatives	Redistribution of net exposure for collateral (simple approach)	Decrease in net exposure for collateral (comprehensive approach)	Net exposure	Risk-weighted Assets	Deductions (from Tier 1 and Tier 2)

* Gross of all allow.; Net of specific allow.

Originator

	(a)	(b)	(c)	(d)	(e = a+b+c+d)		
Unrated most senior securitization exposures	2801	2819		2873	2891	2909	2927
Other unrated securitization exposures:							
Eligible liquidity facilities	2803	2821		2875	2893	2911	
Market disruption eligible liquidity facilities							
Eligible servicer cash advance facilities							
Second loss positions in ABCPs	2806	2824		2878	2896	2914	
Other unrated exposures	2807	2825		2879	2897	2915	2933

Investor

Unrated most senior securitization exposures	2809	2827		2881	2899	2917	2935
Other unrated securitization exposures:							
Eligible liquidity facilities	2811	2829		2883	2901	2919	
Market disruption eligible liquidity facilities							
Eligible servicer cash advance facilities							
Second loss positions in ABCPs	2814	2832		2886	2904	2922	
Other unrated exposures	2815	2833		2887	2905	2923	2941
Total unrated	2816	2834		2888	2906	2924	2942

D Early amortization

Retail Lines
 Committed
 Uncommitted
 Non-retail Lines
 Committed
 Uncommitted
 Total

Uncontrolled amortization structures				Controlled amortization structures			
RWA for drawn exposures		RWA for undrawn exposures		RWA for drawn exposures		RWA for undrawn exposures	
Before CCF	After CCF	Before CCF	After CCF	Before CCF	After CCF	Before CCF	After CCF
3002	3010	3018	3026	3034	3042	3050	3058
3003	3011	3019	3027	3035	3043	3051	3059
3005	3013	3021	3029	3037	3045	3053	3061
3006	3014	3022	3030	3038	3046	3054	3062
3007	3015	3023	3031	3039	3047	3055	3063

Summary of credit-risk treatment of securitization exposures, standardized approach

Gain on sale
 CEIO strips
 Rated positions
 Unrated positions
 Early amortization charge
 Total

RWA	Deductions from	
	Tier 1 only	Tier 1 and Tier 2
	3107	
		3114
3103		3115
3104		3116
3105		
3106	3112	3118

Schedule 15A - Foundation IRB Approach - credit risk-weighted assets

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**For Banking Book - Corporate (excl. SMEs treated as Corporate and Specialized Lending)
- Exposures not subject to double default framework**

Before CRM			Adjustments for credit risk mitigation			After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Increase in exposure for guar. & credit deriv. on retail & SME exposures	Redistrib'n of exposure for guarantees & credit derivatives	Adjustment to repo-style transaction exposure[2]	Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. Maturity (years)		
						Collateral reflected in EAD[3]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral (collateral reflected in EAD)[4, 5]	Adjusted for CRM (collateral not reflected in EAD)[5, 6]			

Drawn

(e + f = a + b + c + d)

	(a)	(b)	(c)	(d)	(e)	(f)					
1	01210115		01230115		01240115	01250115		01300115	01340115	01360115	01370115
2	01210215		01230215		01240215	01250215		01300215	01340215	01360215	01370215
3	01210315		01230315		01240315	01250315		01300315	01340315	01360315	01370315
25	01212515		01232515		01242515	01252515		01302515	01342515	01362515	01372515
	Default 100%		01232615		01242615	01252615		01302615			01372615
	Overall		01232715		01242715	Note *		01302715	01342715	01362715	01372715

Undrawn Commitments

1	02210115	02220115	02230115		02240115	02250115		02280115	02300115	02340115	02360115	02370115
2	02210215	02220215	02230215		02240215	02250215		02280215	02300215	02340215	02360215	02370215
3	02210315	02220315	02230315		02240315	02250315		02280315	02300315	02340315	02360315	02370315
25	02212515	02222515	02232515		02242515	02252515		02282515	02302515	02342515	02362515	02372515
	Default 100%	02222615	02232615		02242615	02252615		02282615	02302615			02372615
	Overall	02222715	02232715		02242715	Note *		02282715	02302715	02342715	02362715	02372715

Repo-style Transactions

1	03210115		03230115		03240115	03250115	03260115	03270115	03280115	03290115	03300115	03340115
2	03210215		03230215		03240215	03250215	03260215	03270215	03280215	03290215	03300215	03340215
3	03210315		03230315		03240315	03250315	03260315	03270315	03280315	03290315	03300315	03340315
25	03212515		03232515		03242515	03252515	03262515	03272515	03282515	03292515	03302515	03342515
	Default 100%		03232615		03242615	03252615	03262615	03272615	03282615	03292615	03302615	
	Overall		03232715		03242715	Note *	03262715	03272715	03282715	03292715	03302715	03342715

OTC Derivatives

1	04210115	04220115	04230115		04240115	04250115		04270115	04280115	04290115	04300115	04340115
2	04210215	04220215	04230215		04240215	04250215		04270215	04280215	04290215	04300215	04340215
3	04210315	04220315	04230315		04240315	04250315		04270315	04280315	04290315	04300315	04340315
25	04212515	04222515	04232515		04242515	04252515		04272515	04282515	04292515	04302515	04342515
	Default 100%	04222615	04232615		04242615	04252615		04272615	04282615	04292615	04302615	
	Overall	04222715	04232715		04242715	Note *		04272715	04282715	04292715	04302715	04342715

Other off-balance sheet

1	05210115	05220115	05230115		05240115	05250115		05280115	05300115	05340115	05360115	05370115
2	05210215	05220215	05230215		05240215	05250215		05280215	05300215	05340215	05360215	05370215
3	05210315	05220315	05230315		05240315	05250315		05280315	05300315	05340315	05360315	05370315
25	05212515	05222515	05232515		05242515	05252515		05282515	05302515	05342515	05362515	05372515
	Default 100%	05222615	05232615		05242615	05252615		05282615	05302615			05372615
	Overall	05222715	05232715		05242715	Note *		05282715	05302715	05342715	05362715	05372715

Total 00232815 00362815 00372815

Included above for purchased receivables:

Drawn								Default Risk	Dilution Risk	Default Risk	Dilution Risk
		00239815				00289815		00309815	00349815	00779815	00789815
Undrawn	00229915	00239915				00289915		00309915	00349915	00779915	00789915

1 If modelled, EAD of OTC derivatives may already recognize collateral.
 2 Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.
 3 EAD of repo-style transactions adjusted per note 2; modelled EAD of OTC derivatives where the model recognizes collateral, if any.
 4 LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.
 5 Under certain conditions, LGD may also reflect adjust. for guarantees.
 6 LGD reflects adjustments for collateral, if any.

* Must sum to zero.

Schedule 15B - Foundation IRB Approach - credit risk-weighted assets

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For Banking Book - Corporate (excl. SMEs treated as Corporate and Specialized Lending)

- Exposures subject to double default framework

Before CRM			Adj. for CRM	Adjusted EAD, of which:		Weighted Ave. LGD (%)			Weighted Ave. PD of Guarantor (%)	Weighted Ave. Maturity of credit protection (years)	Risk-weighted Assets
Estimated PD of Obligor (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Adjustment to repo-style transaction exposure[2]	Collateral reflected in EAD[3]	Collateral not reflected in EAD	Unadjusted (collateral reflected in EAD)[4]	Adjusted for collateral (collateral not reflected in EAD)[5]				
(a)		(b)		(c)	(d)						
Drawn											
(c + d = a + b)											
1	01410115		01430115			01480115		01520115	01530115	01550115	01560115
2	01410215		01430215			01480215		01520215	01530215	01550215	01560215
3	01410315		01430315			01480315		01520315	01530315	01550315	01560315
25	01412515		01432515			01482515		01522515	01532515	01552515	01562515
	Overall		01432715			01482715		01522715	01532715	01552715	01562715
Undrawn Commitments											
1	02410115	02420115	02430115			02480115		02520115	02530115	02550115	02560115
2	02410215	02420215	02430215			02480215		02520215	02530215	02550215	02560215
3	02410315	02420315	02430315			02480315		02520315	02530315	02550315	02560315
25	02412515	02422515	02432515			02482515		02522515	02532515	02552515	02562515
	Overall	02422715	02432715			02482715		02522715	02532715	02552715	02562715
Repo-style Transactions											
1	03410115		03430115	03460115	03470115	03480115	03510115	03520115	03530115	03550115	03560115
2	03410215		03430215	03460215	03470215	03480215	03510215	03520215	03530215	03550215	03560215
3	03410315		03430315	03460315	03470315	03480315	03510315	03520315	03530315	03550315	03560315
25	03412515		03432515	03462515	03472515	03482515	03512515	03522515	03532515	03552515	03562515
	Overall		03432715	03462715	03472715	03482715	03512715	03522715	03532715	03552715	03562715
OTC Derivatives											
1	04410115	04420115	04430115		04470115	04480115	04510115	04520115	04530115	04550115	04560115
2	04410215	04420215	04430215		04470215	04480215	04510215	04520215	04530215	04550215	04560215
3	04410315	04420315	04430315		04470315	04480315	04510315	04520315	04530315	04550315	04560315
25	04412515	04422515	04432515		04472515	04482515	04512515	04522515	04532515	04552515	04562515
	Overall	04422715	04432715		04472715	04482715	04512715	04522715	04532715	04552715	04562715
Other off-balance sheet											
1	05410115	05420115	05430115			05480115		05520115	05530115	05550115	05560115
2	05410215	05420215	05430215			05480215		05520215	05530215	05550215	05560215
3	05410315	05420315	05430315			05480315		05520315	05530315	05550315	05560315
25	05412515	05422515	05432515			05482515		05522515	05532515	05552515	05562515
	Overall	05422715	05432715			05482715		05522715	05532715	05552715	05562715
Total			00432815								00562815

1 If modelled, EAD of OTC derivatives may already recognize collateral.

2 Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

3 EAD of repo-style transactions adjusted per note 2; modelled EAD of OTC derivatives where the model recognizes collateral, if any.

4 LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.

5 LGD reflects adjustments for collateral, if any.

Schedule 16A - Foundation IRB Approach - credit risk-weighted assets

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For Banking Book Specialized Lending - HVCRE

- Exposures not subject to double default framework

Before CRM			Adjustments for CRM	After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]		Redistrib'n of exposure for guarantees & credit derivatives	Adjusted EAD, of which:		Weighted Ave. LGD (%)			
			Collateral reflected in EAD[2]		Collateral not reflected in EAD	Adjusted for CRM excl. collateral (collateral reflected in EAD)[3, 4]	Adjusted for CRM (collateral not reflected in EAD)[4, 5]			
(a)			(b)	(c)		(d)		(c + d = a + b)		
1	01210116	01230116	01250116	01280116	01300116	01340116	01360116	01370116		
2	01210216	01230216	01250216	01280216	01300216	01340216	01360216	01370216		
3	01210316	01230316	01250316	01280316	01300316	01340316	01360316	01370316		
25	01212516	01232516	01252516	01282516	01302516	01342516	01362516	01372516		
	Default 100%	01232616	01252616	01282616	01302616			01372616		
	Overall	01232716	Note *	01282716	01302716	01342716	01362716	01372716		

Undrawn Commitments

1	02210116	02230116	02250116	02280116	02300116	02340116	02360116	02370116
2	02210216	02230216	02250216	02280216	02300216	02340216	02360216	02370216
3	02210316	02230316	02250316	02280316	02300316	02340316	02360316	02370316
25	02212516	02232516	02252516	02282516	02302516	02342516	02362516	02372516
	Default 100%	02232616	02252616	02282616	02302616			02372616
	Overall	02232716	Note *	02282716	02302716	02342716	02362716	02372716

OTC Derivatives

1	04210116	04230116	04250116	04270116	04280116	04290116	04300116	04340116	04360116	04370116
2	04210216	04230216	04250216	04270216	04280216	04290216	04300216	04340216	04360216	04370216
3	04210316	04230316	04250316	04270316	04280316	04290316	04300316	04340316	04360316	04370316
25	04212516	04232516	04252516	04272516	04282516	04292516	04302516	04342516	04362516	04372516
	Default 100%	04232616	04252616	04272616	04282616	04292616	04302616			04372616
	Overall	04232716	Note *	04272716	04282716	04292716	04302716	04342716	04362716	04372716

Other off-balance sheet

1	05210116	05230116	05250116	05280116	05300116	05340116	05360116	05370116
2	05210216	05230216	05250216	05280216	05300216	05340216	05360216	05370216
3	05210316	05230316	05250316	05280316	05300316	05340316	05360316	05370316
25	05212516	05232516	05252516	05282516	05302516	05342516	05362516	05372516
	Default 100%	05232616	05252616	05282616	05302616			05372616
	Overall	05232716	Note *	05282716	05302716	05342716	05362716	05372716

Total

00232816

00362816 00372816

Included above for purchased receivables:

	Drawn	Undrawn					Default Risk	Dilution Risk	Default Risk	Dilution Risk
	00239816		00289816		00309816	00349816	00779816	00789816	00799816	00809816
	00239916		00289916		00309916	00349916	00779916	00789916	00799916	00809916

1 If modelled, EAD of OTC derivatives may already recognize collateral.

2 Modelled EAD of OTC derivatives where the model recognizes collateral, if any.

* Must sum to zero.

3 LGD is not adjusted for collateral in the case of OTC derivatives if EAD already recognizes collateral.

4

Under certain conditions, LGD may also reflect adjust. for guarantees.

5 LGD reflects adjustments for collateral, if any.

Schedule 16B - Foundation IRB Approach - credit risk-weighted assets

[Return to Schedule Listing](#)

For Banking Book Specialized Lending - HVCRE

- Exposures subject to double default framework

Before CRM			Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. PD of Guarantor (%)	Weighted Ave. Maturity of credit protection (years)	Risk-weighted Assets
Estimated PD of Obligor (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Collateral reflected in EAD[2]	Collateral not reflected in EAD	Unadjusted (collateral reflected in EAD)[3]	Adjusted for collateral (collateral not reflected in EAD)[4]			
(a)			(b)	(c)	(b + c = a)				

Drawn

1	01410116		01430116		01480116		01520116	01530116	01550116	01560116
2	01410216		01430216		01480216		01520216	01530216	01550216	01560216
3	01410316		01430316		01480316		01520316	01530316	01550316	01560316
25	01412516		01432516		01482516		01522516	01532516	01552516	01562516
	Overall		01432716		01482716		01522716	01532716	01552716	01562716

Undrawn Commitments

1	02410116	02420116	02430116		02480116		02520116	02530116	02550116	02560116
2	02410216	02420216	02430216		02480216		02520216	02530216	02550216	02560216
3	02410316	02420316	02430316		02480316		02520316	02530316	02550316	02560316
25	02412516	02422516	02432516		02482516		02522516	02532516	02552516	02562516
	Overall	02422716	02432716		02482716		02522716	02532716	02552716	02562716

OTC Derivatives

1	04410116	04420116	04430116	04470116	04480116	04510116	04520116	04530116	04550116	04560116
2	04410216	04420216	04430216	04470216	04480216	04510216	04520216	04530216	04550216	04560216
3	04410316	04420316	04430316	04470316	04480316	04510316	04520316	04530316	04550316	04560316
25	04412516	04422516	04432516	04472516	04482516	04512516	04522516	04532516	04552516	04562516
	Overall	04422716	04432716	04472716	04482716	04512716	04522716	04532716	04552716	04562716

Other off-balance sheet

1	05410116	05420116	05430116		05480116		05520116	05530116	05550116	05560116
2	05410216	05420216	05430216		05480216		05520216	05530216	05550216	05560216
3	05410316	05420316	05430316		05480316		05520316	05530316	05550316	05560316
25	05412516	05422516	05432516		05482516		05522516	05532516	05552516	05562516
	Overall	05422716	05432716		05482716		05522716	05532716	05552716	05562716

Total

00432816

00562816

1 If modelled, EAD of OTC derivatives may already recognize collateral.

3 LGD is not adjusted for collateral in the case of OTC derivatives if EAD already recognizes collateral.

2 Modelled EAD of OTC derivatives where the model recognizes collateral, if any.

4 LGD reflects adjustments for collateral, if any.

Schedule 17A - Foundation IRB Approach - credit risk-weighted assets

[Return to Schedule Listing](#)

For Banking Book Specialized Lending - Non-HVCRE

- Exposures not subject to double default framework

Before CRM			Adjustments for CRM	After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount	
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]		Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. Maturity (years)			
			Collateral reflected in EAD[2]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral reflected in EAD)[3, 4]	Adjusted for CRM (collateral not reflected in EAD)[4, 5]					
(a)			(b)	(c)	(d)	(c + d = a + b)					
1	01210117	01230117	01250117	01280117	01300117	01340117	01360117	01370117			
2	01210217	01230217	01250217	01280217	01300217	01340217	01360217	01370217			
3	01210317	01230317	01250317	01280317	01300317	01340317	01360317	01370317			
25	01212517	01232517	01252517	01282517	01302517	01342517	01362517	01372517			
	Default 100%	01232617	01252617	01282617	01302617			01372617			
	Overall	01232717	Note *	01282717	01302717	01342717	01362717	01372717			
Undrawn Commitments											
1	02210117	02230117	02250117	02280117	02300117	02340117	02360117	02370117			
2	02210217	02230217	02250217	02280217	02300217	02340217	02360217	02370217			
3	02210317	02230317	02250317	02280317	02300317	02340317	02360317	02370317			
25	02212517	02232517	02252517	02282517	02302517	02342517	02362517	02372517			
	Default 100%	02232617	02252617	02282617	02302617			02372617			
	Overall	02232717	Note *	02282717	02302717	02342717	02362717	02372717			
OTC Derivatives											
1	04210117	04230117	04250117	04270117	04280117	04290117	04300117	04340117	04360117	04370117	
2	04210217	04230217	04250217	04270217	04280217	04290217	04300217	04340217	04360217	04370217	
3	04210317	04230317	04250317	04270317	04280317	04290317	04300317	04340317	04360317	04370317	
25	04212517	04232517	04252517	04272517	04282517	04292517	04302517	04342517	04362517	04372517	
	Default 100%	04232617	04252617	04272617	04282617	04292617	04302617		04372617		
	Overall	04232717	Note *	04272717	04282717	04292717	04302717	04342717	04362717	04372717	
Other off-balance sheet											
1	05210117	05230117	05250117	05280117	05300117	05340117	05360117	05370117			
2	05210217	05230217	05250217	05280217	05300217	05340217	05360217	05370217			
3	05210317	05230317	05250317	05280317	05300317	05340317	05360317	05370317			
25	05212517	05232517	05252517	05282517	05302517	05342517	05362517	05372517			
	Default 100%	05232617	05252617	05282617	05302617			05372617			
	Overall	05232717	Note *	05282717	05302717	05342717	05362717	05372717			
Total	00232817						00362817	00372817			
Included above for purchased receivables:								Default Risk	Dilution Risk	Default Risk	Dilution Risk
Drawn		00239817		00289817		00309817	00349817	00779817	00789817	00799817	00809817
Undrawn	00229917	00239917		00289917		00309917	00349917	00779917	00789917	00799917	00809917

1 If modelled, EAD of OTC derivatives may already recognize collateral.

2 Modelled EAD of OTC derivatives where the model recognizes collateral, if any.

* Must sum to zero.

