



Instructions for Proposed Capital Rule Amendments Impact Data Template

October 2023

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1. Introduction

The Board of Governors of the Federal Reserve System (Board), along with the Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation, are seeking comment on proposed rules to strengthen capital requirements for large banking organizations, including amendments to the Regulatory Capital Rule for large banking organizations and banking organizations with significant trading activities (Docket No. R–1813, RIN 7100–AG64) (the “Basel III Endgame proposal”). Additionally, the Board is seeking comment on the proposed amendments to Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies (Docket No. R–1814, RIN 7100–AG65) (the “GSIB Surcharge proposal”); collectively with the Basel III Endgame proposal, the “proposals”).¹ The Basel III Endgame proposal was published in the Federal Register on September 18, 2023 (88 Fed. Reg. 64028) and the GSIB Surcharge proposal was published in the same on September 1, 2023 (88 Fed. Reg. 60385).

This template facilitates the collection of data related to the proposals. In particular, the Board seeks to assess the risk-weighted asset impact of the proposed revisions along with the potential impact of certain policy options. This data will assist the Board in understanding how various policy reform options could affect the banking organization. Submission of data using this template is voluntary. This template may be used to submit comment on the proposals.

The information contained in this template generally constitutes nonpublic commercial or financial information, which is both customarily and actually treated as private by the respondent. The Board, therefore, will generally keep such information confidential to the extent permitted under exemption 4 of the Freedom of Information Act. However, information provided to the Board under this template will be shared with the OCC and the FDIC. This data made available to the other agencies or internally within the Federal Reserve will be used solely for policy purposes and may be published in aggregate form in a manner that preserves an institution’s anonymity and data confidentiality. Supervisory use of this information is not permitted, including for exam planning purposes. With approval, anonymized or aggregated data may be used for research purposes. Research requests for anonymized data, as well as any final draft paper presenting this data, must be approved by the data owner at the Board to ensure that confidentiality is assured and that no specific institution is identifiable.

Reported data should reflect quarter-end values for the second quarter of 2023. Report all financial data in USD thousands unless otherwise noted. Yellow cells in the template are data cells where the institution should input data. All other cells are calculated by embedded equations. These equations will calculate if the appropriately formatted values are input into the yellow cells. For purposes of this data, an institution should apply the capital rule as if it had been revised consistent with the proposals, unless otherwise instructed.

Specific sections cited in these instructions refer to those sections in the Basel III Endgame proposal, unless otherwise stated.

¹ <https://www.federalreserve.gov/aboutthefed/boardmeetings/frn-basel-iii-20230727.pdf>

2. Overview of expanded total risk-weighted assets and regulatory capital

General Instructions

The Overview tab provides an overview of total risk-weighted assets (RWAs) forming the denominator of the risk-based capital requirements in Part 1, with further breakdowns of RWAs presented in subsequent tabs. Part 2 of the Overview tab provides an overview of regulatory capital and only applies for Category III and IV institutions. To the extent an exposure is required to be deducted from regulatory capital, it should not be included in an institution's risk-weighted assets.

Part 1 – Expanded Total Risk-Weighted Assets

Item 1. Credit Risk.

Report the total credit risk-weighted assets as defined under § __.2. This amount would equal the sum of the risk-weighted asset amounts reported in items 1.a. through 1.c. described below.

Item 1.a. General credit risk exposures, cleared transactions, prefunded default fund contributions, and unsettled transactions

Report the total risk-weighted assets for general credit risk as calculated under § __.110 (excluding transactions that fail the minimum haircut floors) plus the total risk-weighted assets for cleared transactions and prefunded default fund contributions as calculated under § __.114 plus the total risk-weighted assets for unsettled transactions as calculated under § __.115.

The amount reported in this item would equal the sum of the amounts reported in the "General credit risk exposures" tab item 11 column AA for on-balance sheet exposures and item 28 column AD for derivatives, off-balance sheet items, and other times subject to risk-weighting.

Item 1.b. Transactions that fail the minimum haircut floor.

Report the total risk-weighted assets for transactions that fail the minimum haircut floor. This amount would equal the sum of the amounts reported in the "Transactions that fail the minimum haircut floor" tab items 1, 2, 3, 4, 11, 12, 13, and 14 in column M.

Item 1.d. Securitization exposures.

Report the total risk-weighted assets for securitization exposures as calculated under § __.132. This amount would equal the sum of the amounts reported in the "Securitization exposures" tab Part 1 item 1 column L and Part 2 item 1 column L.

Item 2. Equity exposures.

Report the total risk-weighted assets for equity exposures as calculated under §§ __.141 and __.142. The reported amount would equal the sum of the amounts reported in the "Equity exposures" tab item 16 column K and item 20 column M.

Item 3. Operational risk.

Report the risk-weighted assets for operational risk as calculated under § __.150. This amount would equal the amount reported in the “Operational risk” tab item 4.

Item 4. Market Risk.**Item 4.a. Standardized market risk-weighted assets.**

Report the standardized market risk-weighted assets as defined under § __.2. This amount would equal the amount reported in the “Market risk” Part 3 item 1.

Item 4.b. Models-based market risk-weighted assets.

Report the models-based market risk-weighted assets. For a market risk institution that calculates the measure for market risk under the models-based approach, this amount would be reported in the “Market risk” tab Part 3 item 2.

Item 5. Credit valuation adjustment (CVA) risk.

Report the CVA risk-weighted assets as defined under § __.2. This amount would equal the amount in the “CVA risk” tab item 3 column F.

Item 6. Excess allowance for AACL.

Report the amount, if any, by which the institution’s adjusted allowance for credit losses (AACL) exceeds 1.25 percent of the total credit-risk weighted assets base reported in item 1 above.

Item 7. Allocated transfer risk reserve.

Report the entire amount of any allocated transfer risk reserve (ATTR) as reported in the FR Y-9C, Schedule HC-R, Part II, item 30.

Item 8. Sum of items 1, 2, 3, 4.a. or 4.b., and 5 minus items 6 and 7.

Institutions using the models-based approach for measuring market risk would report the sum of items 1, 2, 3, 4.b., and 5 minus items 6 and 7. Institutions that do not use the model-based approach would report the sum of items 1, 2, 3, 4.a., and 5 minus items 6 and 7.

Item 9. Output floor.

Report the amount resulting from the sum of items, 1, 2, 3, 4.a., and 5 multiplied by 0.725, minus items 6 and 7.

Item 10. Expanded total risk-weighted assets.

Report expanded total risk-weighted assets as the maximum of items 8 and 9.

