

Exhibit II

Working Groups

I. Standards for Accounting Consolidation

Co-Chairmen

Gary G. Lynch
Executive Vice President
Chief Legal Officer
Morgan Stanley

Gavin G. O'Connor
Managing Director
Goldman, Sachs & Co.

Members

John M. James
Senior Vice President and Corporate Controller
Bank of America

Matthew L. Schroeder
Managing Director and Global Head of Accounting
Policy
Goldman, Sachs & Co.

Russell C. Picot
Group Chief Accounting Officer
HSBC Holdings plc

II. High-Risk Complex Financial Instruments

Co-Chairmen

Ken deRegt
Managing Director
Chief Risk Officer
Morgan Stanley

Edmond Moriarty
Senior Vice President
Co-Chief Risk Officer
Merrill Lynch & Co.

Members

Neil Cotty
Chief Accounting Officer
Bank of America

Bruce Petersen
Managing Director
Goldman, Sachs & Co.

Christian Lajoie
Head of Group Supervision Issues
BNP Paribas

Frank Roncey
Head of Risk
Management – Americas
BNP Paribas – NY

Stephen O'Connor
Managing Director
Head of Counterparty Portfolio
Morgan Stanley

Marc Saidenberg
Managing Director
Merrill Lynch & Co.

III. Risk Monitoring and Risk Management

Co-Chairmen

Craig W. Broderick
Managing Director
Chief Risk Officer
Goldman, Sachs & Co.

Zion Shohet
Treasurer
Head of Corporate Finance
Citigroup

J. Chandler Martin
Executive Vice President
Bank of America

Members

Michael Alix
Former Member of CRMPG I and II

Christian Lajoie
Head of Group Supervision Issues
BNP Paribas

Madelyn Antoncic
Managing Director
Global Head of Financial Market Policy Relations
Lehman Brothers

Michael Liberman
Blue Mountain Capital Management

Liz Beshel
Managing Director
Treasurer
Goldman, Sachs & Co.

Arrington Mixon
Enterprise Credit Risk Executive
Bank of America

Douglas J. Flint
Group Finance Director
Deputy Head of Global Markets
HSBC Holdings plc

Ken Winston
Managing Director
Morgan Stanley

IV. Enhanced Credit Market Resiliency

Co-Chairmen

Andrew Feldstein
Chief Executive Officer
Chief Investment Officer
Blue Mountain Capital Management

Barry L. Zubrow
Chief Risk Officer
JPMorgan Chase & Co.

Peter Fisher
Managing Director
Co-head of Fixed Income
BlackRock, Inc.

Members

Peter Axilrod
Managing Director
DTCC

Stephen O'Connor
Managing Director
Morgan Stanley

Thomas J. Benison
Managing Director
JPMorgan Chase & Co.

Robert Pickel
Chief Executive Officer
ISDA

Samuel Cole
Chief Operating Officer
Blue Mountain Capital Management

Robin Perlen
Managing Director
Bank of America

Athanassios Diplas
Managing Director
Deutsche Bank

Don Thompson
Managing Director
JPMorgan Chase & Co.

Adam Gilbert
Managing Director
JPMorgan Chase & Co.

Doug Warren
Head of US Credit Trading
Managing Director
Barclays Capital

David Inggs
Managing Director
Goldman, Sachs & Co.

David Weisbrod
Managing Director
JPMorgan Chase & Co.