3

LGD is not adjusted for collateral in the case of OTC derivatives if EAD already recognizes collateral.

4

Under certain conditions, LGD may also reflect adjust. for guarantees.

5

LGD reflects adjustments for collateral, if any.

Schedule 17B - Foundation IRB Approach - credit risk-weighted assets

[Return to Schedule Listing](#)

For Banking Book Specialized Lending - Non-HVCRE

- Exposures subject to double default framework

Before CRM			Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. PD of Guarantor (%)	Weighted Ave. Maturity of credit protection (years)	Risk-weighted Assets	
Estimated PD of Obligor (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Collateral reflected in EAD[2]	Collateral not reflected in EAD	Unadjusted (collateral reflected in EAD)[3]	Adjusted for collateral (collateral not reflected in EAD)[4]				
(a)			(b)	(c)	(b + c = a)					
Drawn										
1	01410117		01430117		01480117		01520117	01530117	01550117	01560117
2	01410217		01430217		01480217		01520217	01530217	01550217	01560217
3	01410317		01430317		01480317		01520317	01530317	01550317	01560317
25	01412517		01432517		01482517		01522517	01532517	01552517	01562517
	Overall		01432717		01482717		01522717	01532717	01552717	01562717
Undrawn Commitments										
1	02410117	02420117	02430117		02480117		02520117	02530117	02550117	02560117
2	02410217	02420217	02430217		02480217		02520217	02530217	02550217	02560217
3	02410317	02420317	02430317		02480317		02520317	02530317	02550317	02560317
25	02412517	02422517	02432517		02482517		02522517	02532517	02552517	02562517
	Overall	02422717	02432717		02482717		02522717	02532717	02552717	02562717
OTC Derivatives										
1	04410117	04420117	04430117	04470117	04480117	04510117	04520117	04530117	04550117	04560117
2	04410217	04420217	04430217	04470217	04480217	04510217	04520217	04530217	04550217	04560217
3	04410317	04420317	04430317	04470317	04480317	04510317	04520317	04530317	04550317	04560317
25	04412517	04422517	04432517	04472517	04482517	04512517	04522517	04532517	04552517	04562517
	Overall	04422717	04432717	04472717	04482717	04512717	04522717	04532717	04552717	04562717
Other off-balance sheet										
1	05410117	05420117	05430117		05480117		05520117	05530117	05550117	05560117
2	05410217	05420217	05430217		05480217		05520217	05530217	05550217	05560217
3	05410317	05420317	05430317		05480317		05520317	05530317	05550317	05560317
25	05412517	05422517	05432517		05482517		05522517	05532517	05552517	05562517
	Overall	05422717	05432717		05482717		05522717	05532717	05552717	05562717
Total			00432817							00562817

1 If modelled, EAD of OTC derivatives may already recognize collateral.

3

LGD is not adjusted for collateral in the case of OTC derivatives if EAD already recognizes collateral.

2 Modelled EAD of OTC derivatives where the model recognizes collateral, if any.

4 LGD reflects adjustments for collateral, if any.

Schedule 18A - Foundation IRB Approach - credit risk-weighted assets

[Return to Schedule Listing](#)

For Banking Book - SMEs treated as Corporate
- Exposures not subject to double default framework

Before CRM			Adjustments for credit risk mitigation			After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount	
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Decrease in exposure for guaran, credit deriv.[2]	Redistrib'n of exposure for guarantees & credit derivatives	Adjustment to repo-style transaction exposure[3]	Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. Maturity (years)			Weighted Ave. Firm Size
						Collateral reflected in EAD[4]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral reflected in EAD[5, 6]	Adjusted for CRM (collateral not reflected in EAD)[6, 7]				
(a)	(b)	(c)	(d)	(e + f = a + b + c + d)									
1	01210118	01230118	01380118	01250118			01280118		01300118	01340118	01390118	01360118	01370118
2	01210218	01230218	01380218	01250218			01280218		01300218	01340218	01390218	01360218	01370218
3	01210318	01230318	01380318	01250318			01280318		01300318	01340318	01390318	01360318	01370318
25	01212518	01232518	01382518	01252518			01282518		01302518	01342518	01392518	01362518	01372518
	Default 100%	01232618	01382618	01252618			01282618		01302618		01392618		01372618
	Overall	01232718	01382718	Note *			01282718		01302718	01342718	01392718	01362718	01372718

Undrawn Commitments

1	02210118	02230118	02380118	02250118			02280118		02300118	02340118	02390118	02360118	02370118
2	02210218	02230218	02380218	02250218			02280218		02300218	02340218	02390218	02360218	02370218
3	02210318	02230318	02380318	02250318			02280318		02300318	02340318	02390318	02360318	02370318
25	02212518	02232518	02382518	02252518			02282518		02302518	02342518	02392518	02362518	02372518
	Default 100%	02232618	02382618	02252618			02282618		02302618		02392618		02372618
	Overall	02232718	02382718	Note *			02282718		02302718	02342718	02392718	02362718	02372718

Repo-style Transactions

1	03210118	03230118	03380118	03250118	03260118	03270118	03280118	03290118	03300118	03340118	03390118	03360118	03370118
2	03210218	03230218	03380218	03250218	03260218	03270218	03280218	03290218	03300218	03340218	03390218	03360218	03370218
3	03210318	03230318	03380318	03250318	03260318	03270318	03280318	03290318	03300318	03340318	03390318	03360318	03370318
25	03212518	03232518	03382518	03252518	03262518	03272518	03282518	03292518	03302518	03342518	03392518	03362518	03372518
	Default 100%	03232618	03382618	03252618	03262618	03272618	03282618	03292618	03302618		03392618		03372618
	Overall	03232718	03382718	Note *	03262718	03272718	03282718	03292718	03302718	03342718	03392718	03362718	03372718

OTC Derivatives

1	04210118	04230118	04380118	04250118		04270118	04280118	04290118	04300118	04340118	04390118	04360118	04370118
2	04210218	04230218	04380218	04250218		04270218	04280218	04290218	04300218	04340218	04390218	04360218	04370218
3	04210318	04230318	04380318	04250318		04270318	04280318	04290318	04300318	04340318	04390318	04360318	04370318
25	04212518	04232518	04382518	04252518		04272518	04282518	04292518	04302518	04342518	04392518	04362518	04372518
	Default 100%	04232618	04382618	04252618		04272618	04282618	04292618	04302618		04392618		04372618
	Overall	04232718	04382718	Note *		04272718	04282718	04292718	04302718	04342718	04392718	04362718	04372718

Other off-balance sheet

1	05210118	05230118	05380118	05250118			05280118		05300118	05340118	05390118	05360118	05370118
2	05210218	05230218	05380218	05250218			05280218		05300218	05340218	05390218	05360218	05370218
3	05210318	05230318	05380318	05250318			05280318		05300318	05340318	05390318	05360318	05370318
25	05212518	05232518	05382518	05252518			05282518		05302518	05342518	05392518	05362518	05372518
	Default 100%	05232618	05382618	05252618			05282618		05302618		05392618		05372618
	Overall	05232718	05382718	Note *			05282718		05302718	05342718	05392718	05362718	05372718

Total	00232818										00362818		00372818	
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Included above for purchased receivables:

	Default Risk	Dilution Risk	Default Risk	Dilution Risk
Drawn		00239818		
Undrawn	00229918	00239918		

4 EAD of repo-style transactions adjusted per note 3; modelled EAD of OTC derivatives where the model recognizes collateral, if any.
 5 LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.
 6 Under certain conditions, LGD may also reflect adjust. for guarantees.
 7 LGD reflects adjustments for collateral, if any.

1 If modelled, EAD of OTC derivatives may already recognize collateral.
 2 For guarantees and credit derivatives provided by a guarantor in a different exposure class. Decreases in exposure are accompanied by an increase in the exposure to the class (corporate, sovereign, or bank) providing the credit risk mitigation.
 3 Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

* Must sum to zero.

Schedule 18B - Foundation IRB Approach - credit risk-weighted assets

[Return to Schedule Listing](#)

For Banking Book - SMEs treated as Corporate

- Exposures subject to double default framework

Before CRM			Adjustments for CRM	Adjusted EAD, of which:		Weighted Ave. LGD (%)			Weighted Ave. PD of Guarantor (%)	Weighted Ave. Maturity of credit protection (years)	Weighted Ave. Firm Size	Risk-weighted Assets
Estimated PD of Obligor (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Adjustment to repo-style transaction exposure[2]	Collateral reflected in EAD[3]	Collateral not reflected in EAD	Unadjusted (collateral reflected in EAD)[4]	Adjusted for collateral (collateral not reflected in EAD)[5]					
(a)		(b)		(c)	(d)							

Drawn

(c + d = a + b)

1	01410118		01430118			01480118		01520118	01530118	01550118	01590118	01560118
2	01410218		01430218			01480218		01520218	01530218	01550218	01590218	01560218
3	01410318		01430318			01480318		01520318	01530318	01550318	01590318	01560318
25	01412518		01432518			01482518		01522518	01532518	01552518	01592518	01562518
	Overall		01432718			01482718		01522718	01532718	01552718	01592718	01562718

Undrawn Commitments

1	02410118	02420118	02430118			02480118		02520118	02530118	02550118	02590118	02560118
2	02410218	02420218	02430218			02480218		02520218	02530218	02550218	02590218	02560218
3	02410318	02420318	02430318			02480318		02520318	02530318	02550318	02590318	02560318
25	02412518	02422518	02432518			02482518		02522518	02532518	02552518	02592518	02562518
	Overall	02422718	02432718			02482718		02522718	02532718	02552718	02592718	02562718

Repo-style Transactions

1	03410118		03430118	03460118	03470118	03480118	03510118	03520118	03530118	03550118	03590118	03560118
2	03410218		03430218	03460218	03470218	03480218	03510218	03520218	03530218	03550218	03590218	03560218
3	03410318		03430318	03460318	03470318	03480318	03510318	03520318	03530318	03550318	03590318	03560318
25	03412518		03432518	03462518	03472518	03482518	03512518	03522518	03532518	03552518	03592518	03562518
	Overall		03432718	03462718	03472718	03482718	03512718	03522718	03532718	03552718	03592718	03562718

OTC Derivatives

1	04410118	04420118	04430118		04470118	04480118	04510118	04520118	04530118	04550118	04590118	04560118
2	04410218	04420218	04430218		04470218	04480218	04510218	04520218	04530218	04550218	04590218	04560218
3	04410318	04420318	04430318		04470318	04480318	04510318	04520318	04530318	04550318	04590318	04560318
25	04412518	04422518	04432518		04472518	04482518	04512518	04522518	04532518	04552518	04592518	04562518
	Overall	04422718	04432718		04472718	04482718	04512718	04522718	04532718	04552718	04592718	04562718

Other off-balance sheet

1	05410118	05420118	05430118			05480118		05520118	05530118	05550118	05590118	05560118
2	05410218	05420218	05430218			05480218		05520218	05530218	05550218	05590218	05560218
3	05410318	05420318	05430318			05480318		05520318	05530318	05550318	05590318	05560318
25	05412518	05422518	05432518			05482518		05522518	05532518	05552518	05592518	05562518
	Overall	05422718	05432718			05482718		05522718	05532718	05552718	05592718	05562718

Total		00432818										00562818
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1 If modelled, EAD of OTC derivatives may already recognize collateral.

3 EAD of repo-style transactions adjusted per note 2; modelled EAD of OTC derivatives where the model recognizes collateral, if any.

2 Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

4 LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.

5 LGD reflects adjustments for collateral, if any.

Schedule 19 - Foundation IRB Approach - credit risk-weighted assets

[Return to Schedule Listing](#)

For Banking Book - Sovereign

Before CRM			Adjustments for credit risk mitigation			After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Increase in exposure for guar. & credit deriv. on retail & SME exposures	Redistrib'n of exposure for guarantees & credit derivatives	Adjustment to repo-style transaction exposure[2]	Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. Maturity (years)		
						Collateral reflected in EAD[3]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral (collateral reflected in EAD)[4, 5]	Adjusted for CRM (collateral not reflected in EAD)[5, 6]			
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	

Drawn

(e + f = a + b + c + d)

1	01210119		01230119	01240119	01250119		01280119		01300119	01340119	01360119	01370119
2	01210219		01230219	01240219	01250219		01280219		01300219	01340219	01360219	01370219
3	01210319		01230319	01240319	01250319		01280319		01300319	01340319	01360319	01370319
25	01212519		01232519	01242519	01252519		01282519		01302519	01342519	01362519	01372519
	Default 100%		01232619	01242619	01252619		01282619		01302619			01372619
	Overall		01232719	01242719	Note *		01282719		01302719	01342719	01362719	01372719

Undrawn Commitments

1	02210119	02220119	02230119	02240119	02250119		02280119		02300119	02340119	02360119	02370119
2	02210219	02220219	02230219	02240219	02250219		02280219		02300219	02340219	02360219	02370219
3	02210319	02220319	02230319	02240319	02250319		02280319		02300319	02340319	02360319	02370319
25	02212519	02222519	02232519	02242519	02252519		02282519		02302519	02342519	02362519	02372519
	Default 100%	02222619	02232619	02242619	02252619		02282619		02302619			02372619
	Overall	02222719	02232719	02242719	Note *		02282719		02302719	02342719	02362719	02372719

Repo-style Transactions

1	03210119		03230119	03240119	03250119	03260119	03270119	03280119	03290119	03300119	03340119	03360119	03370119
2	03210219		03230219	03240219	03250219	03260219	03270219	03280219	03290219	03300219	03340219	03360219	03370219
3	03210319		03230319	03240319	03250319	03260319	03270319	03280319	03290319	03300319	03340319	03360319	03370319
25	03212519		03232519	03242519	03252519	03262519	03272519	03282519	03292519	03302519	03342519	03362519	03372519
	Default 100%		03232619	03242619	03252619	03262619	03272619	03282619	03292619	03302619			03372619
	Overall		03232719	03242719	Note *	03262719	03272719	03282719	03292719	03302719	03342719	03362719	03372719

OTC Derivatives

1	04210119	04220119	04230119	04240119	04250119		04270119	04280119	04290119	04300119	04340119	04360119	04370119
2	04210219	04220219	04230219	04240219	04250219		04270219	04280219	04290219	04300219	04340219	04360219	04370219
3	04210319	04220319	04230319	04240319	04250319		04270319	04280319	04290319	04300319	04340319	04360319	04370319
25	04212519	04222519	04232519	04242519	04252519		04272519	04282519	04292519	04302519	04342519	04362519	04372519
	Default 100%	04222619	04232619	04242619	04252619		04272619	04282619	04292619	04302619			04372619
	Overall	04222719	04232719	04242719	Note *		04272719	04282719	04292719	04302719	04342719	04362719	04372719

Other off-balance sheet

1	05210119	05220119	05230119	05240119	05250119		05280119		05300119	05340119	05360119	05370119
2	05210219	05220219	05230219	05240219	05250219		05280219		05300219	05340219	05360219	05370219
3	05210319	05220319	05230319	05240319	05250319		05280319		05300319	05340319	05360319	05370319
25	05212519	05222519	05232519	05242519	05252519		05282519		05302519	05342519	05362519	05372519
	Default 100%	05222619	05232619	05242619	05252619		05282619		05302619			05372619
	Overall	05222719	05232719	05242719	Note *		05282719		05302719	05342719	05362719	05372719

Total

		00232819									00362819	00372819
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1 If modelled, EAD of OTC derivatives may already recognize collateral.

4 LGD is not adjusted for collateral in the case of repo-style transactions OTC derivatives if EAD already recognizes collateral.

2 Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

5 Under certain conditions, LGD may also reflect adjust. for guarantees.

3 EAD of repo-style transactions adjusted per note 2; modelled EAD of OTC derivatives where the model recognizes collateral, if any.

6 LGD reflects adjustments for collateral, if any.

* Must sum to zero.