Part 2 – Regulatory Capital**Item 1. Common equity tier 1 capital.**

Report the estimated amount of common equity tier 1 capital for the banking organization, as described in §§ __.20 through __.22 of the current capital rule using the sections that are

applicable to advanced approaches institutions. For more information on calculating common equity tier 1 as an advanced approaches institution, please see the instructions for FR Y-9C, Schedule HC-R, Part I.

Item 2. Tier 1 capital.

Report the estimated amount of tier 1 capital for the banking organization, as described in §§ __.20 through __.22 of the current capital rule using the sections that are applicable to advanced approaches institutions. For more information on calculating tier 1 capital as an advanced approaches institution, please see the instructions for FR Y-9C, Schedule HC-R, Part I.

Item 3. Total capital.

Report the estimated amount of total capital for the banking organization, as described in §§ __.20 through __.22 of the current capital rule using the sections that are applicable to advanced approaches institutions. For more information on calculating total capital as an advanced approaches institution, please see the instructions for FR Y-9C, Schedule HC-R, Part I.

3. Credit risk

3.a. General Credit Risk Exposures, Cleared Transactions, Prefunded Default Fund Contributions, and Unsettled Transactions (excluding Transactions That Fail the Minimum Haircut Floor)

General Instructions

The General credit risk exposures tab presents the breakdown of general credit risk exposures under the expanded risk-based approach by asset category and risk weight. For purposes of risk-weighting, report the amount of on-balance sheet securities purchased under agreements to resell within the risk weight categories in Part 2 of this tab in order to calculate the exposure amount, and thus risk-weighted assets, based on master netting set agreements covering repo-style transactions. Amounts related to eligible margin loans and repo-style transactions that fail the minimum haircut floor should be excluded from this tab and reported on the “Transactions that fail the minimum haircut floor” tab.

As mentioned above, the sections cited in the instructions refer to sections as proposed in the Basel III Endgame proposal, unless otherwise noted. Report all financial data in USD thousands, unless otherwise noted.

For purposes of this tab, exposure amounts by risk weight have been coded yellow to indicate which risk weights may be appropriate for which items under the Basel III endgame proposal, but all cells are available for data entry to accommodate special situations that may not have been envisioned. If you believe such a situation applies, inquire with the staff of the Federal

Reserve Board of Governors. Do not use the gray cells for data entry unless specifically instructed by Board staff or a FAQ document.

Part 1 – On-balance sheet exposures

Item Instructions

For all items

For column B, report the total on-balance sheet general credit risk exposure amounts, recognizing any credit risk mitigation (CRM) benefits that adjust the applicable exposure amount, as described in § __.121. For defaulted exposures and defaulted real estate exposures as described in §§ __.111(f)(8) and (i), report the exposure amount in the item that corresponds to the obligor or borrower's exposure category, as applicable. Also include exposures to sovereigns or public sector entities where an event of sovereign default has occurred in an obligor's home country or if an event of sovereign default has occurred in the obligor's home country during the previous five years, as described in §§ __.111(a)(6) and (e)(6), in column W for the item that corresponds to the obligor or borrower's exposure category.

In columns C through Y, report the total on-balance sheet general credit risk exposure amounts for the applicable item for all exposures that are assigned the risk weight of the column. For exposures for which the CRM benefits of an eligible guarantee, an eligible credit derivative, or financial collateral are recognized to reduce the risk weight applicable to all or part of the exposure amount, as described in §§ __.120 or __.121. Include the portion of the exposure amount to which the reduced risk weight is assigned in the column corresponding to that reduced risk weight. If different portions of the exposure amount are assigned different reduced risk weights, as described in § __.121, then include each portion in the corresponding reduced risk weight column. Include the remaining exposure amount, if any, in the column corresponding to the initial risk weight as described in § __.111. Do not include any exposures subject to a currency mismatch multiplier in columns C through Y (see column Z). For defaulted exposures and defaulted real estate exposures as described in §§ __.111(f)(8) and (i), include the exposure amount for the item that corresponds to the obligor or borrower's exposure category in columns S or W, as applicable. Also include in column W exposures to sovereigns or public sector entities where an event of sovereign default has occurred in an obligor's home country or if an event of sovereign default has occurred in the obligor's home country during the previous five years, as described in §§ __.111(a)(6), in column W for the item that corresponds to the obligor or borrower's exposure category.

In column Z, report the total risk-weighted asset amount in the applicable item for any exposures where the borrower does not have a source of repayment in the currency of the loan equal to at least 90 percent of the annual payment from either income generated through ordinary business activities or from a contract with a financial institution that provides funds denominated in the currency of the loan as described in §§ __.111 (f)(9) and (g)(3). For exposures in column Z subject to the currency mismatch, apply a 1.5 multiplier to the applicable risk weight, subject to a maximum risk weight of 150 percent as described in §§ __.111 (f)(9) and (g)(3).

In column AA, report the sum of the total of the risk-weighted asset amounts for the on-balance sheet general credit risk exposures in each of the items by multiplying the exposure amounts in columns C through Y by the corresponding risk weights in each column plus the risk-weighted assets amounts in column Z.

Item 1. Sovereign exposures.

Report amounts for sovereign exposures in items 1.a. and 1.b., subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 1.a. Exposures to the U.S. government.

Report amounts for sovereign exposures to the U.S. government described in § __.111(a)(1) in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 1.b. Exposures to non-U.S. sovereign entities.

Report amounts for exposures to non-U.S. sovereign entities as described in § __.111(a)(2) through (6) in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 2. Exposures to certain supranational entities and multilateral development banks (MDBs).

Report amounts for exposures to the Bank for International Settlements, the European Central Bank, the European Commission, the International Monetary Fund, the European Stability Mechanism, the European Financial Stability Facility, and an MDB, as described in § __.111(b), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 3. Exposures to government-sponsored enterprises (GSEs).

Report amounts for exposures to GSEs that are not equity exposures or securitization exposures, as described in § __.111(c), in the corresponding risk weight column, including amounts for GSE exposures to a subordinated debt instruments issued by GSEs, a Federal Home Loan Bank, or the Federal Agricultural Mortgage Corporation (Farmer Mac), or preferred stock issued by GSEs that is not an equity exposure, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 4. Bank exposures.

Report amounts in items 4.a., 4.b., and 4.c. for bank exposures, as described in § __.111(d), in the corresponding risk weight column, including the amounts for bank exposures that are an exposure to a subordinated debt instrument or an exposure to a covered debt instrument that are not deducted from capital, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 4.a. Exposures to U.S. depository institutions or credit unions.

Report amounts for exposures to U.S. depository institutions or credit unions, as described in §§ __.111(d)(1) and (3), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 4.b. Exposures to foreign banks.

