

Typical Large U.S.-Headquartered Bank

Line	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)
	Totals (Sch. HC)	No Risk-Weighting	0%	20%	50%	100%
Balance Sheet Assets:						
Cash/Due From	34	54,599,000	0	25,278,000	26,748,000	2,573,000
Held-to-maturity securities	35	18,000	0	0	18,000	0
Available-for-sale securities	36	312,671,000	3,509,000	93,277,000	192,550,000	10,131,000
Fed Funds Sold and Sec Purchased u agmt to Resell	37	346,141,000		298,580,000	40,221,000	7,340,000
Loans and leases held for sale	38	5,561,000	0	0	159,000	154,000
Loans and leases, net of unearned income	39	721,361,000	254,000	17,971,000	65,343,000	144,387,000
LESS: Allowance for loan and lease losses	40	32,266,000	32,266,000			
Trading assets	41	489,892,000	489,892,000	0	0	0
All other assets	42	219,628,000	59,737,000	16,266,000	17,892,000	310,000
Total Assets (sum 34-42)	43	2,117,605,000	521,126,000	451,372,000	342,931,000	154,982,000

Line	(Column A)	Credit Conversion Factor	(Column B)	Allocation by Risk Weight Category			
				(Column C)	(Column D)	(Column E)	(Column F)
	Face Value or Notional Amount		Credit Equivalent Amount	0%	20%	50%	100%
Derivatives and Off-Balance Sheet Items:							
Financial standby letters of credit	44	1.00 or 12.5	113,377,000	9,803,000	25,026,000	5,676,000	72,872,000
Performance standby letters of credit	45	0.50	4,853,000	138,000	1,939,000	9,000	2,767,000
Commercial and similar letters of credit	46	0.20	1,417,600	443,600	556,000	20,000	398,000
Risk participations in bankers acceptances	47	1.00	0	0	0		0
Securities lent	48	1.00	198,951,000	134,758,000	57,686,000	0	6,507,000
Retained recourse on small business obligations	49	1.00	0	0	0	0	0
Recourse and direct credit substitutes	50	12.5	3,956,000				3,956,000
All other financial assets sold with recourse	51	1.00	2,085,000	0	0	663,000	1,422,000
All other off-balance sheet liabilities	52	1.00	96,776,000	95,653,000	1,122,000	0	1,000
Unused commitments/orig mat > 1yr	53a	0.50	70,801,500	201,500	4,669,000	3,754,000	62,177,000
Unused commitments/orig mat < 1yr to ABCP	53b	0.10	90,000	0	90,000	0	0
Derivative contracts	54		343,848,000	7,480,000	195,578,000	140,790,000	
Total derivatives and off-balance sheet items			836,155,100	248,477,100	286,666,000	150,912,000	150,100,000

Totals:							
Total assets, derivatives, and off-balance sheet items							
by risk weight category (each Column, sum 43-54)	55			699,849,100	629,597,000	305,894,000	797,294,000
Risk weight factor	56			0%	20%	50%	100%
Risk-weighted assets by risk weight category (55x56)	57			0	125,919,400	152,947,000	797,294,000
Market risk equivalent assets	58						116,842,000
Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum 57, Col C-F, 58)	59						1,193,002,400
LESS: Excess allowance for loan and lease losses	60						18,024,000
LESS: Allocated transfer risk reserve	61						0
Total risk-weighted assets (59 minus 60 and 61)	62						1,174,978,400