Schedule 20 - Foundation IRB Approach - credit risk-weighted assets

Return to Schedule Listing
For Banking Book - Bank

Before CRM			Adjustments for CRM			After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount	
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Increase in exposure for guar. & credit deriv. on retail & SME exposures	Redistrib'n of exposure for guarantees & credit derivatives	Adjustment to repo-style transaction exposure[2]	Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. Maturity (years)			
						Collateral reflected in EAD[3]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral (collateral reflected in EAD)[4, 5]	Adjusted for CRM (collateral not reflected in EAD)[5, 6]				
(a)	(b)	(c)	(d)	(e)	(f)	(e + f = a + b + c + d)							
Drawn													
1	01210120	01230120	01240120	01250120		01280120		01300120	01340120		01360120	01370120	
2	01210220	01230220	01240220	01250220		01280220		01300220	01340220		01360220	01370220	
3	01210320	01230320	01240320	01250320		01280320		01300320	01340320		01360320	01370320	
25	01212520	01232520	01242520	01252520		01282520		01302520	01342520		01362520	01372520	
	Default 100%	01232620	01242620	01252620		01282620		01302620				01372620	
	Overall	01232720	01242720	Note *		01282720		01302720	01342720		01362720	01372720	
Undrawn Commitments													
1	02210120	02220120	02240120	02250120		02280120		02300120	02340120		02360120	02370120	
2	02210220	02220220	02240220	02250220		02280220		02300220	02340220		02360220	02370220	
3	02210320	02220320	02240320	02250320		02280320		02300320	02340320		02360320	02370320	
25	02212520	02222520	02242520	02252520		02282520		02302520	02342520		02362520	02372520	
	Default 100%	02222620	02242620	02252620		02282620		02302620				02372620	
	Overall	02222720	02242720	Note *		02282720		02302720	02342720		02362720	02372720	
Repo-style Transactions													
1	03210120	03230120	03240120	03250120	03260120	03270120	03280120	03290120	03300120	03340120	03360120	03370120	
2	03210220	03230220	03240220	03250220	03260220	03270220	03280220	03290220	03300220	03340220	03360220	03370220	
3	03210320	03230320	03240320	03250320	03260320	03270320	03280320	03290320	03300320	03340320	03360320	03370320	
25	03212520	03232520	03242520	03252520	03262520	03272520	03282520	03292520	03302520	03342520	03362520	03372520	
	Default 100%	03232620	03242620	03252620	03262620	03272620	03282620	03292620	03302620			03372620	
	Overall	03232720	03242720	Note *	03262720	03272720	03282720	03292720	03302720	03342720	03362720	03372720	
OTC Derivatives													
1	04210120	04220120	04230120	04240120	04250120	04270120	04280120	04290120	04300120	04340120	04360120	04370120	
2	04210220	04220220	04230220	04240220	04250220	04270220	04280220	04290220	04300220	04340220	04360220	04370220	
3	04210320	04220320	04230320	04240320	04250320	04270320	04280320	04290320	04300320	04340320	04360320	04370320	
25	04212520	04222520	04232520	04242520	04252520	04272520	04282520	04292520	04302520	04342520	04362520	04372520	
	Default 100%	04222620	04232620	04242620	04252620	04272620	04282620	04292620	04302620			04372620	
	Overall	04222720	04232720	04242720	Note *	04272720	04282720	04292720	04302720	04342720	04362720	04372720	
Other off-balance sheet													
1	05210120	05220120	05230120	05240120	05250120		05280120		05300120	05340120	05360120	05370120	
2	05210220	05220220	05230220	05240220	05250220		05280220		05300220	05340220	05360220	05370220	
3	05210320	05220320	05230320	05240320	05250320		05280320		05300320	05340320	05360320	05370320	
25	05212520	05222520	05232520	05242520	05252520		05282520		05302520	05342520	05362520	05372520	
	Default 100%	05222620	05232620	05242620	05252620		05282620		05302620			05372620	
	Overall	05222720	05232720	05242720	Note *		05282720		05302720	05342720	05362720	05372720	
Total											00232820	00362820	00372820

1 If modelled, EAD of OTC derivatives may already recognize collateral.

2 Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

3 EAD of repo-style transactions adjusted per note 2; modelled EAD of OTC derivatives where the model recognizes collateral, if any.

4 LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.

5 Under certain conditions, LGD may also reflect adjust. for guarantees.

6 LGD reflects adjustments for collateral, if any.

* Must sum to zero.

Schedule 21 - Foundation IRB Approach - credit risk-weighted assets

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For the Trading Book

Before CRM			Adjustments for CRM		After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount
Estimated PD (%)	Notional Principal Amount	Exposure (Exposure at Default) before CRM[1]	Redistrib'n of exposure for guarantees & credit derivatives	Adjustment to repo-style transaction exposure[2]	Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. Maturity (years)		
					Collateral reflected in EAD[3]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral (collateral reflected in EAD)[4, 5]	Adjusted for CRM (collateral not reflected in EAD)[5, 6]			
(a)			(b)	(c)	(d)	(e)					

Repo-style Transactions

(d + e = a + b + c)

1	03210121		03230121	03250121	03260121	03270121	03280121	03290121	03300121	03340121	03360121	03370121
2	03210221		03230221	03250221	03260221	03270221	03280221	03290221	03300221	03340221	03360221	03370221
3	03210321		03230321	03250321	03260321	03270321	03280321	03290321	03300321	03340321	03360321	03370321
25	03212521		03232521	03252521	03262521	03272521	03282521	03292521	03302521	03342521	03362521	03372521
	Default 100%		03232621	03252621	03262621	03272621	03282621	03292621	03302621			03372621
	Overall		03232721	Note *	03262721	03272721	03282721	03292721	03302721	03342721	03362721	03372721

OTC Derivatives

1	04210121	04220121	04230121	04250121		04270121	04280121	04290121	04300121	04340121	04360121	04370121
2	04210221	04220221	04230221	04250221		04270221	04280221	04290221	04300221	04340221	04360221	04370221
3	04210321	04220321	04230321	04250321		04270321	04280321	04290321	04300321	04340321	04360321	04370321
25	04212521	04222521	04232521	04252521		04272521	04282521	04292521	04302521	04342521	04362521	04372521
	Default 100%	04222621	04232621	04252621		04272621	04282621	04292621	04302621			04372621
	Overall	04222721	04232721	Note *		04272721	04282721	04292721	04302721	04342721	04362721	04372721

Total	00232821										00362821	00372821
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¹ If modelled, EAD of OTC derivatives may already recognize collateral.

² Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

³ EAD of repo-style transactions adjusted per note 2; modelled EAD of OTC derivatives where the model recognizes collateral, if any.

⁴ LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.

⁵ Under certain conditions, LGD may also reflect adjust. for guarantees.

⁶ LGD reflects adjustments for collateral, if any.

* Must sum to zero.

Schedule 22A - Advanced IRB Approach - credit risk-weighted assets

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For Banking Book - Corporate (excl. SMEs treated as Corporate and Specialized Lending)

- Exposures not subject to double default framework

Before CRM			Adjustments for credit risk mitigation			After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Increase in exposure for guar & credit deriv. on retail & SME exposures	Redistribution of exposure for guarantees, credit derivatives	Adjustment to repo-style transaction exposure[2]	Adjusted EAD, of which:		Weighted Ave. LGD (%)				
						Collateral reflected in EAD[3]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral (collateral reflected in EAD)[4, 5]	Adjusted for CRM (collateral not reflected in EAD)[5, 6]	Weighted Ave. Maturity (years)		
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	

Drawn (e + f = a + b + c + d)

1	01210122	01230122	01240122	01250122			01280122		01300122	01340122	01360122	01370122
2	01210222	01230222	01240222	01250222			01280222		01300222	01340222	01360222	01370222
3	01210322	01230322	01240322	01250322			01280322		01300322	01340322	01360322	01370322
25	01212522	01232522	01242522	01252522			01282522		01302522	01342522	01362522	01372522
	Default 100%	01232622	01242622	01252622			01282622		01302622		01362622	01372622
	Overall	01232722	01242722	Note *			01282722		01302722	01342722	01362722	01372722

Undrawn Commitments

1	02210122	02220122	02230122	02240122	02250122		02280122		02300122	02340122	02360122	02370122
2	02210222	02220222	02230222	02240222	02250222		02280222		02300222	02340222	02360222	02370222
3	02210322	02220322	02230322	02240322	02250322		02280322		02300322	02340322	02360322	02370322
25	02212522	02222522	02232522	02242522	02252522		02282522		02302522	02342522	02362522	02372522
	Default 100%	02222622	02232622	02242622	02252622		02282622		02302622		02362622	02372622
	Overall	02222722	02232722	02242722	Note *		02282722		02302722	02342722	02362722	02372722

Repo-style Transactions

1	03210122	03230122	03240122	03250122	03260122	03270122	03280122	03290122	03300122	03340122	03360122	03370122
2	03210222	03230222	03240222	03250222	03260222	03270222	03280222	03290222	03300222	03340222	03360222	03370222
3	03210322	03230322	03240322	03250322	03260322	03270322	03280322	03290322	03300322	03340322	03360322	03370322
25	03212522	03232522	03242522	03252522	03262522	03272522	03282522	03292522	03302522	03342522	03362522	03372522
	Default 100%	03232622	03242622	03252622	03262622	03272622	03282622	03292622	03302622		03362622	03372622
	Overall	03232722	03242722	Note *	03262722	03272722	03282722	03292722	03302722	03342722	03362722	03372722

OTC Derivatives

1	04210122	04220122	04230122	04240122	04250122	04270122	04280122	04290122	04300122	04340122	04360122	04370122
2	04210222	04220222	04230222	04240222	04250222	04270222	04280222	04290222	04300222	04340222	04360222	04370222
3	04210322	04220322	04230322	04240322	04250322	04270322	04280322	04290322	04300322	04340322	04360322	04370322
25	04212522	04222522	04232522	04242522	04252522	04272522	04282522	04292522	04302522	04342522	04362522	04372522
	Default 100%	04222622	04232622	04242622	04252622	04272622	04282622	04292622	04302622		04362622	04372622
	Overall	04222722	04232722	04242722	Note *	04272722	04282722	04292722	04302722	04342722	04362722	04372722

Other off-balance sheet

1	05210122	05220122	05230122	05240122	05250122		05280122		05300122	05340122	05360122	05370122
2	05210222	05220222	05230222	05240222	05250222		05280222		05300222	05340222	05360222	05370222
3	05210322	05220322	05230322	05240322	05250322		05280322		05300322	05340322	05360322	05370322
25	05212522	05222522	05232522	05242522	05252522		05282522		05302522	05342522	05362522	05372522
	Default 100%	05222622	05232622	05242622	05252622		05282622		05302622		05362622	05372622
	Overall	05222722	05232722	05242722	Note *		05282722		05302722	05342722	05362722	05372722

Total 00232822 00362822 00372822

Included above for purchased receivables:

	Default Risk	Dilution Risk	Default Risk	Dilution Risk
Drawn	00239822		00289822	00309822
Undrawn	00229922	00239922	00289922	00309922

1 If modelled, EAD of OTC derivatives may already recognize collateral.

4 LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.

2 Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

5 Under certain conditions, LGD may also reflect adjust. for guarantees.

3 EAD of repo-style transactions adjusted per note 2; modelled EAD of OTC derivatives where the model recognizes collateral, if any.

6 LGD reflects adjustments for collateral, if any.

* Must sum to zero.

Schedule 22B - Advanced IRB Approach - credit risk-weighted assets

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For Banking Book - Corporate (excl. SMEs treated as Corporate and Specialized Lending)

- Exposures subject to double default framework

Before CRM			Adj. for CRM	Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. PD of Guarantor (%)	Weighted Ave. Maturity of credit protection (years)	Risk-weighted Assets	
Estimated PD of Obligor (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Adjustment to repo-style transaction exposure[2]	Collateral reflected in EAD[3]	Collateral not reflected in EAD	Unadjusted (collateral reflected in EAD)[4]	Adjusted for collateral (collateral not reflected in EAD)[5]				
(a)	(b)	(c)	(d)	(c + d = a + b)							
Drawn											
1	01410122		01430122			01480122		01520122	01530122	01550122	01560122
2	01410222		01430222			01480222		01520222	01530222	01550222	01560222
3	01410322		01430322			01480322		01520322	01530322	01550322	01560322
25	01412522		01432522			01482522		01522522	01532522	01552522	01562522
	Overall		01432722			01482722		01522722	01532722	01552722	01562722
Undrawn Commitments											
1	02410122	02420122	02430122			02480122		02520122	02530122	02550122	02560122
2	02410222	02420222	02430222			02480222		02520222	02530222	02550222	02560222
3	02410322	02420322	02430322			02480322		02520322	02530322	02550322	02560322
25	02412522	02422522	02432522			02482522		02522522	02532522	02552522	02562522
	Overall	02422722	02432722			02482722		02522722	02532722	02552722	02562722
Repo-style Transactions											
1	03410122		03430122	03460122	03470122	03480122	03510122	03520122	03530122	03550122	03560122
2	03410222		03430222	03460222	03470222	03480222	03510222	03520222	03530222	03550222	03560222
3	03410322		03430322	03460322	03470322	03480322	03510322	03520322	03530322	03550322	03560322
25	03412522		03432522	03462522	03472522	03482522	03512522	03522522	03532522	03552522	03562522
	Overall		03432722	03462722	03472722	03482722	03512722	03522722	03532722	03552722	03562722
OTC Derivatives											
1	04410122	04420122	04430122		04470122	04480122	04510122	04520122	04530122	04550122	04560122
2	04410222	04420222	04430222		04470222	04480222	04510222	04520222	04530222	04550222	04560222
3	04410322	04420322	04430322		04470322	04480322	04510322	04520322	04530322	04550322	04560322
25	04412522	04422522	04432522		04472522	04482522	04512522	04522522	04532522	04552522	04562522
	Overall	04422722	04432722		04472722	04482722	04512722	04522722	04532722	04552722	04562722
Other off-balance sheet											
1	05410122	05420122	05430122			05480122		05520122	05530122	05550122	05560122
2	05410222	05420222	05430222			05480222		05520222	05530222	05550222	05560222
3	05410322	05420322	05430322			05480322		05520322	05530322	05550322	05560322
25	05412522	05422522	05432522			05482522		05522522	05532522	05552522	05562522
	Overall	05422722	05432722			05482722		05522722	05532722	05552722	05562722
Total			00432822								00562822

¹ If modelled, EAD of OTC derivatives may already recognize collateral.

² Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

³ EAD of repo-style transactions adjusted per note 2; modelled EAD of OTC derivatives where the model recognizes collateral, if any.

⁴ LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.

⁵ LGD reflects adjustments for collateral, if any.

Schedule 23A - Advanced IRB Approach - credit risk-weighted assets

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For Banking Book Specialized Lending - HVCRE

- Exposures not subject to double default framework

Before CRM			Adjustments for CRM	After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]		Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. Maturity (years)		
			Collateral reflected in EAD[2]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral (collateral reflected in EAD)[3, 4]	Adjusted for CRM (collateral not reflected in EAD)[4, 5]				
(a)			(b)	(c + d = a + b)						
1	01210123	01230123	01250123	01280123		01300123	01340123	01360123	01370123	
2	01210223	01230223	01250223	01280223		01300223	01340223	01360223	01370223	
3	01210323	01230323	01250323	01280323		01300323	01340323	01360323	01370323	
25	01212523	01232523	01252523	01282523		01302523	01342523	01362523	01372523	
Default 100%		01232623	01252623	01282623		01302623		01362623	01372623	
Overall		01232723	Note *	01282723		01302723	01342723	01362723	01372723	
Undrawn Commitments										
1	02210123	02230123	02250123	02280123		02300123	02340123	02360123	02370123	
2	02210223	02230223	02250223	02280223		02300223	02340223	02360223	02370223	
3	02210323	02230323	02250323	02280323		02300323	02340323	02360323	02370323	
25	02212523	02232523	02252523	02282523		02302523	02342523	02362523	02372523	
Default 100%		02232623	02252623	02282623		02302623		02362623	02372623	
Overall		02232723	Note *	02282723		02302723	02342723	02362723	02372723	
OTC Derivatives										
1	04210123	04230123	04250123	04270123	04280123	04290123	04300123	04340123	04360123	04370123
2	04210223	04230223	04250223	04270223	04280223	04290223	04300223	04340223	04360223	04370223
3	04210323	04230323	04250323	04270323	04280323	04290323	04300323	04340323	04360323	04370323
25	04212523	04232523	04252523	04272523	04282523	04292523	04302523	04342523	04362523	04372523
Default 100%		04232623	04252623	04272623	04282623	04292623	04302623		04362623	04372623
Overall		04232723	Note *	04272723	04282723	04292723	04302723	04342723	04362723	04372723
Other off-balance sheet										
1	05210123	05230123	05250123	05270123	05280123	05290123	05300123	05340123	05360123	05370123
2	05210223	05230223	05250223	05270223	05280223	05290223	05300223	05340223	05360223	05370223
3	05210323	05230323	05250323	05270323	05280323	05290323	05300323	05340323	05360323	05370323
25	05212523	05232523	05252523	05272523	05282523	05292523	05302523	05342523	05362523	05372523
Default 100%		05232623	05252623	05272623	05282623	05292623	05302623		05362623	05372623
Overall		05232723	Note *	05272723	05282723	05292723	05302723	05342723	05362723	05372723
Total		00232823						00362823	00372823	

Included above for purchased receivables:

	Drawn	Undrawn					Default Risk	Dilution Risk	Default Risk	Dilution Risk	
Drawn		00239823			00289823	00309823	00349823	00779823	00789823	00799823	00809823
Undrawn	00229923	00239923			00289923	00309923	00349923	00779923	00789923	00799923	00809923

¹ If modelled, EAD of OTC derivatives may already recognize collateral.

² Modelled EAD of OTC derivatives where the model recognizes collateral, if any.

* Must sum to zero.

³ LGD is not adjusted for collateral in the case of OTC derivatives if EAD already recognizes collateral.

⁴ Under certain conditions, LGD may also reflect adjust. for guarantees.

⁵ LGD reflects adjustments for collateral, if any.

Schedule 23B - Advanced IRB Approach - credit risk-weighted assets

Return to Schedule Listing

For Banking Book Specialized Lending - HVCRE

- Exposures subject to double default framework

Before CRM			Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. PD of Guarantor (%)	Weighted Ave. Maturity of credit protection (years)	Risk-weighted Assets
Estimated PD of Obligor (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Collateral reflected in EAD[2]	Collateral not reflected in EAD	Unadjusted (collateral reflected in EAD)[3]	Adjusted for collateral (collateral not reflected in EAD)[4]			
(a)			(b)	(c)	(b + c = a)				

Drawn

1	01410123		01430123		01480123		01520123	01530123	01550123	01560123
2	01410223		01430223		01480223		01520223	01530223	01550223	01560223
3	01410323		01430323		01480323		01520323	01530323	01550323	01560323
25	01412523		01432523		01482523		01522523	01532523	01552523	01562523
	Overall		01432723		01482723		01522723	01532723	01552723	01562723

Undrawn Commitments

1	02410123	02420123	02430123		02480123		02520123	02530123	02550123	02560123
2	02410223	02420223	02430223		02480223		02520223	02530223	02550223	02560223
3	02410323	02420323	02430323		02480323		02520323	02530323	02550323	02560323
25	02412523	02422523	02432523		02482523		02522523	02532523	02552523	02562523
	Overall	02422723	02432723		02482723		02522723	02532723	02552723	02562723

OTC Derivatives

1	04410123	04420123	04430123	04470123	04480123	04510123	04520123	04530123	04550123	04560123
2	04410223	04420223	04430223	04470223	04480223	04510223	04520223	04530223	04550223	04560223
3	04410323	04420323	04430323	04470323	04480323	04510323	04520323	04530323	04550323	04560323
25	04412523	04422523	04432523	04472523	04482523	04512523	04522523	04532523	04552523	04562523
	Overall	04422723	04432723	04472723	04482723	04512723	04522723	04532723	04552723	04562723

Other off-balance sheet

1	05410123	05420123	05430123		05480123		05520123	05530123	05550123	05560123
2	05410223	05420223	05430223		05480223		05520223	05530223	05550223	05560223
3	05410323	05420323	05430323		05480323		05520323	05530323	05550323	05560323
25	05412523	05422523	05432523		05482523		05522523	05532523	05552523	05562523
	Overall	05422723	05432723		05482723		05522723	05532723	05552723	05562723

Total

00432823

00562823

¹ If modelled, EAD of OTC derivatives may already recognize collateral.