Report amounts for exposures to foreign banks, as described in § __.111(d), in the corresponding risk weight column. Include amounts for foreign bank exposures that are self-liquidating, trade-related contingent items that arise from the movement of goods and that have a maturity of more than three months and exposures to subordinated debt instruments or exposures to covered debt instruments, as described in § __.111(d)(3)(ii), that are not deducted from capital, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 4.c. Foreign bank exposures that are self-liquidating, trade-related contingent items.

Report amounts for foreign bank exposures that are self-liquidating, trade-related contingent items that arise from the movement of goods and that have a maturity of three months or less, as described in §§ __.111(d)(1) and (d)(2), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 5. Exposures to public sector entities (PSEs).

Report amounts in items 5(a) and (b), for exposures to PSEs as described in § __.111(e) in the corresponding risk weight column, including the amounts for exposures to PSEs that are an exposure to a subordinated debt instrument, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 5.a. Exposures to U.S. PSEs.

Report amounts for exposures to U.S. PSEs, as described in § __.111(e)(1), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 5.b. Exposures to foreign PSEs.

Report amounts for exposures to foreign PSEs, as described in § __.111(e)(2) through (6), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 6. Real estate exposures.

Report total amounts in items 6.a. through 6.i. for real estate exposures as described in § __.111(f) in the corresponding risk weight column, including amounts for defaulted real estate exposures. For residential real estate exposures with currency mismatch as described in § __.111(f)(9) where the risk weight from the application of the 1.5 multiplier is not in any of the corresponding risk weights in columns B through X, report the aggregate RWA amount in column Z under the “other” risk weight column by multiplying the product of the 1.5 multiplier to the corresponding risk weight, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 6.a. Statutory multifamily mortgages.

Report amounts for statutory multifamily mortgages, as described in § __.111(f)(1), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 6.b. Pre-sold construction loans.

Report amounts for pre-sold construction loans, as described in § __.111(f)(2), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 6.c. High volatility commercial real estate (HVCRE) exposures.

Report amounts for HVCRE exposures, as described in § __.111(f)(3), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 6.d. Acquisition, development, or construction (ADC) exposures that are not HVCRE exposures.

Report amounts for ADC exposures that are not HVCRE exposures, as described in § __.111(f)(4), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 6.e. Regulatory residential real estate exposures not dependent on the cash flows generated by the real estate.

Report amounts for regulatory residential real estate exposures not dependent on cash flows, as described in § __.111(f)(5)(i), in the corresponding risk weight column where repayment of the exposure is not dependent on the cash flows generated by the real estate. Also refer to the definition of dependent on cash flows generated by the real estate as described in § __.101, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item M.1.a. Of which: Regulatory residential real estate, secured by principal residence.

Report the exposure amounts within item 6.e. that represent mortgages on principle residences in the corresponding risk weight column. These can include mortgages on principal residences that also generate rental income used to qualify for the mortgage (which are treated as not dependent on cash flows under the Basel III Endgame proposal), such as multi-unit residential buildings where the owner derives rental income from some of the units, while occupying one other.

Item M.1.b. Of which: Regulatory residential real estate, not dependent on cash flows, not secured by principal residence.

Report the exposure amounts within item 6.e. of which represent mortgages not dependent on cash flows that are not secured by principal residences in the corresponding risk weight column.

Item 6.f. Regulatory residential real estate exposures dependent on cash flows generated by the real estate.

Report amounts for regulatory residential real estate exposures as described in § __.111(f)(5)(ii) in the corresponding risk weight column, where repayment of the exposure is dependent on the cash flows generated by the real estate. Refer to the definition of dependent on cash flows generated by the real estate, as described in § __.101, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item M.2.a. Of which: Regulatory residential real estate, less than 25% dependent on cash flows.

Report the exposure amounts within item 6.f. of which the cash flows generated by the real estate account for less than 25 percent of the cash flows used to qualify for the loan in the corresponding risk weight column.

Item M.2.b. Of which: Regulatory residential real estate, less than 50% dependent on cash flows.

Report the exposure amounts within item 6.f. of which the cash flows generated by the real estate account for less than 50 percent of the cash flows used to qualify for the loan, in the corresponding risk weight column. This should include exposure amounts reported within item M.2.a.

Item 6.g. Regulatory commercial real estate exposures not dependent on the cash flows generated by the real estate.

Report amounts for regulatory commercial real estate exposures, as described in § __.111(f)(6)(i), in the corresponding risk weight column, where the repayment of the exposure is not dependent on the cash flows generated by the real estate. Also refer to the definition of dependent on cash flows generated by the real estate, as described in § __.101, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 6.h. Regulatory commercial real estate exposures dependent on the cash flows generated by the real estate.

Report amounts for regulatory commercial real estate exposures, as described in § __.111(f)(6)(ii), in the corresponding risk weight column, where repayment of the exposure is dependent on the cash flows generated by the real estate. Also refer to the definition of dependent on cash flows generated by the real estate, as described in § __.101, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item M.3.a. Of which: Regulatory commercial real estate, less than 25% dependent on cash flows.

Report the exposure amount within item 6.h. of which the cash flows generated by the real estate account for less than 25 percent of the cash flows used to qualify for the loan in the corresponding risk weight column.

Item M.3.b. Of which: Regulatory commercial real estate, less than 50% dependent on cash flows.

Report the exposure amounts within item 6.h. of which the cash flows generated by the real estate account for less than 50 percent of the cash flows used to qualify for the loan in the corresponding risk weight column. This should include exposure amounts reported within item M.3.a.

Item 6.i. Of which: Other real estate exposures.

Report amounts for other real estate exposures, as described in § __.111(f)(7), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 7. Retail exposures.

Report amounts for all retail exposures, as described in § __.111(g), in the corresponding risk weight column. For retail exposures with currency mismatches, as described in § __.111(g)(3), where the risk weight from the application of the 1.5 multiplier is not in any of the corresponding risk weights in columns C through Y, report the aggregate RWA amount in column Z under the “other” risk weight column by multiplying the product of the multiplier by the corresponding risk weight, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 8. Corporate exposures.

Report amounts in items 8 and 8.a. for corporate exposures, as described in § __.111(h), in the corresponding risk weight column, including amounts for corporate exposures that are an exposure to a subordinated debt instrument or an exposure to a covered debt instrument that are not deducted from regulatory capital. Also, include amounts for certain exposures to a qualifying central counterparty (QCCP) arising from posting cash collateral to the QCCP in connection with a cleared transaction that meets the requirements of §§ __.114(b)(3)(i)(A) and (B), and (c)(3)(i), as described in § __.111(h)(3), subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 8.a. Of which: Project finance exposures.

Report amounts for project finance exposures, as described in § __.111(h)(2) and (h)(5)(ii), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 9. Other assets.

