

Market Risk Reporting Schedule and Instructions

MARKET RISK CAPITAL CHARGE - SCHEDULE 1		
Modeled market risk measures – Previous Day		
		Amount
Interest rate risk VaR	Line 1	
Equity risk VaR	Line 2	
Foreign exchange risk VaR	Line 3	
Commodity risk VaR	Line 4	
Credit spread risk VaR	Line 5	
Total VaR prior to adjustments for correlation benefits	Line 6	
Total VaR including correlation benefits	Line 7	
Modeled specific risk that is not included in VaR	Line 8	
Total VaR-based calculation - previous day	Line 9	
Modeled market risk measures – 60 Business Day Average		
		Amount
Interest rate risk VaR	Line 10	
Equity risk VaR	Line 11	
Foreign exchange risk VaR	Line 12	
Commodity risk VaR	Line 13	
Credit spread risk VaR	Line 14	
Total VaR prior to adjustments for correlation benefits	Line 15	
Total VaR including correlation benefits	Line 16	
Modeled specific risk that is not included in VaR	Line 17	
Total VaR-based calculation - 60 day average	Line 18	
Multiplication factor - minimum of 3 multiplier	Line 19	
Total VaR-based calculation with multiplication factor - 60 day average (line 18 times line 19)	Line 20	
Total VaR-Based Capital Charge (the higher of line 9 or line 20)	Line 21	
SPECIFIC RISK - ADD-ON		
		Amount
Standardized Specific Risk Charge	Line 22	
Transitional Approach for Partially Modeled Specific Risk		
Specific Risk Add-on	Line 23	
INCREMENTAL DEFAULT RISK		
		Amount
Report the amount of the incremental default risk charge	Line 24	
Approved internal model or IRB approach	Line 25	Choice
DE MINIMIS EXPOSURES		
		Amount
Report the amount of the capital charge for de minimis exposures	Line 26	
TOTAL MARKET RISK CAPITAL CHARGE		
		Amount
Report the total market risk capital charge	Line 27	
COUNTERPARTY CREDIT RISK (CCR)		
		Amount
CCR capital charge for foreign exchange positions, OTC derivatives and repo-style transactions	Line 28	
SPECIFIC RISK - STANDARDIZED APPROACH		
		Amount
Covered debt positions		
Covered debt positions subject to the standardized approach, Government:		
AAA to AA-	Line 29	
A+ to BBB-, residual term to final maturity of 6 months or less	Line 30	
A+ to BBB-, residual term to final maturity of greater than 6 and up to and including 24 months	Line 31	
A+ to BBB-, residual term to final maturity exceeding 24 months	Line 32	
BB+ to B-	Line 33	
Below B-	Line 34	
Unrated	Line 35	
Covered debt positions subject to the standardized approach, Qualifying:		
Residual term to final maturity 6 months or less	Line 36	
Residual term to final maturity greater than 6 and up to and including 24 months	Line 37	
Residual term to final maturity exceeding 24 months	Line 38	
Covered debt positions subject to the standardized approach, Other		
BB+ to BB-	Line 39	
Below BB-	Line 40	
Unrated	Line 41	
Covered Equity positions		
		Amount
Covered equity positions subject to the standardized approach:		
subject to a 2% risk weighting factor	Line 42	
subject to a 4% risk weighting factor	Line 43	
subject to a 8% risk weighting factor	Line 44	

MARKET RISK CAPITAL INSTRUCTIONS – SCHEDULE 1		
MR-1 MR-2	Market Risk Capital	<p>Apply the following definitions in this section.</p> <ul style="list-style-type: none"> • Refer to Market Risk NPR for definitions of the following terms: <ul style="list-style-type: none"> ○ Covered Positions ○ Debt position ○ Equity position ○ General market risk ○ Incremental default risk ○ Market Risk ○ Specific Risk ○ Value-at-risk (VaR) • Commodity risk: Market risk resulting from holding or taking positions in commodities including precious metals. • Credit risk: Market risk resulting from holding or taking debt positions, excluding any interest rate risk component • Equity risk: Market risk resulting from holding or taking equity positions • Foreign exchange risk: Market risk resulting from holding or taking positions in foreign currencies. • Interest rate risk: Market risk resulting from holding positions affected by changes in interest rates, excluding any credit risk component • Subinvestment grade: Issues that have a rating of below BBB on an S&P rating scale or below Baa on the Moody's ratings scale. • Banks have exposures in certain products that might fit into more than one category. For example, convertible securities will mostly be interest rate risk unless their value converges with that of the underlying equity. Similarly, FX swaps are primarily interest rate positions, but it is possible that a bank might classify some as foreign exchange risk. Banks may classify their exposures in the same categories in which they are reported internally for purposes of calculating the VaRs for this reporting schedule. Banks use best efforts to avoid leaving exposures unclassified. Also exposures should only be classified in one category.
MR-1 MR-2	Market Risk Capital	<p>General Instructions</p> <ul style="list-style-type: none"> • All VaR figures are reported for a 10-day holding period at the 99 percent confidence level. • Components of VaR by risk factor are reported without accounting for correlation effects across risk factors, that is, on a standalone basis. • Correlation Benefit refers to any adjustment to VaR that the bank makes to reflect statistical correlation between the values of the underlying positions. Note that some banks may not adjust for correlation effects in their VaR estimates, and in that case the bank need not estimate it for the purpose of this report. • The 60 business-day averages requested in lines 11 through 22 reflect the