² Modelled EAD of OTC derivatives where the model recognizes collateral, if any.

³ LGD is not adjusted for collateral in the case of OTC derivatives if EAD already recognizes collateral.

⁴ LGD reflects adjustments for collateral, if any.

Schedule 24A - Advanced IRB Approach - credit risk-weighted assets

Return to Schedule Listing

For Banking Book Specialized Lending - Non-HVCRE

- Exposures not subject to double default framework

Before CRM			Adjustments for CRM	After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]		Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. Maturity (years)		
			Redistribution of exposure for guarantees, credit derivatives	Collateral reflected in EAD[2]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral reflected in EAD[3, 4]	Adjusted for CRM (collateral not reflected in EAD)[4, 5]			
(a)	(b)	(c)	(d)	(c + d = a + b)						
1	01210124	01230124	01250124	01280124			01300124	01340124	01360124	01370124
2	01210224	01230224	01250224	01280224			01300224	01340224	01360224	01370224
3	01210324	01230324	01250324	01280324			01300324	01340324	01360324	01370324
25	01212524	01232524	01252524	01282524			01302524	01342524	01362524	01372524
	Default 100%	01232624	01252624	01282624			01302624		01362624	01372624
	Overall	01232724	Note *	01282724			01302724	01342724	01362724	01372724

Undrawn Commitments

1	02210124	02220124	02230124	02250124	02280124		02300124	02340124	02360124	02370124
2	02210224	02220224	02230224	02250224	02280224		02300224	02340224	02360224	02370224
3	02210324	02220324	02230324	02250324	02280324		02300324	02340324	02360324	02370324
25	02212524	02222524	02232524	02252524	02282524		02302524	02342524	02362524	02372524
	Default 100%	02222624	02232624	02252624	02282624		02302624		02362624	02372624
	Overall	02222724	02232724	Note *	02282724		02302724	02342724	02362724	02372724

OTC Derivatives

1	04210124	04220124	04230124	04250124	04270124	04280124	04290124	04300124	04340124	04360124	04370124
2	04210224	04220224	04230224	04250224	04270224	04280224	04290224	04300224	04340224	04360224	04370224
3	04210324	04220324	04230324	04250324	04270324	04280324	04290324	04300324	04340324	04360324	04370324
25	04212524	04222524	04232524	04252524	04272524	04282524	04292524	04302524	04342524	04362524	04372524
	Default 100%	04222624	04232624	04252624	04272624	04282624	04292624	04302624		04362624	04372624
	Overall	04222724	04232724	Note *	04272724	04282724	04292724	04302724	04342724	04362724	04372724

Other off-balance sheet

1	05210124	05220124	05230124	05250124	05280124		05300124	05340124	05360124	05370124
2	05210224	05220224	05230224	05250224	05280224		05300224	05340224	05360224	05370224
3	05210324	05220324	05230324	05250324	05280324		05300324	05340324	05360324	05370324
25	05212524	05222524	05232524	05252524	05282524		05302524	05342524	05362524	05372524
	Default 100%	05222624	05232624	05252624	05282624		05302624		05362624	05372624
	Overall	05222724	05232724	Note *	05282724		05302724	05342724	05362724	05372724

Total 00232824

00362824 00372824

Included above for purchased receivables:

	Default Risk	Dilution Risk	Default Risk	Dilution Risk
Drawn	00239824		00289824	00309824 00349824
Undrawn	00229924 00239924		00289924	00309924 00349924

¹ If modelled, EAD of OTC derivatives may already recognize collateral.

² Modelled EAD of OTC derivatives where the model recognizes collateral, if any.

* Must sum to zero.

³ LGD is not adjusted for collateral in the case of OTC derivatives if EAD already recognizes collateral.

⁴ Under certain conditions, LGD may also reflect adjust. for guarantees.

⁵ LGD reflects adjustments for collateral, if any.

Schedule 24B - Advanced IRB Approach - credit risk-weighted assets

[Return to Schedule Listing](#)

For Banking Book Specialized Lending - Non-HVCRE

- Exposures subject to double default framework

Before CRM			Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. PD of Guarantor (%)	Weighted Ave. Maturity of credit protection (years)	Risk-weighted Assets	
Estimated PD of Obligor (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Collateral reflected in EAD[2]	Collateral not reflected in EAD	Unadjusted (collateral reflected in EAD)[3]	Adjusted for collateral (collateral not reflected in EAD)[4]				
(a)			(b)	(c)	(b + c = a)					
Drawn										
1	01410124		01430124		01480124		01520124	01530124	01550124	01560124
2	01410224		01430224		01480224		01520224	01530224	01550224	01560224
3	01410324		01430324		01480324		01520324	01530324	01550324	01560324
25	01412524		01432524		01482524		01522524	01532524	01552524	01562524
	Overall		01432724		01482724		01522724	01532724	01552724	01562724
Undrawn Commitments										
1	02410124	02420124	02430124		02480124		02520124	02530124	02550124	02560124
2	02410224	02420224	02430224		02480224		02520224	02530224	02550224	02560224
3	02410324	02420324	02430324		02480324		02520324	02530324	02550324	02560324
25	02412524	02422524	02432524		02482524		02522524	02532524	02552524	02562524
	Overall	02422724	02432724		02482724		02522724	02532724	02552724	02562724
OTC Derivatives										
1	04410124	04420124	04430124	04470124	04480124	04510124	04520124	04530124	04550124	04560124
2	04410224	04420224	04430224	04470224	04480224	04510224	04520224	04530224	04550224	04560224
3	04410324	04420324	04430324	04470324	04480324	04510324	04520324	04530324	04550324	04560324
25	04412524	04422524	04432524	04472524	04482524	04512524	04522524	04532524	04552524	04562524
	Overall	04422724	04432724	04472724	04482724	04512724	04522724	04532724	04552724	04562724
Other off-balance sheet										
1	05410124	05420124	05430124		05480124		05520124	05530124	05550124	05560124
2	05410224	05420224	05430224		05480224		05520224	05530224	05550224	05560224
3	05410324	05420324	05430324		05480324		05520324	05530324	05550324	05560324
25	05412524	05422524	05432524		05482524		05522524	05532524	05552524	05562524
	Overall	05422724	05432724		05482724		05522724	05532724	05552724	05562724
Total		00432824								00562824

¹ If modelled, EAD of OTC derivatives may already recognize collateral.

² Modelled EAD of OTC derivatives where the model recognizes collateral, if any.

³ LGD is not adjusted for collateral in the case of OTC derivatives if EAD already recognizes collateral.

⁴ LGD reflects adjustments for collateral, if any.

Schedule 25A - Advanced IRB Approach - credit risk-weighted assets

Return to Schedule Listing

For Banking Book SMEs treated as Corporate

- Exposures not subject to double default framework

Before CRM			Adjustments for credit risk mitigation			After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount	
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Decrease in exposure for guaran, credit deriv.[2]	Redistribution of exposure for guarantees, credit derivatives	Adjustment to repo-style transaction exposure[3]	Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. Maturity (years)			Weighted Ave. Firm Size
						Collateral reflected in EAD[4]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral reflected in EAD][5, 6]	Adjusted for CRM (collateral not reflected in EAD][6, 7]				
(a)			(b)	(c)	(d)	(e)	(f)						
Drawn													
(e + f = a + b + c + d)													
1	01210125		01230125	01380125	01250125		01280125		01300125	01340125	01390125	01360125	01370125
2	01210225		01230225	01380225	01250225		01280225		01300225	01340225	01390225	01360225	01370225
3	01210325		01230325	01380325	01250325		01280325		01300325	01340325	01390325	01360325	01370325
25	01212525		01232525	01382525	01252525		01282525		01302525	01342525	01392525	01362525	01372525
	Default 100%		01232625	01382625	01252625		01282625		01302625		01392625	01362625	01372625
	Overall		01232725	01382725	Note *		01282725		01302725	01342725	01392725	01362725	01372725

Undrawn Commitments													
1	02210125	02220125	02230125	02380125	02250125		02280125		02300125	02340125	02390125	02360125	02370125
2	02210225	02220225	02230225	02380225	02250225		02280225		02300225	02340225	02390225	02360225	02370225
3	02210325	02220325	02230325	02380325	02250325		02280325		02300325	02340325	02390325	02360325	02370325
25	02212525	02222525	02232525	02382525	02252525		02282525		02302525	02342525	02392525	02362525	02372525
	Default 100%	02222625	02232625	02382625	02252625		02282625		02302625		02392625	02362625	02372625
	Overall	02222725	02232725	02382725	Note *		02282725		02302725	02342725	02392725	02362725	02372725

Repo-style Transactions														
1	03210125		03230125	03380125	03250125	03260125	03270125	03280125	03290125	03300125	03340125	03390125	03360125	03370125
2	03210225		03230225	03380225	03250225	03260225	03270225	03280225	03290225	03300225	03340225	03390225	03360225	03370225
3	03210325		03230325	03380325	03250325	03260325	03270325	03280325	03290325	03300325	03340325	03390325	03360325	03370325
25	03212525		03232525	03382525	03252525	03262525	03272525	03282525	03292525	03302525	03342525	03392525	03362525	03372525
	Default 100%		03232625	03382625	03252625	03262625	03272625	03282625	03292625	03302625		03392625	03362625	03372625
	Overall		03232725	03382725	Note *	03262725	03272725	03282725	03292725	03302725	03342725	03392725	03362725	03372725

OTC Derivatives														
1	04210125	04220125	04230125	04380125	04250125		04270125	04280125	04290125	04300125	04340125	04390125	04360125	04370125
2	04210225	04220225	04230225	04380225	04250225		04270225	04280225	04290225	04300225	04340225	04390225	04360225	04370225
3	04210325	04220325	04230325	04380325	04250325		04270325	04280325	04290325	04300325	04340325	04390325	04360325	04370325
25	04212525	04222525	04232525	04382525	04252525		04272525	04282525	04292525	04302525	04342525	04392525	04362525	04372525
	Default 100%	04222625	04232625	04382625	04252625		04272625	04282625	04292625	04302625		04392625	04362625	04372625
	Overall	04222725	04232725	04382725	Note *		04272725	04282725	04292725	04302725	04342725	04392725	04362725	04372725

Other off-balance sheet													
1	05210125	05220125	05230125	05380125	05250125		05280125		05300125	05340125	05390125	05360125	05370125
2	05210225	05220225	05230225	05380225	05250225		05280225		05300225	05340225	05390225	05360225	05370225
3	05210325	05220325	05230325	05380325	05250325		05280325		05300325	05340325	05390325	05360325	05370325
25	05212525	05222525	05232525	05382525	05252525		05282525		05302525	05342525	05392525	05362525	05372525
	Default 100%	05222625	05232625	05382625	05252625		05282625		05302625		05392625	05362625	05372625
	Overall	05222725	05232725	05382725	Note *		05282725		05302725	05342725	05392725	05362725	05372725

Total	00232825												00362825	00372825
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Included above for purchased receivables:

												Default Risk	Dilution Risk	Default Risk	Dilution Risk
Drawn		00239825					00289825		00309825	00349825	00399825	00779825	00789825	00799825	00809825
Undrawn	00229925	00239925					00289925		00309925	00349925	00399925	00779925	00789925	00799925	00809925

¹ If modelled, EAD of OTC derivatives may already recognize collateral.
² For guarantees and credit derivatives provided by a guarantor in a different exposure class. Decreases in exposure are accompanied by an increase in the exposure to the class (corporate, sovereign, or bank) providing the credit risk mitigation.
³ Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.
⁴ EAD of repo-style transactions adjusted per note 3; modelled EAD of OTC derivatives where the model recognizes collateral, if any.
⁵ LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.
⁶ Under certain conditions, LGD may also reflect adjust. for guarantees.
⁷ LGD reflects adjustments for collateral, if any.
* Must sum to zero.

Schedule 25B - Advanced IRB Approach - credit risk-weighted assets

Return to Schedule Listing

For Banking Book SMEs treated as Corporate

- Exposures subject to double default framework

Before CRM			Adjustments for CRM	Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. PD of Guarantor (%)	Weighted Ave. Maturity of credit protection (years)	Weighted Ave. Firm Size	Risk-weighted Assets	
Estimated PD of Obligor (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Adjustment to repo-style transaction exposure[2]	Collateral reflected in EAD[3]	Collateral not reflected in EAD	Unadjusted (collateral reflected in EAD)[4]	Adjusted for collateral (collateral not reflected in EAD)[5]					
(a)			(b)	(c)		(d)						
Drawn												
(c + d = a + b)												
1	01410125		01430125			01480125		01520125	01530125	01550125	01590125	01560125
2	01410225		01430225			01480225		01520225	01530225	01550225	01590225	01560225
3	01410325		01430325			01480325		01520325	01530325	01550325	01590325	01560325
25	01412525		01432525			01482525		01522525	01532525	01552525	01592525	01562525
	Overall		01432725			01482725		01522725	01532725	01552725	01592725	01562725
Undrawn Commitments												
1	02410125	02420125	02430125			02480125		02520125	02530125	02550125	02590125	02560125
2	02410225	02420225	02430225			02480225		02520225	02530225	02550225	02590225	02560225
3	02410325	02420325	02430325			02480325		02520325	02530325	02550325	02590325	02560325
25	02412525	02422525	02432525			02482525		02522525	02532525	02552525	02592525	02562525
	Overall	02422725	02432725			02482725		02522725	02532725	02552725	02592725	02562725
Repo-style Transactions												
1	03410125		03430125	03460125	03470125	03480125	03510125	03520125	03530125	03550125	03590125	03560125
2	03410225		03430225	03460225	03470225	03480225	03510225	03520225	03530225	03550225	03590225	03560225
3	03410325		03430325	03460325	03470325	03480325	03510325	03520325	03530325	03550325	03590325	03560325
25	03412525		03432525	03462525	03472525	03482525	03512525	03522525	03532525	03552525	03592525	03562525
	Overall		03432725	03462725	03472725	03482725	03512725	03522725	03532725	03552725	03592725	03562725
OTC Derivatives												
1	04410125	04420125	04430125		04470125	04480125	04510125	04520125	04530125	04550125	04590125	04560125
2	04410225	04420225	04430225		04470225	04480225	04510225	04520225	04530225	04550225	04590225	04560225
3	04410325	04420325	04430325		04470325	04480325	04510325	04520325	04530325	04550325	04590325	04560325
25	04412525	04422525	04432525		04472525	04482525	04512525	04522525	04532525	04552525	04592525	04562525
	Overall	04422725	04432725		04472725	04482725	04512725	04522725	04532725	04552725	04592725	04562725
Other off-balance sheet												
1	05410125	05420125	05430125			05480125		05520125	05530125	05550125	05590125	05560125
2	05410225	05420225	05430225			05480225		05520225	05530225	05550225	05590225	05560225
3	05410325	05420325	05430325			05480325		05520325	05530325	05550325	05590325	05560325
25	05412525	05422525	05432525			05482525		05522525	05532525	05552525	05592525	05562525
	Overall	05422725	05432725			05482725		05522725	05532725	05552725	05592725	05562725
Total			00432825									00562825

¹ If modelled, EAD of OTC derivatives may already recognize collateral.

³ EAD of repo-style transactions adjusted per note 2; modelled EAD of OTC derivatives where the model recognizes collateral, if any.

² Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

⁴ LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.

Schedule 26 - Advanced IRB Approach - credit risk-weighted assets

For Banking Book - Sovereign

Before CRM			Adjustments for credit risk mitigation			After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Increase in exposure for guar. & credit deriv. on retail & SME exposures	Redistribution of exposure for guarantees, credit derivatives	Adjustment to repo-style transaction exposure[2]	Adjusted EAD, of which:		Weighted Ave. LGD (%)		Weighted Ave. Maturity (years)		
						Collateral reflected in EAD[3]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral (collateral reflected in EAD)[4, 5]	Adjusted for CRM (collateral not reflected in EAD)[5, 6]			
(a)	(b)	(c)	(d)	(e)	(f)	(e + f = a + b + c + d)	(e + f = a + b + c + d)	(e + f = a + b + c + d)	(e + f = a + b + c + d)	(e + f = a + b + c + d)	(e + f = a + b + c + d)	

Drawn

1	01210126		01230126		01240126	01250126		01280126		01300126	01340126		01360126	01370126
2	01210226		01230226		01240226	01250226		01280226		01300226	01340226		01360226	01370226
3	01210326		01230326		01240326	01250326		01280326		01300326	01340326		01360326	01370326
25	01212526		01232526		01242526	01252526		01282526		01302526	01342526		01362526	01372526
	Default 100%		01232626		01242626	01252626		01282626		01302626			01362626	01372626
	Overall		01232726		01242726	Note *		01282726		01302726	01342726		01362726	01372726

Undrawn Commitments

1	02210126	02220126	02230126		02240126	02250126		02280126		02300126	02340126		02360126	02370126
2	02210226	02220226	02230226		02240226	02250226		02280226		02300226	02340226		02360226	02370226
3	02210326	02220326	02230326		02240326	02250326		02280326		02300326	02340326		02360326	02370326
25	02212526	02222526	02232526		02242526	02252526		02282526		02302526	02342526		02362526	02372526
	Default 100%	02222626	02232626		02242626	02252626		02282626		02302626			02362626	02372626
	Overall	02222726	02232726		02242726	Note *		02282726		02302726	02342726		02362726	02372726

Repo-style Transactions

1	03210126		03230126		03240126	03250126	03260126	03270126	03280126	03290126	03300126	03340126	03360126	03370126
2	03210226		03230226		03240226	03250226	03260226	03270226	03280226	03290226	03300226	03340226	03360226	03370226
3	03210326		03230326		03240326	03250326	03260326	03270326	03280326	03290326	03300326	03340326	03360326	03370326
25	03212526		03232526		03242526	03252526	03262526	03272526	03282526	03292526	03302526	03342526	03362526	03372526
	Default 100%		03232626		03242626	03252626	03262626	03272626	03282626	03292626	03302626		03362626	03372626
	Overall		03232726		03242726	Note *	03262726	03272726	03282726	03292726	03302726	03342726	03362726	03372726

OTC Derivatives

1	04210126	04220126	04230126		04240126	04250126		04270126	04280126	04290126	04300126	04340126	04360126	04370126
2	04210226	04220226	04230226		04240226	04250226		04270226	04280226	04290226	04300226	04340226	04360226	04370226
3	04210326	04220326	04230326		04240326	04250326		04270326	04280326	04290326	04300326	04340326	04360326	04370326
25	04212526	04222526	04232526		04242526	04252526		04272526	04282526	04292526	04302526	04342526	04362526	04372526
	Default 100%	04222626	04232626		04242626	04252626		04272626	04282626	04292626	04302626		04362626	04372626
	Overall	04222726	04232726		04242726	Note *		04272726	04282726	04292726	04302726	04342726	04362726	04372726

Other off-balance sheet

1	05210126	05220126	05230126		05240126	05250126		05280126		05300126	05340126		05360126	05370126
2	05210226	05220226	05230226		05240226	05250226		05280226		05300226	05340226		05360226	05370226
3	05210326	05220326	05230326		05240326	05250326		05280326		05300326	05340326		05360326	05370326
25	05212526	05222526	05232526		05242526	05252526		05282526		05302526	05342526		05362526	05372526
	Default 100%	05222626	05232626		05242626	05252626		05282626		05302626			05362626	05372626
	Overall	05222726	05232726		05242726	Note *		05282726		05302726	05342726		05362726	05372726

Total	00232826								00362826		00372826	
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¹ If modelled, EAD of OTC derivatives may already recognize collateral.

² Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

³ EAD of repo-style transactions adjusted per note 2; modelled EAD of OTC derivatives where the model recognizes collateral, if any.

⁴ LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.

⁵ Under certain conditions, LGD may also reflect adjust. for guarantees.

⁶ LGD reflects adjustments for collateral, if any.

* Must sum to zero.

Schedule 27 - Advanced IRB Approach - credit risk-weighted assets

Return to Schedule Listing

For Banking Book - Bank

Before CRM			Adjustments for credit risk mitigation			After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount	
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Increase in exposure for guar. & credit deriv. on retail & SME exposures	Redistrib'n of exposure for guarantees & credit derivatives	Adjustment to repo-style transaction exposure[2]	Adjusted EAD, of which:		Weighted Ave. LGD (%)					
						Collateral reflected in EAD[3]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral (collateral reflected in EAD)[4, 5]	Adjusted for CRM (collateral not reflected in EAD)[5, 6]	Weighted Ave. Maturity (years)			
(a)			(b)	(c)	(d)	(e)	(f)						
Drawn													
(e + f = a + b + c + d)													
1	01210127		01230127	01240127	01250127		01280127		01300127	01340127		01360127	01370127
2	01210227		01230227	01240227	01250227		01280227		01300227	01340227		01360227	01370227
3	01210327		01230327	01240327	01250327		01280327		01300327	01340327		01360327	01370327
25	01212527		01232527	01242527	01252527		01282527		01302527	01342527		01362527	01372527
	Default 100%		01232627	01242627	01252627		01282627		01302627			01362627	01372627
	Overall		01232727	01242727	Note *		01282727		01302727	01342727		01362727	01372727
Undrawn Commitments													
1	02210127	02220127	02230127	02240127	02250127		02280127		02300127	02340127		02360127	02370127
2	02210227	02220227	02230227	02240227	02250227		02280227		02300227	02340227		02360227	02370227
3	02210327	02220327	02230327	02240327	02250327		02280327		02300327	02340327		02360327	02370327
25	02212527	02222527	02232527	02242527	02252527		02282527		02302527	02342527		02362527	02372527
	Default 100%	02222627	02232627	02242627	02252627		02282627		02302627			02362627	02372627
	Overall	02222727	02232727	02242727	Note *		02282727		02302727	02342727		02362727	02372727
Repo-style Transactions													
1	03210127		03230127	03240127	03250127	03260127	03270127	03280127	03290127	03300127	03340127	03360127	03370127
2	03210227		03230227	03240227	03250227	03260227	03270227	03280227	03290227	03300227	03340227	03360227	03370227
3	03210327		03230327	03240327	03250327	03260327	03270327	03280327	03290327	03300327	03340327	03360327	03370327
25	03212527		03232527	03242527	03252527	03262527	03272527	03282527	03292527	03302527	03342527	03362527	03372527
	Default 100%		03232627	03242627	03252627	03262627	03272627	03282627	03292627	03302627		03362627	03372627
	Overall		03232727	03242727	Note *	03262727	03272727	03282727	03292727	03302727	03342727	03362727	03372727
OTC Derivatives													
1	04210127	04220127	04230127	04240127	04250127		04270127	04280127	04290127	04300127	04340127	04360127	04370127
2	04210227	04220227	04230227	04240227	04250227		04270227	04280227	04290227	04300227	04340227	04360227	04370227
3	04210327	04220327	04230327	04240327	04250327		04270327	04280327	04290327	04300327	04340327	04360327	04370327
25	04212527	04222527	04232527	04242527	04252527		04272527	04282527	04292527	04302527	04342527	04362527	04372527
	Default 100%	04222627	04232627	04242627	04252627		04272627	04282627	04292627	04302627		04362627	04372627
	Overall	04222727	04232727	04242727	Note *		04272727	04282727	04292727	04302727	04342727	04362727	04372727
Other off-balance sheet													
1	05210127	05220127	05230127	05240127	05250127		05280127		05300127	05340127		05360127	05370127
2	05210227	05220227	05230227	05240227	05250227		05280227		05300227	05340227		05360227	05370227
3	05210327	05220327	05230327	05240327	05250327		05280327		05300327	05340327		05360327	05370327
25	05212527	05222527	05232527	05242527	05252527		05282527		05302527	05342527		05362527	05372527
	Default 100%	05222627	05232627	05242627	05252627		05282627		05302627			05362627	05372627
	Overall	05222727	05232727	05242727	Note *		05282727		05302727	05342727		05362727	05372727
Total													
			00232827									00362827	00372827

1 If modelled, EAD of OTC derivatives may already recognize collateral.

4 LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.

2 Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

5 Under certain conditions, LGD may also reflect adjust. for guarantees.

3 EAD of repo-style transactions adjusted per note 2; modelled EAD of OTC derivatives where the model recognizes collateral, if any.

6 LGD reflects adjustments for collateral, if any.

* Must sum to zero.

Schedule 28 - Advanced IRB Approach - credit risk-weighted assets

Return to Schedule Listing

For the Trading Book

Before CRM			Adjustments for CRM		After credit risk mitigation (CRM)					Risk-weighted Assets	Expected Loss Amount
Estimated PD (%)	Notional Principal Amount	Exposure (Exposure at Default) before CRM[1]	Redistrib'n of exposure for guarantees & credit derivatives	Adjustment to repo-style transaction exposure[2]	Adjusted EAD, of which:		Weighted Ave. LGD (%)				
					Collateral reflected in EAD[3]	Collateral not reflected in EAD	Adjusted for CRM excl. collateral (collateral reflected in EAD)[4, 5]	Adjusted for CRM (collateral not reflected in EAD)[5, 6]	Weighted Ave. Maturity (years)		
(a)			(b)	(c)	(d)	(e)					

Repo-style Transactions

(d + e = a + b + c)

1	03210128		03230128	03250128	03260128	03270128	03280128	03290128	03300128	03340128	03360128	03370128
2	03210228		03230228	03250228	03260228	03270228	03280228	03290228	03300228	03340228	03360228	03370228
3	03210328		03230328	03250328	03260328	03270328	03280328	03290328	03300328	03340328	03360328	03370328
25	03212528		03232528	03252528	03262528	03272528	03282528	03292528	03302528	03342528	03362528	03372528
	Default 100%		03232628	03252628	03262628	03272628	03282628	03292628	03302628		03362628	03372628
	Overall		03232728	Note *	03262728	03272728	03282728	03292728	03302728	03342728	03362728	03372728

OTC Derivatives

1	04210128	04220128	04230128	04250128		04270128	04280128	04290128	04300128	04340128	04360128	04370128
2	04210228	04220228	04230228	04250228		04270228	04280228	04290228	04300228	04340228	04360228	04370228
3	04210328	04220328	04230328	04250328		04270328	04280328	04290328	04300328	04340328	04360328	04370328
25	04212528	04222528	04232528	04252528		04272528	04282528	04292528	04302528	04342528	04362528	04372528
	Default 100%	04222628	04232628	04252628		04272628	04282628	04292628	04302628		04362628	04372628
	Overall	04222728	04232728	Note *		04272728	04282728	04292728	04302728	04342728	04362728	04372728

Total		00232828									00362828	00372828
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¹ If modelled, EAD of OTC derivatives may already recognize collateral.

⁴ LGD is not adjusted for collateral in the case of repo-style transactions and OTC derivatives if EAD already recognizes collateral.

² Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

⁵ Under certain conditions, LGD may also reflect adjust. for guarantees.

³ EAD of repo-style transactions adjusted per note 2; modelled EAD of OTC derivatives where the model recognizes collateral, if any.

⁶ LGD reflects adjustments for collateral, if any.

* Must sum to zero.

Schedule 29 - IRB Slotting Approach - credit risk-weighted assets

[Return to Schedule Listing](#)

For Banking Book Specialized Lending not qualifying for PD/LGD approach

	Specialized Lending (HVCRE)						Specialized Lending (non-HVCRE)					
	Notional Principal Amount	Gross exposure (Exposure at Default)	Risk weight (for unexpected loss)	Risk-weighted Assets	Factor for expected loss	Expected Loss Amount	Notional Principal Amount	Gross exposure (Exposure at Default)	Risk weight (for unexpected loss)	Risk-weighted Assets	Factor for expected loss	Expected Loss Amount
	(a)	(b)	(c = a x b)	(d)	(e = a x d x 8%)	(f)	(g)	(h = f x g)	(i)	(j = f x i x 8%)		
Drawn												
Strong		01626129	95%	01646129	5%	01666129		01686129	70%	01706129	5%	01726129
Strong *		01626229	70%	01646229	5%	01666229						
Good		01626329	120%	01646329	5%	01666329		01686329	90%	01706329	10%	01726329
Good *		01626429	95%	01646429	5%	01666429						
Satisfactory		01626529	140%	01646529	35%	01666529		01686529	115%	01706529	35%	01726529
Weak		01626629	250%	01646629	100%	01666629		01686629	250%	01706629	100%	01726629
Default		01626729	0%		625%	01666729		01686729	0%		625%	01726729
Total		01626829		01646829		01666829		01686829		01706829		01726829
Undrawn Commitments												
Strong	02616129	02626129	95%	02646129	5%	02666129	02676129	02686129	70%	02706129	5%	02726129
Strong *	02616229	02626229	70%	02646229	5%	02666229						
Good	02616329	02626329	120%	02646329	5%	02666329	02676329	02686329	90%	02706329	10%	02726329
Good *	02616429	02626429	95%	02646429	5%	02666429						
Satisfactory	02616529	02626529	140%	02646529	35%	02666529	02676529	02686529	115%	02706529	35%	02726529
Weak	02616629	02626629	250%	02646629	100%	02666629	02676629	02686629	250%	02706629	100%	02726629
Default	02616729	02626729	0%		625%	02666729	02676729	02686729	0%		625%	02726729
Total	02616829	02626829		02646829		02666829	02676829	02686829		02706829		02726829
OTC Derivatives												
Strong	04616129	04626129	95%	04646129	5%	04666129	04676129	04686129	70%	04706129	5%	04726129
Strong *	04616229	04626229	70%	04646229	5%	04666229						
Good	04616329	04626329	120%	04646329	5%	04666329	04676329	04686329	90%	04706329	10%	04726329
Good *	04616429	04626429	95%	04646429	5%	04666429						
Satisfactory	04616529	04626529	140%	04646529	35%	04666529	04676529	04686529	115%	04706529	35%	04726529
Weak	04616629	04626629	250%	04646629	100%	04666629	04676629	04686629	250%	04706629	100%	04726629
Default	04616729	04626729	0%		625%	04666729	04676729	04686729	0%		625%	04726729
Total	04616829	04626829		04646829		04666829	04676829	04686829		04706829		04726829
Other off-balance sheet												
Strong	05616129	05626129	95%	05646129	5%	05666129	05676129	05686129	70%	05706129	5%	05726129
Strong *	05616229	05626229	70%	05646229	5%	05666229						
Good	05616329	05626329	120%	05646329	5%	05666329	05676329	05686329	90%	05706329	10%	05726329
Good *	05616429	05626429	95%	05646429	5%	05666429						
Satisfactory	05616529	05626529	140%	05646529	35%	05666529	05676529	05686529	115%	05706529	35%	05726529
Weak	05616629	05626629	250%	05646629	100%	05666629	05676629	05686629	250%	05706629	100%	05726629
Default	05616729	05626729	0%		625%	05666729	05676729	05686729	0%		625%	05726729
Total	05616829	05626829		05646829		05666829	05676829	05686829		05706829		05726829
Total		00622829		00642829		00662829		00682829		00702829		00722829

* These preferential risk weights for HVCRE are only available for exposures that meet the criteria for preferential treatment and in whose jurisdiction of origin the supervisor has exercised the discretion to make them available.

Schedule 30 - IRB Approach - credit risk-weighted assets

Return to Schedule Listing

For Banking Book - Retail Residential Mortgages excl. HELOCs

Before CRM			Adjustments for CRM	After CRM		Risk-weighted Assets	Expected Loss Amount
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM	Decrease in exposure for guarantees, credit derivatives[1]	Adjusted exposure (EAD)	Weighted Ave. LGD (adjusted for collateral)(%)		
(a)			(b)	(c = a + b)			

Drawn

1	01210130		01230130	01380130	01190130	01200130	01360130	01370130
2	01210230		01230230	01380230	01190230	01200230	01360230	01370230
3	01210330		01230330	01380330	01190330	01200330	01360330	01370330
25	01212530		01232530	01382530	01192530	01202530	01362530	01372530
	Default 100%		01232630	01382630	01192630	01202630	01362630	01372630
	Overall		01232730	01382730	01192730	01202730	01362730	01372730

Undrawn Commitments

1	02210130	02220130	02230130	02380130	02190130	02200130	02360130	02370130
2	02210230	02220230	02230230	02380230	02190230	02200230	02360230	02370230
3	02210330	02220330	02230330	02380330	02190330	02200330	02360330	02370330
25	02212530	02222530	02232530	02382530	02192530	02202530	02362530	02372530
	Default 100%	02222630	02232630	02382630	02192630	02202630	02362630	02372630
	Overall	02222730	02232730	02382730	02192730	02202730	02362730	02372730

Other off-balance sheet

1	05210130	05220130	05230130	05380130	05190130	05200130	05360130	05370130
2	05210230	05220230	05230230	05380230	05190230	05200230	05360230	05370230
3	05210330	05220330	05230330	05380330	05190330	05200330	05360330	05370330
25	05212530	05222530	05232530	05382530	05192530	05202530	05362530	05372530
	Default 100%	05222630	05232630	05382630	05192630	05202630	05362630	05372630
	Overall	05222730	05232730	05382730	05192730	05202730	05362730	05372730

Total

00232830

00362830 00372830

Included above for purchased receivables:

						Default Risk	Dilution Risk	Default Risk	Dilution Risk
Drawn		00239830		00199830	00209830	00779830	00789830	00799830	00809830
Undrawn	00229930	00239930		00199930	00209930	00779930	00789930	00799930	00809930

¹ Decreases in exposure for guarantees and credit derivatives are accompanied by an increase in the exposure to the class (corporate, sovereign, or bank) providing the credit risk mitigation.

Schedule 31 - IRB Approach - credit risk-weighted assets

Return to Schedule Listing

For Banking Book - HELOCs

Before CRM			Adjustments for CRM	After CRM		Risk-weighted Assets	Expected Loss Amount
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM	Decrease in exposure for guarantees, credit derivatives[1]	Adjusted exposure (EAD)	Weighted Ave. LGD (adjusted for collateral)(%)		
(a)			(b)	(c = a + b)			

Drawn

1	01210131		01230131	01380131	01190131	01200131	01360131	01370131
2	01210231		01230231	01380231	01190231	01200231	01360231	01370231
3	01210331		01230331	01380331	01190331	01200331	01360331	01370331
25	01212531		01232531	01382531	01192531	01202531	01362531	01372531
	Default 100%		01232631	01382631	01192631	01202631	01362631	01372631
	Overall		01232731	01382731	01192731	01202731	01362731	01372731

Undrawn Commitments

1	02210131	02220131	02230131	02380131	02190131	02200131	02360131	02370131
2	02210231	02220231	02230231	02380231	02190231	02200231	02360231	02370231
3	02210331	02220331	02230331	02380331	02190331	02200331	02360331	02370331
25	02212531	02222531	02232531	02382531	02192531	02202531	02362531	02372531
	Default 100%	02222631	02232631	02382631	02192631	02202631	02362631	02372631
	Overall	02222731	02232731	02382731	02192731	02202731	02362731	02372731

Other off-balance sheet

1	05210131	05220131	05230131	05380131	05190131	05200131	05360131	05370131
2	05210231	05220231	05230231	05380231	05190231	05200231	05360231	05370231
3	05210331	05220331	05230331	05380331	05190331	05200331	05360331	05370331
25	05212531	05222531	05232531	05382531	05192531	05202531	05362531	05372531
	Default 100%	05222631	05232631	05382631	05192631	05202631	05362631	05372631
	Overall	05222731	05232731	05382731	05192731	05202731	05362731	05372731

Total

00232831

00362831 00372831

Included above for purchased receivables:

						Default Risk	Dilution Risk	Default Risk	Dilution Risk
Drawn		00239831		00199831	00209831	00779831	00789831	00799831	00809831
Undrawn	00229931	00239931		00199931	00209931	00779931	00789931	00799931	00809931

1 Decreases in exposure for guarantees and credit derivatives are accompanied by an increase in the exposure to the class (corporate, sovereign, or bank) providing the credit risk mitigation.