Report amounts for other assets exposures, as described in § __.111(j), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 10. Insurance assets.

Report amounts for insurance asset exposures, as described in § __.111(k), in the corresponding risk weight column, subject to the instructions for all items related to exposures for which CRM benefits are recognized and to defaulted exposures above.

Item 11. Total on-balance sheet general credit risk exposures (post-CCF and post-CRM) and RWAs for general credit risk.

In column B, report the sum of the total on-balance sheet credit risk exposure amounts for items 1 through 10. For columns C through Y, report the sum of the total on-balance sheet credit risk exposure amounts for each of the corresponding risk weight column. In column Z, report the sum of the risk-weighted asset amounts for exposures with currency mismatches. In column AA, report the sum of the total of the risk-weighted asset amounts for on-balance sheet credit risk exposures. Exclude items M.1.a., M.1.b., M.2.a., M.2.b., M.3.a, M.3.b., and 8.a. from the calculation of total on-balance sheet general credit risk exposures and RWAs.

Memo Items

Item M.4. Description of participation in special mortgage programs.

Indicate “yes” or “no” whether the bank participates in or has its own loan programs aimed at benefiting the public by expanding homeownership to historically underserved or low-to-moderate income borrowers (e.g., Freddie Mac’s Home Possible or Home One mortgages).

Item M.4.a. If so, description of participation in special mortgage programs.

If the response to item M.4 is “yes,” for each program, briefly describe the eligibility criteria and risk mitigation features.

Item M.4.b. Originations under special mortgage programs.

Provide the total dollar value of mortgages originated through each the program described in M.4 over the 12 months ending June 2023.

Item M.4.c. Exposures to special mortgage programs.

Report the exposure amounts for mortgages originated through each the program described in M.4.

Item M.5. Mortgage exposures with private mortgage insurance.

Report the exposure amounts for primary residential mortgages with private mortgage insurance.

Item M.6. Corporate exposures, investment grade rated with 100% risk weight.

Report the corporate exposure amounts within column S item 8 of which are investment grade (and are not project, object, or commodity finance exposures) but do not meet the publicly listed security requirement, as described in § __.111(h)(1), to be assigned the 65 percent risk weight.

Item M.6.a. Of which: Corporate exposures, investment grade rated fund exposures with 100% risk weight.

Report the corporate exposure amounts within M.6., of which are investment grade exposures to pension funds, mutual funds, or insurance companies.

Item M.7. Small-and-medium sized enterprise exposures with 100% risk weight.

Report the corporate exposure amounts within item 8 column S for corporates with annual revenues or sales is less than or equal to \$50 million.

Item M.8. Corporate exposures to financial institutions.

Report in column B the exposure amounts to financial institutions, as defined in § __.2 of the current capital rule. In column C, report the RWA amount of exposures to financial institutions as defined in § __.2 of the current capital rule. Exclude all exposure and RWA amounts to depository institutions, foreign banks, and credit unions from columns B and C.

Item M.9. Self-liquidating trade-contingent exposures with maturities of three to six months.

Report the amount within item 4.b. representing self-liquidating, trade-related contingent exposures to foreign banks arising from the movement of goods and that have a maturity of greater than three months and less than or equal to six months.

Part 2 – Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting

Item Instructions

For all items

In column B, report in items 12 through 23 the face, notional, or exposure amount, or other, of the off-balance sheet items as described in § __.112. Exclude amounts related to transactions that fail the minimum haircut floor, which should be reported on the “Transactions that fail the minimum haircut floor” tab. For items 24 and 25, leave column B blank. For items 26 and 27, report the exposure or transaction amount in column B, as described in §§ __.114 and __.115, respectively.

The credit conversion factors (CCFs) by which the face or notional amounts of the off-balance sheet exposures are to be multiplied is provided in column C. For further information on these factors, refer to § __.112(b).

In column D, report in items 12 through 23 the credit equivalent amount of the off-balance sheet exposure, as described in § __.112(a), by multiplying column B by the applicable CCF in column C, as described § __.112(b), to reflect the expected proportion of the off-balance sheet exposure amount to the on-balance sheet credit equivalent amount. Include the recognition of any credit risk mitigation (CRM) benefits that adjust the applicable exposure amount, as described in § __.121. In the case of commitments, multiply the committed but undrawn amount of the exposure by the applicable CCF, as described in § __.112(b). For items 24 through 25, report the credit equivalent amount for over-the-counter derivative and centrally cleared derivative contracts, as described in §§ __.113 and __.114, respectively. For items 26 and 27, leave column D blank.

In columns E through AB, report in items 12 through 25, and 27 the credit equivalent amounts for each of the corresponding risk weight column, as described in §§ __.111, __.113, __.114, and __.115. For item 26, leave columns E through AB blank.

In column AC, report in items 1 through 23 the RWA amount in the applicable item for any off-balance sheet credit risk exposures where the borrower does not have a source of repayment in the currency of the loan equal to at least 90 percent of the annual payment from either income generated through ordinary business activities or from a contract with a financial institution that provides funds denominated in the currency of the loan as described in §§ __.111 (f)(9) and (g)(3). For exposures in column AC subject to the currency mismatch, apply a 1.5 multiplier to the applicable risk weight, subject to a maximum risk weight of 150 percent

as described in §§ __.111 (f)(9) and (g)(3). For items 24 through 27, report in column AC the RWA amounts that result from other RWA calculation methodologies as described in §§ __.111, __.113, __.114, and __.115 (and that do not result from the multiplication of an exposure amount or credit equivalent amount by a risk weight in columns E to AB).

In column AD, report the sum of the total of the risk-weighted asset amounts for derivatives, off-balance sheet items, and other items subject to risk-weighting in each of the items by multiplying the exposure amounts in columns E through AB by the corresponding risk weight in each column plus the risk-weighted assets amounts in column AC.

Item 12. Unconditionally cancellable commitments.

Report amounts for all exposures to unconditionally cancellable commitments, as described in § __.112 in the corresponding risk weight column.

Item 13. Commitments (that are not unconditionally cancellable).

Report amounts for all exposures to commitments, as described in § __.112, that are not unconditionally cancellable in the corresponding risk weight column.

Item 14. Self-liquidating trade letters of credit with maturity of one year or less.

Report amounts for self-liquidating trade letters of credit with maturity of one year or less, as described in § __.112, in the corresponding risk weight column.

Item 15 Transaction-related contingent items, including performance bonds, bid bonds, warranties, and performance standby letters of credit.

Report amounts for transaction-related contingent items, including performance bonds, bid bonds, warranties, and performance standby letters of credit and exposures, as described in § __.112, in the corresponding risk weight column.

Item 16. Note issuance facilities and revolving underwriting facilities.