MARKET RISK CAPITAL INSTRUCTIONS – SCHEDULE 1		
		<p>typical number of business days in a calendar quarter in the United States. As some banks may conduct business in markets or jurisdictions that have a different number of business days during the quarter, banks should calculate the averages according to the appropriate number of business days in the quarter for the activity being modeled</p> <p>The rules for calculating the standardized specific risk capital charge are in the Market Risk NPR</p>
MR-1	Line 1	Report the total amount of the previous day interest rate risk VaR
MR-1	Line 2	Report the total amount of the previous day equity risk VaR
MR-1	Line 3	Report the total amount of the previous day foreign exchange risk VaR
MR-1	Line 4	Report the total amount of the previous day commodity risk VaR
MR-1	Line 5	Report the total amount of the previous day credit spread risk VaR
MR-1	Line 6	Report the total VaR for all of the bank’s high-level portfolios (such that all trading positions are included) that are calculated for internal reporting without recognition of correlation effects across those portfolios.
MR-1	Line 7	Report the total amount of the previous day VaR, including any correlation benefits that come from incorporating empirical correlations within and across risk factors.
MR-1	Line 8	Report the amount of the previous day modeled specific risk that was not included in the amounts reported above.
MR-1	Line 9	Report the amount of the previous day total VaR-based measure for market risk including correlation effects from Line 7, plus specific risk components from Line 8.
MR-1	Line 10	Report the amount of the 60 business-day average interest rate risk VaR
MR-1	Line 11	Report the amount of the 60 business-day average equity risk VaR
MR-1	Line 12	Report the amount of the 60 business-day average foreign exchange risk VaR
MR-1	Line 13	Report the amount of the 60 business-day average commodity risk VaR
MR-1	Line 14	Report the amount of the 60 business-day average credit spread risk VaR
MR-1	Line 15	Report the total 60 business-day average VaR for all of the bank’s high-level portfolios (such that all trading positions are included) that are calculated for internal reporting without recognition of correlation effects across those portfolios
MR-1	Line 16	Report the amount of the 60 business-day average modeled VaR including any correlation benefits that come from incorporating empirical correlations within and across risk factors.
MR-1	Line 17	Report the amount of the 60 business-day average modeled specific risk that was not included in the amounts reported above.
MR-1	Line 18	Report the amount of the 60 business-day average total VaR-based measure for market risk including correlation effects from Line 16 plus specific risk components from line 17.
MR-1	Line 19	Report the VaR multiplication factor.
MR-1	Line 20	Report the amount of line 18 times line 19.

MARKET RISK CAPITAL INSTRUCTIONS – SCHEDULE 1		
MR-1	Line 21	Report the higher of line 9 or line 20, equal to the total VaR-based capital charge.
MR-1	Line 22	Report the amount of the standardized specific risk capital charge.
MR-1	Line 23	Report the amount of the specific risk add-on under the transitional approach for partially modeled specific risk.
MR-1	Line 24	Report the amount of the incremental default risk charge.
MR-1	Line 25	Indicate the method of calculating line 24 by choosing between approved internal model and IRB approach.
MR-1	Line 26	Report the amount of the capital charge for de minimis exposures.
MR-1	Line 27	Report the total market risk capital charge equal to the sum of Line 21 + Line 22 + Line 23 + Line 24 + Line 26.
MR-1	Line 28	Report the counterparty credit risk capital charge for foreign exchange positions, OTC derivatives and repo-style transactions.
MR-1	Line 29	Report the amount of the standardized specific risk charge for covered debt positions that are Government, rated AAA to AA-.
MR-1	Line 30	Report the amount of the standardized specific risk charge for covered debt positions that are Government, rated A+ to BBB- with residual maturity of 6 months or less.
MR-1	Line 31	Report the amount of the standardized specific risk charge for covered debt positions that are Government, rated A+ to BBB- with residual maturity of more than 6 months and up to and including 24 months.
MR-1	Line 32	Report the amount of the standardized specific risk charge for covered debt positions that are Government, rated A+ to BBB- with residual maturity of more than 24 months.
MR-1	Line 33	Report the amount of the standardized specific risk charge for covered debt positions that are Government, rated BB+ to B-.
MR-1	Line 34	Report the amount of the standardized specific risk charge for covered debt positions that are Government, rated below B-.
MR-1	Line 35	Report the amount of the standardized specific risk charge for covered debt positions that are Government, unrated.
MR-1	Line 36	Report the amount of the standardized specific risk charge for covered debt positions that are Qualifying, with residual maturity of 6 months or less.
MR-1	Line 37	Report the amount of the standardized specific risk charge for covered debt positions that are Qualifying, with residual maturity of more than 6 months and up to and including 24 months.
MR-1	Line 38	Report the amount of the standardized specific risk charge for covered debt positions that are Qualifying, with residual maturity exceeding 24 months.
MR-1	Line 39	Report the amount of the standardized specific risk charge for covered debt positions that are Other, rated BB+ to BB-.
MR-1	Line 40	Report the amount of the standardized specific risk charge for covered debt positions that are Other, rated below BB-.
MR-1	Line 41	Report the amount of the standardized specific risk charge for covered debt positions that are Other, unrated.

MARKET RISK CAPITAL INSTRUCTIONS – SCHEDULE 1		
MR-1	Line 42	Report the amount of the standardized specific risk charge for covered equity positions that are subject to a 2% risk weighting factor.
MR-1	Line 43	Report the amount of the standardized specific risk charge for covered equity positions that are subject to a 4% risk weighting factor.
MR-1	Line 44	Report the amount of the standardized specific risk charge for covered equity positions that are subject to an 8% risk weighting factor.