Schedule 32 - IRB Approach - credit risk-weighted assets

Return to Schedule Listing

For Banking Book - Other Retail excl. QRR and SMEs treated as Other Retail

Before CRM			Adjustments for CRM		After CRM				Risk-weighted Assets	Expected Loss Amount
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Decrease in exposure for guaran, credit deriv.[2]	Adjustment to repo-style transaction exposure[3]	Adjusted EAD, of which:		Weighted Ave. LGD (%)			
					Collateral reflected in EAD[4]	Collateral not reflected in EAD	Unadjusted (collateral reflected in EAD)[5]	Adjusted for collateral (collateral not reflected in EAD)[6]		
(a)			(b)	(c)	(d)	(e)	(d + e = a + b + c)			
1	01210132		01230132			01280132		01300132	01360132	01370132
2	01210232		01230232			01280232		01300232	01360232	01370232
3	01210332		01230332			01280332		01300332	01360332	01370332
25	01212532		01232532			01282532		01302532	01362532	01372532
	Default 100%		01232632			01282632		01302632	01362632	01372632
	Overall		01232732			01282732		01302732	01362732	01372732

Undrawn Commitments										
1	02210132	02220132	02230132	02380132		02280132		02300132	02360132	02370132
2	02210232	02220232	02230232	02380232		02280232		02300232	02360232	02370232
3	02210332	02220332	02230332	02380332		02280332		02300332	02360332	02370332
25	02212532	02222532	02232532	02382532		02282532		02302532	02362532	02372532
	Default 100%	02222632	02232632	02382632		02282632		02302632	02362632	02372632
	Overall	02222732	02232732	02382732		02282732		02302732	02362732	02372732

Repo-style Transactions											
1	03210132		03230132	03380132	03260132	03270132	03280132	03290132	03300132	03360132	03370132
2	03210232		03230232	03380232	03260232	03270232	03280232	03290232	03300232	03360232	03370232
3	03210332		03230332	03380332	03260332	03270332	03280332	03290332	03300332	03360332	03370332
25	03212532		03232532	03382532	03262532	03272532	03282532	03292532	03302532	03362532	03372532
	Default 100%		03232632	03382632	03262632	03272632	03282632	03292632	03302632	03362632	03372632
	Overall		03232732	03382732	03262732	03272732	03282732	03292732	03302732	03362732	03372732

OTC Derivatives											
1	04210132	04220132	04230132	04380132		04270132	04280132	04290132	04300132	04360132	04370132
2	04210232	04220232	04230232	04380232		04270232	04280232	04290232	04300232	04360232	04370232
3	04210332	04220332	04230332	04380332		04270332	04280332	04290332	04300332	04360332	04370332
25	04212532	04222532	04232532	04382532		04272532	04282532	04292532	04302532	04362532	04372532
	Default 100%	04222632	04232632	04382632		04272632	04282632	04292632	04302632	04362632	04372632
	Overall	04222732	04232732	04382732		04272732	04282732	04292732	04302732	04362732	04372732

Other off-balance sheet										
1	05210132	05220132	05230132	05380132		05280132		05300132	05360132	05370132
2	05210232	05220232	05230232	05380232		05280232		05300232	05360232	05370232
3	05210332	05220332	05230332	05380332		05280332		05300332	05360332	05370332
25	05212532	05222532	05232532	05382532		05282532		05302532	05362532	05372532
	Default 100%	05222632	05232632	05382632		05282632		05302632	05362632	05372632
	Overall	05222732	05232732	05382732		05282732		05302732	05362732	05372732

Total	00232832								00362832	00372832
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Included above for purchased receivables:

									Default Risk	Dilution Risk	Default Risk	Dilution Risk
Drawn			00239832						00779832	00789832	00799832	00809832
Undrawn		00229932	00239932						00779932	00789932	00799932	00809932

1 If modelled, EAD of OTC derivatives may already recognize collateral.

2 Decreases in exposure for guarantees and credit derivatives are accompanied by an increase in the exposure to the class (corporate, sovereign, or bank) providing the credit risk mitigation.

3 Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

4 EAD of repo-style transactions adjusted per note 3; modelled EAD of OTC deriv. where the model recognizes collateral, if any.

5 LGD is not adjusted for collateral in the case of repo-style trans'ns and OTC deriv. if EAD already recognizes collateral.

6 LGD reflects adjustments for collateral, if any.

Schedule 33 - IRB Approach - credit risk-weighted assets

Return to Schedule Listing

For Banking Book - Qualifying Revolving Retail

Before CRM			Adjustments for CRM	After CRM		Risk-weighted Assets	Expected Loss Amount	
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM	Decrease in exposure for guarantees, credit derivatives[1]	Adjusted exposure (EAD)	Weighted Ave. LGD (adjusted for collateral)(%)			
(a)			(b)	(c = a + b)				
Drawn								
1	01210133		01230133	01380133	01190133	01200133	01360133	01370133
2	01210233		01230233	01380233	01190233	01200233	01360233	01370233
3	01210333		01230333	01380333	01190333	01200333	01360333	01370333
25	01212533		01232533	01382533	01192533	01202533	01362533	01372533
	Default 100%		01232633	01382633	01192633	01202633	01362633	01372633
	Overall		01232733	01382733	01192733	01202733	01362733	01372733
Undrawn Commitments								
1	02210133	02220133	02230133	02380133	02190133	02200133	02360133	02370133
2	02210233	02220233	02230233	02380233	02190233	02200233	02360233	02370233
3	02210333	02220333	02230333	02380333	02190333	02200333	02360333	02370333
25	02212533	02222533	02232533	02382533	02192533	02202533	02362533	02372533
	Default 100%	02222633	02232633	02382633	02192633	02202633	02362633	02372633
	Overall	02222733	02232733	02382733	02192733	02202733	02362733	02372733
Other off-balance sheet								
1	05210133	05220133	05230133	05380133	05190133	05200133	05360133	05370133
2	05210233	05220233	05230233	05380233	05190233	05200233	05360233	05370233
3	05210333	05220333	05230333	05380333	05190333	05200333	05360333	05370333
25	05212533	05222533	05232533	05382533	05192533	05202533	05362533	05372533
	Default 100%	05222633	05232633	05382633	05192633	05202633	05362633	05372633
	Overall	05222733	05232733	05382733	05192733	05202733	05362733	05372733
Total			00232833				00362833	00372833

Included above for purchased receivables:

						Default Risk	Dilution Risk	Default Risk	Dilution Risk	
Drawn										
			00239833		00199833	00209833	00779833	00789833	00799833	00809833
Undrawn										
	00229933	00239933			00199933	00209933	00779933	00789933	00799933	00809933

¹ Decreases in exposure for guarantees and credit derivatives are accompanied by an increase in the exposure to the class (corporate, sovereign, or bank) providing the credit risk mitigation.

Schedule 34 - IRB Approach - credit risk-weighted assets

Return to Schedule Listing

For Banking Book - SMEs treated as Other Retail

Before CRM			Adjustments for CRM		After CRM				Risk-weighted Assets	Expected Loss Amount		
Estimated PD (%)	Notional Principal Amount	Gross exposure (Exposure at Default) before CRM[1]	Decrease in exposure for guaran, credit deriv.[2]	Adjustment to repo-style transaction exposure[3]	Adjusted EAD, of which:		Weighted Ave. LGD (%)					
					Collateral reflected in EAD[4]	Collateral not reflected in EAD	Unadjusted (collateral reflected in EAD)[5]	Adjusted for collateral (collateral not reflected in EAD)[6]				
(a)			(b)	(c)	(d)	(e)	(d + e = a + b + c)					
Drawn												
1	01210134		01230134		01380134		01280134		01300134	01360134	01370134	
2	01210234		01230234		01380234		01280234		01300234	01360234	01370234	
3	01210334		01230334		01380334		01280334		01300334	01360334	01370334	
25	01212534		01232534		01382534		01282534		01302534	01362534	01372534	
	Default 100%		01232634		01382634		01282634		01302634	01362634	01372634	
	Overall		01232734		01382734		01282734		01302734	01362734	01372734	
Undrawn Commitments												
1	02210134	02220134	02230134		02380134		02280134		02300134	02360134	02370134	
2	02210234	02220234	02230234		02380234		02280234		02300234	02360234	02370234	
3	02210334	02220334	02230334		02380334		02280334		02300334	02360334	02370334	
25	02212534	02222534	02232534		02382534		02282534		02302534	02362534	02372534	
	Default 100%	02222634	02232634		02382634		02282634		02302634	02362634	02372634	
	Overall	02222734	02232734		02382734		02282734		02302734	02362734	02372734	
Repo-style Transactions												
1	03210134		03230134		03380134	03260134	03270134	03280134	03290134	03300134	03360134	03370134
2	03210234		03230234		03380234	03260234	03270234	03280234	03290234	03300234	03360234	03370234
3	03210334		03230334		03380334	03260334	03270334	03280334	03290334	03300334	03360334	03370334
25	03212534		03232534		03382534	03262534	03272534	03282534	03292534	03302534	03362534	03372534
	Default 100%		03232634		03382634	03262634	03272634	03282634	03292634	03302634	03362634	03372634
	Overall		03232734		03382734	03262734	03272734	03282734	03292734	03302734	03362734	03372734
OTC Derivatives												
1	04210134	04220134	04230134		04380134		04270134	04280134	04290134	04300134	04360134	04370134
2	04210234	04220234	04230234		04380234		04270234	04280234	04290234	04300234	04360234	04370234
3	04210334	04220334	04230334		04380334		04270334	04280334	04290334	04300334	04360334	04370334
25	04212534	04222534	04232534		04382534		04272534	04282534	04292534	04302534	04362534	04372534
	Default 100%	04222634	04232634		04382634		04272634	04282634	04292634	04302634	04362634	04372634
	Overall	04222734	04232734		04382734		04272734	04282734	04292734	04302734	04362734	04372734
Other off-balance sheet												
1	05210134	05220134	05230134		05380134		05280134		05300134	05360134	05370134	
2	05210234	05220234	05230234		05380234		05280234		05300234	05360234	05370234	
3	05210334	05220334	05230334		05380334		05280334		05300334	05360334	05370334	
25	05212534	05222534	05232534		05382534		05282534		05302534	05362534	05372534	
	Default 100%	05222634	05232634		05382634		05282634		05302634	05362634	05372634	
	Overall	05222734	05232734		05382734		05282734		05302734	05362734	05372734	
Total												
			00232834							00362834	00372834	

Included above for purchased receivables:

Drawn	Undrawn	Default Risk	Dilution Risk	Default Risk	Dilution Risk
	00239834			00289834	00309834
00229934	00239934			00289934	00309934

1 If modelled, EAD of OTC derivatives may already recognize collateral.

2 Decreases in exposure for guarantees and credit derivatives are accompanied by an increase in the exposure to the class (corporate, sovereign, or bank) providing the credit risk mitigation.

3 Adjustment to repo-style transactions for which EAD is modelled, or those with master netting agreements subject to the comprehensive approach for collateral.

4 EAD of repo-style transactions adjusted per note 3; modelled EAD of OTC deriv. where the model recognizes collateral, if any.

5 LGD is not adjusted for collateral in the case of repo-style trans'ns and OTC deriv. if EAD already recognizes collateral.

6 LGD reflects adjustments for collateral, if any.

Schedule 35 - IRB Approach - credit risk-weighted assets

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For Banking Book Equity

Note: Back-to-back inter-institutional placements of new capital issues and other non securitization-related investments that are deducted from capital are reported on Schedule 38

A Equity Exposures

	Notional	Exposure
Drawn		3205
Undrawn commitments	3202	3206
Total	3203	3207

B If Equity Exposures are not material

	Exposure	Risk weight*	RWA
Federal Reserve Bank	3259	0%	
Federal Home Loan Bank	3260	20%	3284
Other	3261	100%	3285
Total	3262		3286

OR

* (standardized approach)

C If Equity Exposures are material

Equity exposures excluded from IRB

	Exposure	Risk weight	RWA
Grandfathered	3350	100%	3538
Issuer's debt zero risk-weighted under st'd approach	3351	100%	3539
Legislated programmes	3352	100%	3540
Federal Reserve Bank	3353	0%	
Federal Home Loan Bank	3354	20%	3542
Total	3355		3543

PD/LGD Method1

¹ This method is optional, and limited to non-tier 1 perpetual preferred shares without a redeemable feature and perpetual preferred shares with a redeemable feature at the issuer's option

	Exposure	Risk weight	RWA
No capital gains expected			
Publicly traded	3363	A from Schedule 36	3551
Other equities	3364	B from Schedule 36	3552
Held for capital gain			
Publicly traded	3366	C from Schedule 36	3554
Other equities	3367	D from Schedule 36	3555
Net Short Positions			
Publicly traded	3369	200%	3557
Other equities	3370	300%	3558
Total	3371		3559

Market-based approach

For equity exposures not excluded from IRB and not covered under the PD/LGD method:

Simple risk weight method

	Exposure	Offsetting values	Net book value	Risk weight	RWA
Publicly traded	3378	3425	3472	300%	3566
Other equities	3379	3426	3473	400%	3567
Total	3380	3427	3474		3568

Models Method

Model:

Potential Losses on exposures		3573	E
Risk-weighted assets, before recognition of floor	E x 12.5	3574	F

Floor:

	Exposure	Risk weight	RWA
Publicly traded	3390	200%	3578
Other equities	3391	300%	3579
Total floor	3392		3580

Risk weighted assets under models method, after recognition of floor

Greater of F and G

3582

H

D Total credit risk-weighted assets, IRB equity

A + B + C + D + H

3606

Schedule 36 - PD/LGD Approach* for IRB Equity - credit risk-weighted assets

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* limited to non-tier 1 perpetual preferred shares without a redeemable feature and perpetual preferred shares with a redeemable feature at the issuer's option

Note: LGD is 90%.

Estimated PD (%)	Exposure	Weighted Ave. Firm Size	Weighted Average Scaling Factor	Risk-weighted Assets		Expected Loss Amount
				Pre-floor	Post-floor ^[1]	

No capital gains expected - Publicly traded

Risk weight floor: 100%

1	06700136	06710136	06720136	06730136	06740136	06750136	06760136
2	06700236	06710236	06720236	06730236	06740236	06750236	06760236
3	06700336	06710336	06720336	06730336	06740336	06750336	06760336
25	06702536	06712536	06722536	06732536	06742536	06752536	06762536
	Default 100%	06712636	06722636	06732636	06742636	06752636	06762636
	Overall	06712736	06722736	06732736	06742736	06752736	06762736

No capital gains expected - Other equities

Risk weight floor: 100%

1	07700136	07710136	07720136	07730136	07740136	07750136	07760136
2	07700236	07710236	07720236	07730236	07740236	07750236	07760236
3	07700336	07710336	07720336	07730336	07740336	07750336	07760336
25	07702536	07712536	07722536	07732536	07742536	07752536	07762536
	Default 100%	07712636	07722636	07732636	07742636	07752636	07762636
	Overall	07712736	07722736	07732736	07742736	07752736	07762736

Held for capital gain - Publicly traded

Risk weight floor: 200%

1	08700136	08710136	08720136	08730136	08740136	08750136	08760136
2	08700236	08710236	08720236	08730236	08740236	08750236	08760236
3	08700336	08710336	08720336	08730336	08740336	08750336	08760336
25	08702536	08712536	08722536	08732536	08742536	08752536	08762536
	Default 100%	08712636	08722636	08732636	08742636	08752636	08762636
	Overall	08712736	08722736	08732736	08742736	08752736	08762736

Held for capital gain - Other equities

Risk weight floor: 300%

1	09700136	09710136	09720136	09730136	09740136	09750136	09760136
2	09700236	09710236	09720236	09730236	09740236	09750236	09760236
3	09700336	09710336	09720336	09730336	09740336	09750336	09760336
25	09702536	09712536	09722536	09732536	09742536	09752536	09762536
	Default 100%	09712636	09722636	09732636	09742636	09752636	09762636
	Overall	09712736	09722736	09732736	09742736	09752736	09762736

¹ If an exposure's (pre-floor RWA + Expected Loss Amount x 12.5) < Exposure x risk weight floor, post-floor RWA = Exposure x risk weight floor, else post-floor RWA = pre-floor RWA

Schedule 37 - IRB Securitization - credit risk treatment

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For Securitization exposures subject to the IRB approach

Total gross exposures C + D from Schedule 41 **3704**

Of which:

A Select securitization exposures requiring deduction

Deductions from	
Tier 1 only	Tier 1 and Tier 2
Gain on sale 3702	
Credit-enhancing interest-only strips, net of gain on sale	3706

B Securitization exposures subject to ratings-based approach (RBA) or internal assessment approach (IAA)

Use the ratings-based approach for exposures that are rated or where a rating can be inferred (see Section C for exposures that are unrated).