Report amounts for note issuance facilities and revolving underwriting facilities, as described in § __.112, in the corresponding risk weight column.

Item 17. Guarantees.

Report amounts for guarantees, as described in § __.112, in the corresponding risk weight column.

Item 18. Repo-style transactions.

Report amounts for repo-style transactions, as described in § __.112(a)(6) and (b), in the corresponding risk weight column.

Item 19. Credit-enhancing representations and warranties that are not securitization exposures.

Report amounts for credit-enhancing representations and warranties that are not securitization exposures, as described in § __.112, in the corresponding risk weight column.

Item 20. Off-balance sheet securities lending transactions.

Report amounts for off-balance sheet securities lending transactions, as described in § __.112(a)(6) and (b), in the corresponding risk weight column.

Item 21. Off-balance sheet securities borrowing transactions.

Report amounts for off-balance sheet securities borrowing transactions, described in § __.112(a)(6) and (b), in the corresponding risk weight column.

Item 22. Financial standby letters of credit.

Report amounts for financial standby letters of credit, as described in § __.112, in the corresponding risk weight column.

Item 23. Forward agreements.

Report amounts for forward agreements, as described in § __.112, in the corresponding risk weight column.

Item 24. Over-the-counter derivative transactions.

Report amounts for over-the-counter derivative transactions, as described in § __.113, in the corresponding risk weight column.

Item 25. Centrally cleared derivative transactions.

Report amounts for centrally cleared derivative transactions, as described in § __.114, in the corresponding risk weight column.

Item 26. Prefunded default fund contributions to central counterparties.

Report amounts for prefunded default fund contributions to central counterparties, as described in § __.114, in the corresponding risk weight column.

Item 27. Unsettled Transactions.

Report amounts for unsettled transactions, as described in § __.115, in the corresponding risk weight column.

Item 28. Total Exposures and RWAs for Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (post-CCF and CRM).

In columns E through AB, AC, and AD, report the sum of items 12 through 27.

Memo Items

Item M.10. Corporate exposures, investment grade rated with 100% risk weight.

Report the off-balance sheet credit equivalent amount for corporate exposures within column T of which are investment grade corporate exposures that do not meet the publicly listed security requirement, as described in § __.111(h)(1), for the 65 percent risk weight.

Item M.10.a. Of which: Corporate exposures, investment grade rated fund exposures with 100% risk weight.

Report the off-balance sheet credit equivalent amount for corporate exposures within memo item 10 of which are investment grade corporate exposures to pension funds, mutual funds or insurance companies but do not meet the publicly listed security requirement as described in § __.111(h)(1) to be assigned the 65 percent risk weight.

Item M.11. Small-and-medium sized enterprise exposures with 100% risk weight.

Report the off-balance sheet credit equivalent amount of corporate exposures to small-and-medium sized enterprises reported within column T to corporates with annual revenues or sales less than or equal to \$50 million.

Item M.12. Corporate exposures to financial institutions: credit risk exposures and associated risk-weighted assets.

In column B, report the off-balance sheet credit equivalent amount for corporate exposures to financial institutions as defined in § __.2 of the current capital rule. In column C, report the RWA amount of off-balance sheet exposures to financial institutions as defined in § __.2 of the current capital rule. Exclude all exposure and RWA amounts to depository institutions, foreign banks, and credit unions from columns B and C.

Item M.13. RWA impact (current exposure methodology vs standardized approach to counterparty-credit risk).

For Category III and IV institutions, report in column C the change in total RWAs related to the required utilization of the standardized approach to counterparty-credit risk (SA-CCR) relative to the current exposure method (CEM) to identify the impact to total RWAs due to proposed changes to the calculation of exposure amounts. This impact should be calculated assuming the risk weights under the Basel III endgame proposal for both SA-CCR and CEM.

Item M.14. RWA impact (internal models methodology vs standardized approach to counterparty-credit risk).

For Category I and II institutions, report in column C the change in total RWAs related to the required utilization of SA-CCR relative to the internal models methodology (IMM) to identify the impact to total RWAs due to proposed changes to the calculation of exposure amounts. This impact should be calculated assuming the risk weights under the Basel III endgame proposal for both SA-CCR and CEM.

Item M.15 RWA impact of changes to repo-style transactions, eligible margin loans, and netting sets of such transactions exposure calculation.

Report the change in total RWAs related to the proposed changed to the calculation of exposure amounts for repo-style transactions, eligible margin loans, and netting sets under the Basel III endgame proposal. This impact should be calculated assuming the risk weights under the Basel III endgame proposal under both the current and proposed approaches.

Item M.16.a. Number of counterparties exceeding single counterparty credit limit.

For Category I and II institutions, report in column B how many counterparties exceed the limits required by the single counterparty credit limit (SCCL) rule using the exposure calculation under the Basel III endgame proposal.

Item M.16.b. Total amount of exposures above the single counterparty credit limit.

For Category I and II institutions, report in column B the sum of exposure amounts above the SCCL using the exposure calculation under the Basel III endgame proposal.

3.b. Transactions That Fail the Minimum Haircut Floor

General Instructions

As mentioned above, the sections cited in the instructions refer to sections as proposed in the Basel III Endgame proposal, unless otherwise noted. Report all financial data in USD thousands, unless otherwise noted.

Item Instructions

Column Definitions (To be calculated using Table 1 and 2)

Percent of transactions that do not meet the minimum haircut floor ($H < f$).

Report the percentage of transactions by volume measured based on the dollar amount of collateral lent, in which the haircut (H), as defined under § __.121(d)(3)(ii)(A) and § __.121(d)(3)(iii), is less than the single-transaction or portfolio haircut floor (f) (using Table 2 of this instruction).

Sum of collateral lent.

Report the fair value of financial collateral lent, sold subject to repurchase, or posted as collateral to the counterparty for transactions that do not meet the minimum haircut requirements.

Sum of collateral received.

Report the fair value of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty for transactions that do not meet the minimum haircut requirements.

Weighted average of H .

Report the weighted average of the haircut (H) for the transaction or netting set of transactions as defined under § __.121(d)(3)(ii)(A) and § __.121(d)(3)(iii) that do not meet the minimum haircut requirements.

$$H = (\sum CB / \sum CL) - 1$$

Weighted average of f . (Table 2).

Report the weighted average of the single-transaction or portfolio haircut floor (f) as defined under § __.121(d)(3)(ii)(B) for transactions that do not meet the minimum haircut requirements, using the corresponding haircut in Table 2 of this instruction.

$$f = ((1 + fB) / (1 + fL)) - 1$$

For a netting set of transactions that do not meet the minimum haircut requirements, f would be calculated as defined under § __.121(d)(3)(iii) using the corresponding haircut in Table 2 of this instruction.

$$f = ((\sum(CL / (1 + fL)) / \sum CL) / (\sum(CB / (1 + fB)) / \sum CB)) - 1$$

Percent of U.S. Sovereign instruments received as collateral.

Report the percentage of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty that consists of U.S. non-defaulted sovereign exposures for transactions that do not meet the minimum haircut requirement.

Percent of G10 instruments received as collateral.

Report the percentage of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty that consists of non-U.S., G10 non-defaulted sovereign exposures for transactions that do not meet the minimum haircut requirement.

Percent of All other sovereign instruments received as collateral.

Report the percentage of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty that consists of non-U.S. and non-G10 non-defaulted sovereign exposures for transactions that do not meet the minimum haircut requirement.

RWA under the Standardized Approach.

Report the risk weighted asset amount for the transaction or netting set of transactions that do not meet the minimum haircut requirements (using Table 2), as calculated under 12 CFR 217.37 in the current capital rule.

RWA under the Advanced Approaches.

Report the risk weighted asset amount for the transaction or netting set of transactions that do not meet the minimum haircut requirements (using Table 2), as calculated under 12 CFR 217.132 in the current capital rule.

RWA under the proposal.

Report the risk weighted asset amount for the transaction or netting set of transactions that do not meet the minimum haircut requirements (using Table 2), as calculated under the collateral haircut approach in the Basel III Endgame proposal using Table 1 (see “Collateral haircut approach” in § __.121(c)(2) for more information on this calculation).

Column Definitions (To be calculated using Table 1 and 3)

Percent of transactions that do not meet the minimum haircut floor ($H < f$).

Report the percentage of transactions by volume measured based on the dollar amount of collateral lent, in which the haircut (H), as defined under § __.121(d)(3)(ii)(A) and § __.121(d)(3)(iii), is less than the single-transaction or portfolio haircut floor (f) (using Table 3 of this instruction).

Weighted Average of H.

Report the weighted average of the haircut (H) for the transaction or netting set of transactions as defined under § __.121(d)(3)(ii)(A) and § __.121(d)(3)(iii) that do not meet the minimum haircut requirements when using Table 3 of this instruction to calculate f .

$$H = (\sum CB / \sum CL) - 1$$

Weighted average of f (Table 3)¹

Report the weighted average of the single-transaction or portfolio haircut floor (f) as defined under § __.121(d)(3)(ii)(B) for transactions that do not meet the minimum haircut requirements, using the corresponding haircut in Table 3 of this instruction.

$$f = ((1 + f_B) / (1 + f_L)) - 1$$

For a netting set of transactions that do not meet the minimum haircut requirements, f would be calculated as defined under § __.121(d)(3)(iii) using the corresponding haircut in Table 3 of this instruction.

$$f = ((\sum (CL / (1 + f_L)) / \sum CL) / (\sum (CB / (1 + f_B)) / \sum CB)) - 1$$

Percent of U.S. Sovereign instruments received as collateral.

Report the percentage of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty that consists of U.S. non-defaulted sovereign exposures for transactions that do not meet the minimum haircut requirement.

Percent of G10 instruments received as collateral.

Report the percentage of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty that consists of non-U.S., G10 non-defaulted sovereign exposures for transactions that do not meet the minimum haircut requirement.

Percent of all other sovereign instruments received as collateral.

Report the percentage of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty that consists of non-U.S. and non-G10 non-defaulted sovereign exposures for transactions that do not meet the minimum haircut requirement.

RWA under the proposal (using hypothetical haircuts for sovereign instruments).

Report the risk weighted asset amount for the transaction or netting set of transactions that do not meet the minimum haircut requirements (using Table 3), as calculated under the collateral haircut approach in the Basel III Endgame proposal using Table 1 (see "Collateral haircut approach" in § __.121(c)(2) for more information on this calculation).

Row Definitions

Transactions in netting sets - Cash lent

Report eligible margin loans or repo-style transactions that are part of a netting set, in which the institution has lent cash or posted cash as collateral and has not lent any securities or posted securities as collateral.

Transactions not in netting sets - Cash lent

Include eligible margin loans or repo-style transactions that are not part of a netting set, in which the institution has lent cash or posted cash as collateral.

Transactions in netting sets - Securities lent

Include eligible margin loans or repo-style transactions that are part of a netting set, in which the institution has lent securities or posted securities as collateral.

Transactions not in netting sets - Securities lent

Report eligible margin loans or repo-style transactions that are not part of a netting set, in which the institution has lent securities or posted securities as collateral.

Out-of-scope transactions -cleared

Report eligible margin loans or repo-style transactions that are centrally cleared by a central counterparty and exempted from the minimum haircut floor requirement. For transactions that are part of a netting set, report if all transactions within a netting set are cleared by a qualified central counterparty.

Out-of-scope transactions -banks

Report eligible margin loans or repo-style transactions that are transacted with depository institutions and exempted from the minimum haircut floor requirement.

Out-of-scope transactions -nonbank regulated

Report eligible margin loans or repo-style transactions that are transacted with regulated financial institutions that are not depository institutions and exempted from the minimum haircut floor requirement.

Out-of-scope transactions -nonfinancial

Report eligible margin loans or repo-style transactions that are transacted with counterparties that are not financial institutions and exempted from the minimum haircut floor requirement.

Out-of-scope transactions -securities borrowing

Report eligible margin loans or repo-style transactions in which the institution borrows securities from an unregulated financial institution for the purpose of meeting current or anticipated demand, such as for delivery obligations, customer demand, or segregation requirements, and not to provide financing to the unregulated financial institution and are exempt from the minimum haircut floor requirement.

Out-of-scope transactions -sovereign collateral

Report eligible margin loans or repo-style transactions that are exempt from the minimum haircut floors because the institution has received sovereign instruments as collateral. For transactions that are part of a netting set, include if all collateral within a netting set are exempt from the minimum haircut floor requirement.

All other collateralized transaction

Report any transactions that are not eligible margin loans or repo-style transactions and subject to the minimum haircut floor requirement.

Top 30 Netting Sets – Column Definitions (To be calculated using Table 1 and 2)

Firms should include all netting sets regardless of counterparty or collateral types.

Counterparty Type.

Indicate the type of counterparty for each netting set by selecting from the Table 4. If Other, fill out a brief description.

Is counterparty unregulated financial institution (Y/N).

Report if each counterparty meets the definition of unregulated financial institution under 12 CFR §217.2 in the current capital rule.

Loan Type (Cash lent or Securities lent).

If the netting set only lends or posts cash as collateral, report “Cash lent”. Otherwise, report “Securities lent”.

Does the transaction meet the minimum haircut floor ($H < f$)?