Rating category	Risk weight	Exposures not benefiting from CRM				Exposures benefiting from financial collateral			Exposures benefiting from substitution approach		
		Exposures with external or inferred rating	Exposures using internal assessments approach		RWA	Exposures pre CRM (E)	Exposures post CRM (E*)	RWA post CRM	Exposure amount pre substitution	Exposure amount post substitution	RWA post CRM
			Notional	CEA							

Originator

Senior exposures (rated BBB and above)

AAA or A1 / P1	7%	3741	3748	3755	3762	3769	3776	3783	3790	3797	3804
AA	8%	3742	3749	3756	3763	3770	3777	3784	3791	3798	3805
A+	10%	3743	3750	3757	3764	3771	3778	3785	3792	3799	3806
A or A2 / P2	12%	3744	3751	3758	3765	3772	3779	3786	3793	3800	3807
A-	20%	3745	3752	3759	3766	3773	3780	3787	3794	3801	3808
BBB+	35%	3746	3753	3760	3767	3774	3781	3788	3795	3802	3809
BBB or A3 / P3	60%	3747	3754	3761	3768	3775	3782	3789	3796	3803	3810

Base risk weight exposures (rated BBB and above)

AAA or A1 / P1	12%	3821	3828	3835	3842	3849	3856	3863	3870	3877	3884
AA	15%	3822	3829	3836	3843	3850	3857	3864	3871	3878	3885
A+	18%	3823	3830	3837	3844	3851	3858	3865	3872	3879	3886
A or A2 / P2	20%	3824	3831	3838	3845	3852	3859	3866	3873	3880	3887
A-	35%	3825	3832	3839	3846	3853	3860	3867	3874	3881	3888
BBB+	50%	3826	3833	3840	3847	3854	3861	3868	3875	3882	3889
BBB or A3 / P3	75%	3827	3834	3841	3848	3855	3862	3869	3876	3883	3890

B Securitization exposures subject to ratings-based approach (RBA) or internal assessment approach (IAA) - con'td

Rating category	Risk weight	Exposures not benefiting from CRM				Exposures benefiting from financial collateral			Exposures benefiting from substitution approach		
		Exposures with external or inferred rating	Exposures using internal assessments approach		RWA	Exposures pre CRM (E)	Exposures post CRM (E*)	RWA post CRM	Exposure amount pre substitution	Exposure amount post substitution	RWA post CRM
			Notional	CEA							

Originator - cont'd

Exposures backed by non-granular pools (rated BBB and above)

AAA or A1 / P1	20%	3901	3908	3915	3922	3929	3936	3943	3950	3957	3964
AA	25%	3902	3909	3916	3923	3930	3937	3944	3951	3958	3965
A+	35%	3903	3910	3917	3924	3931	3938	3945	3952	3959	3966
A or A2 / P2	35%	3904	3911	3918	3925	3932	3939	3946	3953	3960	3967
A-	35%	3905	3912	3919	3926	3933	3940	3947	3954	3961	3968
BBB+	50%	3906	3913	3920	3927	3934	3941	3948	3955	3962	3969
BBB or A3 / P3	75%	3907	3914	3921	3928	3935	3942	3949	3956	3963	3970

All exposures rated BBB- or below

BBB-	100%	4001	4006	4011	4016	4021	4026	4031	4036	4041	4046
BB+	250%	4002	4007	4012	4017	4022	4027	4032	4037	4042	4047
BB	425%	4003	4008	4013	4018	4023	4028	4033	4038	4043	4048
BB-	650%	4004	4009	4014	4019	4024	4029	4034	4039	4044	4049
Rated below BB- or A3 / P3	Deduction	4005	4010	4015		4025	4030		4040		

Investor

Senior exposures (rated BBB and above)

AAA or A1 / P1	7%	4071	4078	4085	4092	4099	4106	4113	4120	4127	4134
AA	8%	4072	4079	4086	4093	4100	4107	4114	4121	4128	4135
A+	10%	4073	4080	4087	4094	4101	4108	4115	4122	4129	4136
A or A2 / P2	12%	4074	4081	4088	4095	4102	4109	4116	4123	4130	4137
A-	20%	4075	4082	4089	4096	4103	4110	4117	4124	4131	4138
BBB+	35%	4076	4083	4090	4097	4104	4111	4118	4125	4132	4139
BBB or A3 / P3	60%	4077	4084	4091	4098	4105	4112	4119	4126	4133	4140

Base risk weight exposures (rated BBB and above)

AAA or A1 / P1	12%	4151	4158	4165	4172	4179	4186	4193	4200	4207	4214
AA	15%	4152	4159	4166	4173	4180	4187	4194	4201	4208	4215
A+	18%	4153	4160	4167	4174	4181	4188	4195	4202	4209	4216
A or A2 / P2	20%	4154	4161	4168	4175	4182	4189	4196	4203	4210	4217
A-	35%	4155	4162	4169	4176	4183	4190	4197	4204	4211	4218
BBB+	50%	4156	4163	4170	4177	4184	4191	4198	4205	4212	4219
BBB or A3 / P3	75%	4157	4164	4171	4178	4185	4192	4199	4206	4213	4220

B Securitization exposures subject to ratings-based approach (RBA) or internal assessment approach (IAA) - cont'd

Rating category	Risk weight	Exposures not benefiting from CRM				Exposures benefiting from financial collateral			Exposures benefiting from substitution approach		
		Exposures with external or inferred rating	Exposures using internal assessments approach		RWA	Exposures pre CRM (E)	Exposures post CRM (E*)	RWA post CRM	Exposure amount pre substitution	Exposure amount post substitution	RWA post CRM
			Notional	CEA							

Investor - cont'd

Exposures backed by non-granular pools (rated BBB and above)

AAA or A1 / P1	20%	4241	4248	4255	4262	4269	4276	4283	4290	4297	4304
AA	25%	4242	4249	4256	4263	4270	4277	4284	4291	4298	4305
A+	35%	4243	4250	4257	4264	4271	4278	4285	4292	4299	4306
A or A2 / P2	35%	4244	4251	4258	4265	4272	4279	4286	4293	4300	4307
A-	35%	4245	4252	4259	4266	4273	4280	4287	4294	4301	4308
BBB+	50%	4246	4253	4260	4267	4274	4281	4288	4295	4302	4309
BBB or A3 / P3	75%	4247	4254	4261	4268	4275	4282	4289	4296	4303	4310

All exposures rated BBB- or below

BBB-	100%	4321	4326	4331	4336	4341	4346	4351	4356	4361	4366
BB+	250%	4322	4327	4332	4337	4342	4347	4352	4357	4362	4367
BB	425%	4323	4328	4333	4338	4343	4348	4353	4358	4363	4368
BB-	650%	4324	4329	4334	4339	4344	4349	4354	4359	4364	4369
Rated below BB- or A3 / P3	Deduction	4325	4330	4335		4345	4350		4360		

Total ratings-based or internal assessment approach

4381	4382	4383	4384	4385	4386	4387	4388	4389	4390
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C Unrated exposures – non IAA

Risk weight	Exposures not benefiting from CRM			Exposures benefiting from financial collateral				Exposures benefiting from substitution approach		
	Exposure amount	RWA	Deductions	Exposure amount pre CRM	Exposure amount post CRM	RWA post CRM	Deductions	Exposure amount pre substitution	Exposure amount post substitution	RWA post CRM
Originator										
Exposures for which able to use the Supervisory Formula (SF)										
1-7%	4401	4415		4443	4457	4471		4499	4513	4527
7.01%-25%	4402	4416		4444	4458	4472		4500	4514	4528
25.01%-50%	4403	4417		4445	4459	4473		4501	4515	4529
50.01%-100%	4404	4418		4446	4460	4474		4502	4516	4530
100.01%-250%	4405	4419		4447	4461	4475		4503	4517	4531
250.01%-425%	4406	4420		4448	4462	4476		4504	4518	4532
425.01%-650%	4407	4421		4449	4463	4477		4505	4519	4533
650.01%-1249.99%	4408	4422		4450	4464	4478		4506	4520	4534
Deduction	4409		4437	4451	4465		4493	4507		
Total	4410	4424	4438	4452	4466	4480	4494	4508	4522	4536
Residential expos. w mortg. insur. for which able to use SF	4411	4425		4453	4467	4481		4509	4523	4537
Exposures for which unable to use SF										
Exposures for which there is no IRB treatment for underlying pool										
Retained exposures (excluding ded'ns in section A)	4412		4440	4454	4468	4482	4496	4510	4524	4538
Other exposures (e.g., investments)	4413		4441	4455	4469	4483	4497	4511	4525	4539
Other unrated exposures not subject to RBA, SF, or IAA	4414		4442	4456	4470	4484	4498	4512	4526	4540
Investor										
Exposures for which able to use SF										
1-7%	4551	4566		4596	4611	4626		4656	4671	4686
7.01%-25%	4552	4567		4597	4612	4627		4657	4672	4687
25.01%-50%	4553	4568		4598	4613	4628		4658	4673	4688
50.01%-100%	4554	4569		4599	4614	4629		4659	4674	4689
100.01%-250%	4555	4570		4600	4615	4630		4660	4675	4690
250.01%-425%	4556	4571		4601	4616	4631		4661	4676	4691
425.01%-650%	4557	4572		4602	4617	4632		4662	4677	4692
650.01%-1249.99%	4558	4573		4603	4618	4633		4663	4678	4693
Deduction	4559		4589	4604	4619		4649	4664		
Total	4560	4575	4590	4605	4620	4635	4650	4665	4680	4695
Residential expos. w mortg. insur. for which able to use SF	4561	4576		4606	4621	4636		4666	4681	4696
Exposures for which unable to use SF										
Exposures for which there is no IRB treatment for underlying pool										
Retained exposures (excluding ded'ns in Section A)	4562		4592	4607	4622	4637	4652	4667	4682	4697
Other exposures (e.g., investments)	4563		4593	4608	4623	4638	4653	4668	4683	4698
Other unrated exposures not subject to RBA, SF, or IAA	4564		4594	4609	4624	4639	4654	4669	4684	4699
Total unrated - non IAA	4565	4580	4595	4610	4625	4640	4655	4670	4685	4700

D Early amortization

	Uncontrolled amortization structures				Controlled amortization structures			
	RWA for drawn exposures		RWA for undrawn exposures		RWA for drawn exposures		RWA for undrawn exposures	
	Before CCF	After CCF	Before CCF	After CCF	Before CCF	After CCF	Before CCF	After CCF
Retail Lines								
Committed	4711	4716	4721	4726	4731	4736	4741	4746
Uncommitted	4712	4717	4722	4727	4732	4737	4742	4747
Non-retail Lines								
Committed	4713	4718	4723	4728	4733	4738	4743	4748
Uncommitted	4714	4719	4724	4729	4734	4739	4744	4749
Total	4715	4720	4725	4730	4735	4740	4745	4750

Exposure amount, RWA
4761

E Non credit enhancing IOs and POs

(risk weighted at 100%)

Summary of credit-risk treatment of securitization exposures, IRB approach

	RWA	Deductions from	
		Tier 1 only	Tier 1 and Tier 2
Gain on sale		4779	
CEIO strips			4788
Exposures subject to ratings-based or IAA	4773		4789
Unrated exposures – non IAA	4774		4790
Early amortization charge	4775		
Non credit enhancing IOs and POs	4776		
Less: Offset for specific allowances		4785	4793
Adjusted Total (total after adjustm. for amount excluded from capital req'ts for exceeding maximum KIRB cap)	4778	4786	4794

Amount excl. from capital req's for exceeding maximum KIRB cap
4871

Schedule 38 - Other credit risk-weighted assets

Return to Schedule Listing

A Balance sheet assets not included in standardized or IRB approaches

	Balance (a)	Risk Weight (b)	Risk-weighted Assets (c = a x b)
Gold coin and gold bullion held in own vaults or in trust	5401	0%	
Other gold and precious metals	5402	100%	5476
Bank notes and other coin	5403	0%	
Cheques and other items in transit	5404	20%	5478
Investment in deconsolidated subs. (equity method excl. goodwill and intangibles) [2]	5405	0%	
Other substantial investments [2]	5406	0%	
Back-to-back inter-institutional placements of new capital issues [2]	5407	0%	
Other facilities treated as capital [2]	5408	0%	
Land, buildings and equipment, less accumulated depreciation	5409	100%	5483
Goodwill [2]	5410	0%	
Intangible assets in excess of Tier 1 limit [2]	5411	0%	
Other intangible assets	5412	100%	5486
Derivative-related amounts (MTM)	5413	0%	
Future income tax assets	5414	100%	5488
Unsettled non-DvP trades less than 5 days late [1, 3]	5415	100%	5489
Unsettled non-DvP trades 5 days late or more [1, 2, 4]	5416	0%	
Unallocated accrued interest	5417	100%	5491
Intercompany transactions not reported elsewhere [5]			
- eligible DTIs or securities firms	5419	20%	5493
- other	5420	100%	5494
Other assets not included in standardized or IRB approaches	5421	0%	
	5422	20%	5496
	5423	100%	5497
Total	5424		5498

1 Includes banking and trading book unsettled non-DvP trades if not captured within the standardized or IRB approaches.

2 Item is treated as a deduction from capital.

3 Unsettled non-DvP trades where second leg is less than 5 days late (if not captured within the standardized or IRB approaches).

4 Unsettled non-DvP trades where second leg is 5 days late or more.

5 Only institutions that complete "BCAR Light" may report figures in these line items.

Memo Item

	Consolidated Subsidiaries	Deconsolidated Subsidiaries	Total
Goodwill	5426	5463	5500
Identified intangible assets	5427	5464	5501
Other		5465	
Total investment in deconsolidated subsidiaries (equity method)		5466	

B Failed DvP Trades (banking and trading book)

	Positive Current Exposure (a)	Risk multiplier (b)	Risk-weighted Assets (c = a x b x 12.5)
Number of working days after the agreed settlement date:			
From 5 to 15	5431	8%	5505
From 16 to 30	5432	50%	5506
From 31 to 45	5433	75%	5507
46 or more	5434	100%	5508
Total risk-weighted assets for failed DvP trades			5509
C Total other credit risk-weighted assets			5511

Schedule 39 - Off-balance Sheet Exposures
Excluding Derivatives and Securitization Exposures

[Return to Schedule Listing](#)

Notional Principal Amount	Credit Conversion Factor	Credit Equivalent Amount
(a)	(b)	(c = a x b)

Notional Principal Amount	Credit Conversion Factor	Exposure at Default
(d)	(e)	(f = d x e)

Notional Principal Amount	Credit Conversion Factor* (%)	Exposure at Default
---------------------------	-------------------------------	---------------------

Undrawn commitments - excl. securitization exposures

(i) Retail (incl. SMEs treated as Other Retail)

Unconditionally cancellable at any time
 Original maturity one year and under
 Original maturity over one year

Total

Included in the Standardized Approach

5601	0%	
5602	20%	5648
5603	50%	5649
5604		5650

Included in the IRB Approach

5785	5808	5831
5786	5809	5832
5787	5810	5833
5788		5834

(ii) Non-retail (incl. SMEs treated as Corporate)

Unconditionally cancellable at any time
 Original maturity one year and under
 Original maturity over one year

Total

Included in the Standardized Approach

5608	0%	
5609	20%	5655
5610	50%	5656
5611		5657

Included in the Foundation IRB Approach

5700	0%	
5701	75%	5747
5702	75%	5748
5703		5749

Included in the Advanced IRB Approach

5792	5815	5838
5793	5816	5839
5794	5817	5840
5795		5841

Other off-balance sheet - excluding securitization exposures

Direct credit substitutes -- excluding credit derivatives
 Direct credit substitutes -- credit derivatives
 Transaction-related contingencies

Short-term self-liquidating trade-related contingencies

Sale & repurchase agreements

Forward asset purchases

Forward deposits

Partly paid shares and securities

NIFs & RUFs

Total

A	5614	100%	5660
B	5615	100%	5661
C	5616	50%	5662
D	5617	20%	5663
E	5618	100%	5664
	5619	100%	5665
	5620	100%	5666
	5621	100%	5667
	5622	50%	5668
5623			5669

F	5706	100%	5752
G	5707	100%	5753
H	5708	50%	5754
I	5709	20%	5755
J	5710	100%	5756
	5711	100%	5757
	5712	100%	5758
	5713	100%	5759
	5714	75%	5760
5715			5761

K	5798	100%	5844
L	5799	100%	5845
M	5800	5823	5846
N	5801	5824	5847
O	5802	100%	5848
	5803	100%	5849
	5804	100%	5850
	5805	100%	5851
	5806	5829	5852
5807			5853

* weighted average for institution-provided factors

Schedule 40 - Derivative Contracts

Notional Amount and Counterparty Credit Risk Exposure (Current Exposure and Internal Model Methods)

Return to Schedule Listing		Credit Derivative Contracts		Interest Rate Contracts	Foreign Exchange and Gold Contracts	Equity-linked Contracts	Precious Metals (Other than Gold Contracts)	Other Commodity Contracts	Total Contracts
Guarantor	Beneficiary	Total		Total	Total	Total	Total	Total	Total

A All Derivatives - Notional Principal Amount

One year or less remaining term to maturity

OTC			6093	6237	6381	6525	6669	6813
	5902	5998						
Forwards								
Swaps	5902	5998	6094	6238	6382	6526	6670	6814
Purchased Options		5999	6095	6239	6383	6527	6671	6815
Written Options	5904		6096	6240	6384	6528	6672	6816
Total	5905	6001	6097	6241	6385	6529	6673	6817
Exch-traded			6098	6242	6386	6530	6674	6818
			6099	6243	6387	6531	6675	6819
			6100	6244	6388	6532	6676	6820
			6101	6245	6389	6533	6677	6821
			6102	6246	6390	6534	6678	6822
Total	5911	6007	6103	6247	6391	6535	6679	6823

Over one year to five years remaining term to maturity

OTC			6105	6249	6393	6537	6681	6825
	5914	6010	6106	6250	6394	6538	6682	6826
		6011	6107	6251	6395	6539	6683	6827
	5916		6108	6252	6396	6540	6684	6828
	5917	6013	6109	6253	6397	6541	6685	6829
Exch-traded			6110	6254	6398	6542	6686	6830
			6111	6255	6399	6543	6687	6831
			6112	6256	6400	6544	6688	6832
			6113	6257	6401	6545	6689	6833
			6114	6258	6402	6546	6690	6834
Total	5923	6019	6115	6259	6403	6547	6691	6835

Over five years remaining term to maturity

OTC			6117	6261	6405	6549	6693	6837
	5926	6022	6118	6262	6406	6550	6694	6838
		6023	6119	6263	6407	6551	6695	6839
	5928		6120	6264	6408	6552	6696	6840
	5929	6025	6121	6265	6409	6553	6697	6841
Exch-traded			6122	6266	6410	6554	6698	6842
			6123	6267	6411	6555	6699	6843
			6124	6268	6412	6556	6700	6844
			6125	6269	6413	6557	6701	6845
			6126	6270	6414	6558	6702	6846
Total	5935	6031	6127	6271	6415	6559	6703	6847

Credit Derivative Contracts		Interest Rate Contracts		Foreign Exchange and Gold Contracts		Equity-linked Contracts		Precious Metals (Other than Gold Contracts)		Other Commodity Contracts		Total Contracts	
Total	of which: Trdg	Total	of which: Trdg	Total	of which: Trdg	Total	of which: Trdg	Total	of which: Trdg	Total	of which: Trdg	Total	of which: Trdg