Report if the portfolio haircut (H) for the netting set is less than the portfolio haircut floor (f) (using Table 2).

Sum of collateral lent.

Report the fair value of financial collateral lent, sold subject to repurchase, or posted as collateral to the counterparty.

Sum of collateral received.

Report the fair value of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty.

Portfolio Haircut (H).

Report the portfolio haircut (H) for each netting set as defined under § __.121(d)(3)(iii).

$$H = (\sum CB / \sum CL) - 1$$

Portfolio Haircut Floor (f). (Table 2)

Report the portfolio haircut floor (f) for each netting set as defined under defined under § __.121(d)(3)(iii) using the corresponding haircut floors in Table 2 of this instruction.

$$f = ((\sum (CL / (1 + fL)) / \sum CL) / (\sum (CB / (1 + fB)) / \sum CB)) - 1$$

Percent of U.S. Sovereign instruments received as collateral.

Report the percentage of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty that consists of U.S, non-defaulted sovereign exposures.

Percent of G10 instruments received as collateral.

Report the percentage of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty that consists of non-U.S., G10 non-defaulted sovereign exposures.

Percent of All other sovereign instruments received as collateral.

Report the percentage of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty that consists of non-U.S. and non-G10 non-defaulted sovereign exposures.

RWA under current Standardized approach.

Report the risk weighted asset amount for the transaction or netting set of transactions as calculated under 12 CFR 217.37 in the current capital rule.

RWA under the proposal.

Report the risk weighted asset amount for each netting set of transactions as calculated under the collateral haircut approach in the Basel III Endgame proposal using Table 1 (see “Collateral haircut approach” in § __.121(c)(2) for more information on this calculation). Please note that if the haircut (*H*) is lower than the single-transaction or portfolio haircut floor (*f*) (using Table 2), the banking organizations would not be able to recognize the risk-mitigating benefits of the collateral received and would be required to calculate the exposure amount of its repo-style transaction or eligible margin loan as if it had not received any collateral from its counterparty.

Top 30 Netting Sets – Column Definitions (To be calculated using Table 1 and 3)

Does the transaction meet the minimum haircut floor ($H < f$)?

Report if the portfolio haircut (*H*) for the netting set is less than the portfolio haircut floor (*f*) (using Table 3).

Sum of collateral lent.

Report the fair value of financial collateral lent, sold subject to repurchase, or posted as collateral to the counterparty.

Sum of collateral received.

Report the fair value of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty.

Portfolio Haircut (H).

Report the portfolio haircut (*H*) for each netting set as defined under § __.121(d)(3)(iii).

$$H = (\sum CB / \sum CL) - 1$$

Portfolio Haircut Floor (f). (Table 3)

Report the portfolio haircut floor (f) for each netting set as defined under § __.121(d)(3)(iii) using the corresponding haircut floors in Table 3.

$$f = ((\sum(CL / (1 + fL)) / \sum CL) / (\sum(CB / (1 + fB)) / \sum CB)) - 1$$

Percent of U.S. Sovereign instruments received as collateral.

Report the percentage of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty that consists of U.S, non-defaulted sovereign exposures.

Percent of G10 instruments received as collateral.

Report the percentage of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty that consists of non-U.S., G10 non-defaulted sovereign exposures.

Percent of all other sovereign instruments received as collateral.

Report the percentage of financial collateral borrowed, purchased subject to resale, or taken as collateral from the counterparty that consists of non-U.S. and non-G10 non-defaulted sovereign exposures.

RWA under the Standardized approach.

Report the risk weighted asset amount for the transaction or netting set of transactions as calculated under 12 CFR 217.37 in the current capital rule.

RWA under the proposal (using hypothetical haircuts for sovereign instruments).

Report the risk weighted asset amount for each netting set of transactions as calculated under the collateral haircut approach in the Basel III Endgame proposal using Table 1 (see “Collateral haircut approach” in § __.121(c)(2) for more information on this calculation). Please note that if the haircut (H) is lower than the single-transaction or portfolio haircut floor (f) (using Table 3), the banking organizations would not be able to recognize the risk-mitigating benefits of the collateral received and would be required to calculate the exposure amount of its repo-style transaction or eligible margin loan as if it had not received any collateral from its counterparty.

Table 1

Market Price Volatility Haircuts (Haircut and risk weights in percent)						
	Residual maturity	Securities issued by a sovereign or an issuer described in § __. 111(b) ² (percent)			Other investment-grade securities (percent)	
		Issuer risk weight of zero	Issuer risk weight of 20 or 50	Issuer risk weight of 100	Exposures other than securitization exposures	Senior securitization exposures with risk weight < 100
Debt securities	Less than or equal to 1 year	0.5	1	15	2	4
	Greater than 1 year and less than or equal to 3 years	2	3	15	4	12
	Greater than 3 years and less than or equal to 5 years				6	
	Greater than 5 years and less than or equal to 10 years	4	6	15	12	24
	Greater than 10 years				20	
Main index equities (including convertible bonds) and gold	20					
Other publicly traded equities and convertible bonds	30					
Mutual funds	Highest haircut applicable to any security in which the fund can invest, unless the banking organization can apply the full look-through approach for equity investments in funds in § __.142(b), in which case the banking organization may use a weighted average of haircuts applicable to the securities held by the fund.					
Cash on deposit	Zero					
Other exposure types ³	30					

² This category also would include public sector entities that are treated as sovereigns by the national supervisor.

³ Includes senior securitization exposures with a risk weight greater than or equal to 100 percent and sovereign exposures with a risk weight greater than 100 percent.

Table 2

Residual maturity of collateral	Haircut level (in percentage)	
	Corporate and other issuers	Securitization exposures
≤ 1 year debt securities and floating rate notes (FRNs)	0.5	1
> 1 year, ≤ 5 years debt securities	1.5	4
> 5 years, ≤ 10 years debt securities	3	6
> 10 years debt securities	4	7
Main index equities	6	
Cash on deposit	Zero	
Sovereign exposures that receive a zero percent risk weight under § __.111	Zero	
Other exposure types	10	

Table 3

Residual maturity of collateral	Haircut level (in percentage)		
	Corporate and other issuers	Securitization exposures	Sovereigns*
≤ 1 year debt securities and floating rate notes (FRNs)	0.5	1	0.5
> 1 year, ≤ 5 years debt securities	1.5	4	1.5
> 5 years, ≤ 10 years debt securities	3	6	3
> 10 years debt securities	4	7	4
Main index equities	6		
Other exposure types	10		

*Sovereign exposures that receive a zero percent risk weight under § __.111. The hypothetical haircuts for sovereign securities in Table 3 are same as the haircuts for corporate and other issuers.