Total all derivatives - notional principal amount

		OTC		Exch-traded		Total								
		Total	of which: Trdg	Total	of which: Trdg	Total	of which: Trdg							
Forwards		6082	6178	6226	6322	6370	6466	6514	6610	6658	6754	6802	6850	
Swaps	5939	6035	6083	6179	6227	6323	6371	6467	6515	6611	6659	6755	6803	6851
Purchased Options	5940	6036	6084	6180	6228	6324	6372	6468	6516	6612	6660	6756	6804	6852
Written Options	5941	6037	6085	6181	6229	6325	6373	6469	6517	6613	6661	6757	6805	6853
Total	5942	6038	6086	6182	6230	6326	6374	6470	6518	6614	6662	6758	6806	6854
Futures - Long Positions		6087	6183	6231	6327	6375	6471	6519	6615	6663	6759	6807	6855	
Futures - Short Positions		6088	6184	6232	6328	6376	6472	6520	6616	6664	6760	6808	6856	
Purchased Options		6089	6185	6233	6329	6377	6473	6521	6617	6665	6761	6809	6857	
Written Options		6090	6186	6234	6330	6378	6474	6522	6618	6666	6762	6810	6858	
Total		6091	6187	6235	6331	6379	6475	6523	6619	6667	6763	6811	6859	
Total	5948	6044	6092	6188	6236	6332	6380	6476	6524	6620	6668	6764	6812	6860

Of which:

B Counterparty Credit Risk Exposure

(i) OTC Derivatives - Current Exposure Method

Credit Derivative Contracts	Interest Rate Contracts	Foreign Exchange and Gold Contracts	Equity-linked Contracts	Precious Metals (Other than Gold Contracts)	Other Commodity Contracts	Total Contracts	
Notional amount							
Contracts held for trading purposes	6927	7005	7083	7161	7239	7317	7395
Contracts held for other than trading		7006	7084	7162	7240	7318	7396

Replacement Cost (Market Value)

- (a) Contracts held for trading purposes
- All contracts before permissible netting

Gross positive replacement cost	6929	7007	7085	7163	7241	7319	7397
Gross negative replacement cost	6930	7008	7086	7164	7242	7320	7398

- (b) Contracts held for other than trading
- All contracts before permissible netting

Gross positive replacement cost	6931	7009	7087	7165	7243	7321	7399
Gross negative replacement cost	6932	7010	7088	7166	7244	7322	7400

- (c) Contracts subject to permissible netting
- Included in (a) and (b)

Gross positive replacement cost	6933	7011	7089	7167	7245	7323	7401
Gross negative replacement cost	6934	7012	7090	7168	7246	7324	7402
Net positive replacement cost	6935	7013	7091	7169	7247	7325	7403

- (d) Total Contracts - After permissible netting
Gross positive replacement cost

	6936	7014	7092	7170	7248	7326	7404
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Potential Credit Exposure

- Contracts not subject to permissible netting
Contracts subject to permissible netting

	6937	7015	7093	7171	7249	7327	7405
	6938	7016	7094	7172	7250	7328	7406

Credit Equivalent Amount (Exposure at Default) - Gross of specific allowances

- Contracts not subject to permissible netting
Contracts subject to permissible netting

	6939	7017	7095	7173	7251	7329	7407
	6940	7018	7096	7174	7252	7330	7408

Credit Equivalent Amount (Exposure at Default) - Net of specific allowances

- Contracts not subject to permissible netting
Contracts subject to permissible netting

	6941	7019	7097	7175	7253	7331	7409
	6942	7020	7098	7176	7254	7332	7410

**(ii) OTC Derivatives -
Internal Model Method**

Credit Derivative Contracts	Interest Rate Contracts	Foreign Exchange and Gold Contracts	Equity-linked Contracts	Precious Metals (Other than Gold Contracts)	Other Commodity Contracts	Repo-style Transactions [1]	Total Contracts
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Derivatives for which model takes collateral into account

Notional amount

Contracts held for trading purposes	6943	7021	7099	7177	7255	7333	For future use	7463
Contracts held for other than trading		7022	7100	7178	7256	7334	For future use	7464

Effective EPE 7465 A

Alpha 7466 B

Exposure at Default (Effective EPE x Alpha) A x B 7467 C

Derivatives for which model does not take collateral into account

Notional amount

Contracts held for trading purposes	6948	7026	7104	7182	7260	7338		7468
Contracts held for other than trading		7027	7105	7183	7261	7339		7469

Effective EPE 7470 D

Alpha 7471 E

Exposure at Default (Effective EPE x Alpha) D x E 7472 F

¹ Limited to modelled repo-style transactions with cross-product master netting agreements involving OTC derivatives. The gross exposures of these repo-style transactions (i.e. before collateral and netting) must be included with the notional amount of OTC derivatives in the exposure class schedules.

Schedule 41 - Securitization Exposures

Return to Schedule Listing

Included in the Standardized Approach

On-balance sheet (gross of allowances)

	Credit conversion factor (a)	Originator		Investor		Total
		Notional (b)	Exposure (cred-equiv amt for off B/S) (c)	Notional (d)	Exposure (cred-equiv amt for off B/S) (e)	Exposure (cred-equiv amt for off B/S) (f = c + e)
Traditional			7541		7621	7661
Synthetic			7542		7622	7662
Less: specific allowances			7543		7623	7663
Total, net of specific allowances			7544		7624	7664

Off-balance sheet (gross of allowances)

		(c = a x b)		(e = a x d)		
Traditional						
Eligible liquidity facilities 1 year or less	20%	7508	7548	7588	7628	7668
Eligible liquidity facilities > 1 year	50%	7509	7549	7589	7629	7669
Eligible liquidity facilities - externally rated	100%	7510	7550	7590	7630	7670
Market disruption eligible liquidity facilities	0%	7511		7591		
Eligible servicer cash advances facilities	0%	7512		7592		
Second loss positions in ABCPs	100%	7513	7553	7593	7633	7673
Other unrated exposures	100%	7514	7554	7594	7634	7674
Synthetic						
Unrated exposures	100%	7516	7556	7596	7636	7676
Less: specific allowances			7557		7637	7677
Total, net of specific allowances			7558		7638	7678

Included in the IRB Approach

On-balance sheet (gross of allowances and partial write-offs)

Traditional			7562		7642	7682
Synthetic			7563		7643	7683
Total, gross of allowances and partial write-offs			7564		7644	7684
Memo: Specific allowances and partial write-offs			7565		7645	7685

Off-balance sheet (gross of allowances and partial write-offs)

		(c = a x b)		(e = a x d)		
Traditional						
Eligible liquidity facilities	100%	7529	7569	7609	7649	7689
Market disruption eligible liquidity facilities	20%	7530	7570	7610	7650	7690
Eligible liquidity facilities 1 year or less	50%	7531	7571	7611	7651	7691
Eligible liquidity facilities - externally rated	100%	7532	7572	7612	7652	7692
Eligible servicer cash advances facilities	0%	7533		7613		
Second loss positions in ABCPs	100%	7534	7574	7614	7654	7694
Other unrated exposures	100%	7535	7575	7615	7655	7695
Synthetic						
Unrated exposures	100%	7537	7577	7617	7657	7697
Total, gross of allowances and partial write-offs			7578		7658	7698
Memo: Specific allowances and partial write-offs			7579		7659	7699

Schedule 42 - Minimum Capital Required for Market Risk

[Return to Schedule Listing](#)

A Internal Model Requirements

Consolidated Value at Risk for a 10 day holding period and 99% confidence level (without correlation benefit):

At reporting date:

Total general market risk VaR (excludes modelled specific risk)		7881	A
Modelled general market interest rate risk		7802	
Modelled general market equity risk		7803	
Modelled foreign-exchange risk		7804	
Modelled commodity risk		7805	

Modelled specific risk and/or modelled portfolio risk			
Modelled interest rate specific risk or		7888	B
Modelled interest rate portfolio (total) risk		7889	C
Modelled equity specific risk or		7890	D
Modelled equity portfolio (total) risk		7891	E

Total VaR at reporting date (no benefit of correlation with specific risk)	A+B+C+D+E	7893	F
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60-day average:

Total general market risk VaR (excludes modelled specific risk)		7896	G
Modelled general market interest rate risk		7817	
Modelled general market equity risk		7818	
Modelled foreign-exchange risk		7819	
Modelled commodity risk		7820	

Modelled specific risk and/or portfolio risk			
Modelled interest rate specific risk or		7903	H
Modelled interest rate portfolio (total) risk		7904	I
Modelled equity specific risk or		7905	J
Modelled equity portfolio (total) risk		7906	K

Total 60 day average VaR (no benefit of correlation with specific risk)	G+H+I+J+K	7908	L
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Consolidated Value at Risk for a 10 day holding period and 99% confidence level (modelled correlation)

At reporting date:

Diversified total VaR at reporting date (all effects)		7832	M
General market risk VaR (excludes modelled specific risk) - prorated	$A \div F \times M$	7913	N
Modelled interest rate specific or portfolio risk - prorated	$(B + C) \div F \times M$	7914	O
Modelled equity specific or portfolio risk - prorated	$(D + E) \div F \times M$	7915	P

60-day average:

Diversified total 60 day average VaR (all effects)		7838	Q
General market risk VaR (excludes modelled specific risk) - prorated	$G \div L \times Q$	7919	R
Modelled interest rate specific or portfolio risk - prorated	$(H + I) \div L \times Q$	7920	S
Modelled equity specific or portfolio risk - prorated	$(J + K) \div L \times Q$	7921	T

Multiplier level for general market risk		7923	U
Multiplier level for interest rate specific or portfolio risk		7924	V
Multiplier level for equity specific or portfolio risk		7925	W

Modelled general market risk requirement	Greater of (N) and (R x U)	7927	X
Modelled interest rate specific or portfolio risk requirement	Greater of (O) and (S x V)	7928	Y
Modelled equity specific or portfolio risk requirement	Greater of (P) and (T x W)	7929	Z
Incremental default risk charge (if not included in VaR)		7930	AA

Aggregate Value at Risk Requirement	X + Y + Z + AA	8012	AB
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Minimum Capital Required for Market Risk (cont'd)

B Standardized Approach Requirements

Interest rate position risk

Equities position risk

Foreign exchange risk

Commodities risk

Options:

Interest rate

Equities

Foreign exchange

Commodities

Specific	General	Total
7857	7937	8017
7858	7938	8018
	7939	8019
	7940	8020
7862	7942	8022
7863	7943	8023
	7944	8024
	7945	8025

Aggregate Capital Required - standardized approach

8027 AC

Total Minimum Capital Required for Market Risk

AB + AC 8029 AD

C Memo Item - Quarterly Backtesting of Consolidated Value at Risk Model - One-day Value at Risk

Number of days of backtesting since last reporting date

Number of exceptions

Average over the quarter -

One day value at risk

Average divergence

8036
8037
8039
8040

Schedule 43 - Minimum Capital Required for Operational Risk

[Return to Schedule Listing](#)

A Basic Indicator Approach

		Gross Income		
Alpha		Year 1*	Year 2*	Year 3*
15%	A	8101	8197	8293
				Ave. of gross incomes > 0
				8343 B
Capital Charge				A x B
				8345 C

B Standardized Approach

Business line:	Beta (a)	Year 1*		Year 2*		Year 3*	
		Gross Inc. (b)	Charge (c=a x b)	Gross Inc. (d)	Charge (e=a x d)	Gross Inc. (f)	Charge (g=a x f)
Corporate finance	18%	8110	8158	8206	8254	8302	8350
Trading & sales	18%	8111	8159	8207	8255	8303	8351
Retail banking	12%	8112	8160	8208	8256	8304	8352
Commercial banking	15%	8113	8161	8209	8257	8305	8353
Payment & settlement	18%	8114	8162	8210	8258	8306	8354
Agency services	15%	8115	8163	8211	8259	8307	8355
Asset management	12%	8116	8164	8212	8260	8308	8356
Retail brokerage	12%	8117	8165	8213	8261	8309	8357
Total business (total or zero, whichever is greater)			8166 D		8262 E		8358 F
Capital charge						Ave. of D, E, F	
						8360 G	

C Advanced Measurement Approach

Stand-alone calculation

Capital charge	8365 H
Capital charge without	
- diversification effect	8320
- qualitative adjustments	8321
Capital charge for:	
- credit card fraud	8323
- other retail fraud	8324

OR

Allocated calculation

Capital charge	8377 I
Percentage of parent's operational risk charge	8331

D Total minimum capital required for operational risk

C + G + H + I = 8381

E Memo Items

	Year 1*	Year 2*	Year 3*
- Net interest and other income related to insurance subsidiaries not consolidated for capital adequacy purposes	8146	8242	8338
- Adjustment reflected in above gross income for material acquisition / (divestiture)	8148	8244	8340

* Rolling four quarters.

Schedule 44 Gross* Exposures** by Original Obligor and by Ultimate Guarantor

[Return to Schedule Listing](#)

	Pre-CRM Exposure by Original Obligor (a)	Guaranteed Exposure, by Ultimate Guarantor				Exposure Not Guaranteed (exposure to original obligor) (f = a - [b+c+d+e])
		Corporate, excl. SMEs (b)	SMEs treated as Corporate (c)	Sovereign (d)	Bank (e)	
Standardized						
Banking Book						
Corporate, excl. SMEs	8501	8531	8561	8591	8621	8651
SMEs treated as Corporate	8502	8532	8562	8592	8622	8652
Sovereign	8503	8533	8563	8593	8623	8653
Bank	8504	8534	8564	8594	8624	8654
Retail residential mortgages	8505	8535	8565	8595	8625	8655
Other retail, excl. SMEs	8506	8536	8566	8596	8626	8656
SMEs treated as Other Retail	8507	8537	8567	8597	8627	8657
Trading Book	8508	8538	8568	8598	8628	8658
IRB						
Banking Book						
Corporate, excl. SL and SMEs - no double default	8512	8542	8572	8602	8632	8662
Corporate, excl. SL and SMEs - double default	8513	8543			8633	should net to zero
Spec. Lending - HVCRE - no double default	8514	8544	8574	8604	8634	8664
Spec. Lending - HVCRE - double default	8515	8545			8635	should net to zero
Spec. Lending - Non-HVCRE - no double default	8516	8546	8576	8606	8636	8666
Spec. Lending - Non-HVCRE - double default	8517	8547			8637	should net to zero
SMEs treated as Corporate - no double default	8518	8548	8578	8608	8638	8668
SMEs treated as Corporate - double default	8519	8549			8639	should net to zero
Sovereign	8520	8550	8580	8610	8640	8670
Bank	8521	8551	8581	8611	8641	8671
Retail resid'l mortg. excl. HELOCs	8522	8552	8582	8612	8642	8672
HELOCs	8523	8553	8583	8613	8643	8673
Other retail, excl. QRR and SMEs	8524	8554	8584	8614	8644	8674
QRR	8525	8555	8585	8615	8645	8675
SMEs treated as Other Retail	8526	8556	8586	8616	8646	8676
Trading Book	8527	8557	8587	8617	8647	8677
Total exposures**	8529	8559	8589	8619	8649	8679

* Gross of all allowances for credit loss. In the case of IRB exposures, also gross of partial write-offs

** Exposures subject to credit risk, excluding equity and securitization-related exposures

**Schedule 45 - Balance Sheet Coverage by Risk Type
and
Reconciliation to Consolidated Balance Sheet**

[Return to Schedule Listing](#)

Balance Sheet Items Falling Under:

Gross Exposure [1] before credit risk mitigation			Specific Allowance [2]	Exposure before CRM, net of specific allowance and partial write-offs
Drawn	Repo-style Transactions	Total		
(a)	(b)	(c = a + b)	(d)	(e = c - d)

Credit Risk

Standardized (incl. securitization-related assets)	8701	8751	8801	8851	8901
FIRB (excl. SL slotting, retail, equity and securitizations)	8702	8752	8802	8852	8902
AIRB (excl. SL slotting, retail, equity and securitizations)	8703	8753	8803	8853	8903
IRB Specialized lending, slotting approach	8704		8804	8854	8904
IRB Retail	8705	8755	8805	8855	8905
IRB Equities	8706		8806	8856	8906
IRB Securitization-related assets	8707		8807	8857	8907
Other Assets (not included in Standardized or IRB)	8708		8808		8908
Subtotal	8709	8759	8809	8859	8909
Less: liabilities and non-cash repo-style transactions included above		8760	8810		8910
Total assets subject to credit risk	8711	8761	8811	8861	8911

Market risk - balance sheet assets subject to specific risk

Deposits with regulated financial institutions	8714		8814		8914
Debt securities	8715	8765	8815		8915
Equity securities	8716	8766	8816		8916
Non-mortgage loans	8717	8767	8817		8917
Other assets subject to specific market risk	8718		8818		8918
Total assets subject to specific market risk	8719	8769	8819		8919

Less balance sheet assets included in both credit and specific market risk:

Trading book repo-style transactions (assets)		8772	8822		8922
Total balance sheet assets for purposes of capital ratios	8724	8774	8824	8874	8924

Less:					
General allowance on balance sheet assets for capital purposes					8927
On-balance sheet securitization exposures recognized for capital adequacy but not for consolidated balance sheet purposes					8928
Adjustments to reflect differences in balance sheet exposure amounts resulting from:					
- measurement bases used for capital and accounting purposes (fair values)					8930
- recognition bases used for capital and accounting purposes (settlement / trade date) [3]					8931

Plus:					
Securitization exposures not recognized for capital adequacy calculations but consolidated for balance sheet purposes					8934
General allowance included in Tier 2A capital					8935
Other					8936

Adjusted balance sheet assets, for purposes of assets to capital multiple 8938 ^A

Less:					
General allowance included in Tier 2A capital					8941
Investments in deconsolidated subsidiaries (equity method excluding goodwill and intangibles)					8942
Balances due to/from deconsolidated subsidiaries					8943

Plus:					
Deconsolidated subsidiaries' total balance sheet assets					8946
Other					8947

Total assets per consolidated balance sheet 8949

1 Gross of allowances. In the case of exposures reported under the FIRB, AIRB, or IRB approaches, gross also of partial write-offs.

2 In the case of exposures reported under the FIRB, AIRB, or IRB approaches, also includes partial write-offs.

3 For institutions subject to the market risk framework, this line item is restricted to transactions recorded in the banking book.