Table 4

Depository Institution
Broker-Dealer
Insurance Company
Hedge Fund
Private Equity
Real Estate Investment Fund
Pension Fund

Sovereign / Supranational Entity
Other Registered Investment Companies
Other Investment Funds
Other

3.c. Securitization Exposures

General Instructions

The Securitization exposures tab presents the breakdown of securitization exposures under the expanded risk-based approach by exposure type and risk weight and the nature of the institution's involvement (i.e., whether the institution is acting as an originator/sponsor or an investor). The Basel III Endgame proposal describes a revised securitization framework. § __.130, lays out the operational criteria for recognizing the transfer of risk through either a traditional or synthetic securitization under the framework. § __.131 of the proposal describes how to determine the exposure amount for different types of securitization exposures and § __.132 describes, among other provisions, how to determine risk-weighted assets for securitization exposures, including reference to the securitization standardized approach described in § __.133 of the proposal. Lastly, § __.134 of the proposal describes the requirements for recognizing credit risk mitigants for securitization exposures. Please note, according to § __.132(e), institutions that provide implicit support to a securitization are required to hold regulatory capital against the underlying exposures as if the exposures had not been securitized. Institutions should not report such exposures in the Securitization Exposure tab. Instead, institutions should report the underlying exposures in the General Credit Risk Exposures tab, according to the instructions for that tab.

As mentioned above, the sections cited in the instructions refer to sections as proposed in the Basel III Endgame proposal, unless otherwise noted. Report all financial data in USD thousands, unless otherwise noted.

Part 1 – Reporting institution acting as originator/sponsor

Item Instructions

For all items

Report securitization exposure amounts by risk weight band under each column, as applicable. Also report the associated risk-weighted asset amount under column H for securitization exposures subject to the securitization standardized approach (SEC-SA) as described in § __.133. Securitization exposures not subject to the SEC-SA should be reported in column I. Risk-weighted asset amounts in columns H and I should be reported prior to the application of any cap on risk weights (e.g., the look-through approach as described in § __.132(k) or the treatment of NPL securitizations as described in § __.132(l)). Risk-weighted asset amounts incorporating the application of any risk weight caps should be reported in columns J and K, with the sum of those columns being reported in column L.

Amounts reported in the memo items section are subsets of exposures included in items 1 through 3 of Part 1 of this tab.

Synthetic transactions: An institution should only report synthetic securitization transactions for which it has purchased protection. Synthetic securitization transactions for which the institution has sold protection should be reported in Part 2 of this tab.

Item 1. Total exposures.

Report total securitization exposures, which is the sum of both traditional and synthetic securitizations in items 2 and 3 of Part 1 of this tab.

Item 2. Traditional securitization.

Report traditional securitization exposures as defined in § __.2 of the current capital rule.

Item 2.a. Of which securitization that is not a resecuritization.

Report the portion of item 2, "Traditional securitization", that are not resecuritization exposures as defined in § __.2 of the current capital rule.

Item 2.a.i. Of which retail underlying.

Report the portion of item 2.a, "Of which securitization", with underlying assets that are retail exposures or residential real estate exposures (residential mortgages, credit cards, student loans, auto loans and leases, equipment loans and leases, and other retail exposures).

Item 2.a.ii. Of which wholesale underlying.

Report the portion of item 2.a., "Of which securitization", with underlying assets that are not retail exposures and not residential real estate exposures (loans to corporates – investment and non-investment grade, commercial mortgages, other lease and receivables, small business loans, auto dealer floorplan, equipment dealer floorplan, mortgage warehouse loans, and other wholesale exposures).

Item 2.b. Of which resecuritization.

Report the portion of item 2, "Traditional securitization", that are resecuritization exposures as defined in § __.2 of the current capital rule.

Item 3. Synthetic securitization.

Report synthetic securitization exposures as defined in § __.2 of the current capital rule.

Item 3.a. Of which securitization that is not a resecuritization.

Report the portion of item 3, "Synthetic securitization", that are not resecuritization exposures as defined in § __.2 of the current capital rule.

Item 3.a.i. Of which retail underlying.

Report the portion of item 3.a., "Of which securitization", with underlying assets that are retail exposures or residential real estate exposures (residential mortgages, credit cards, student loans, auto loans and leases, equipment loans and leases, and other retail exposures).

Item 3.a.ii. Of which wholesale underlying.

Report the portion of item 3.a., “Of which securitization”, with underlying assets that are not retail exposures and not residential real estate exposures (loans to corporates – investment and non-investment grade, commercial mortgages, other lease and receivables, small business loans, auto dealer floorplan, equipment dealer floorplan, mortgage warehouse loans, and other wholesale exposures).

Item 3.b. Of which resecuritization.

Report the portion of item 3, “Synthetic securitization”, that are resecuritization exposures as defined in § __.2 of the current capital rule.

Memo Items**Item M.1. NPL Securitizations.**

Report securitization exposures that meet the definition of a non-performing loan (NPL) securitization, as defined in § __.101.

Item M.2. Investment firms treated as securitizations.

Report securitization exposures for transactions in which the underlying exposures are owned by an investment firm (i.e., a business that does not produce goods or provide services beyond the business of investing, reinvesting, holding, or trading in financial assets) that exercises substantially unfettered control over the size and composition of its assets, liabilities, and off-balance sheet exposures.

Part 2 – Reporting institution acting as investor**Item Instructions****For all items**

Report securitization exposure amounts by risk weight band under each column, as applicable. Also report the associated risk-weighted asset amounts under column H for securitization exposures subject to the securitization standardized approach (SEC-SA) as defined in § __.133. Securitization exposures not subject to the SEC-SA should be reported in column I. Risk-weighted asset amounts in columns H and I should be reported prior to the application of any cap on risk weights (e.g., the look-through approach as described in § __.132(k) or the treatment of NPL securitizations as described in § __.132(l)). Risk-weighted asset amounts incorporating the application of any risk weight caps should be reported in columns J and K, with the sum of those columns being reported in column L.

Amounts reported in the memo items section are subsets of exposures included in items 1 through 3 of Part 2 of this tab.

Synthetic transactions: Reporting institutions should only report synthetic securitization transactions for which it has sold protection. Synthetic securitization transactions for which the reporting institution has purchased protection should be reported in Part 1 above.

Item 1. Total exposures.

Report total securitization exposures, which is the sum of both traditional and synthetic securitizations in items 2 and 3 of Part 2 of this tab.

Item 2. Traditional securitization.

Report traditional securitization exposures as defined in § __.2 of the current capital rule.

Item 2.a. Of which securitization that is not a resecuritization.

Report the portion of item 2, "Traditional securitization", that are not resecuritization exposures as defined in § __.2 of the current capital rule.

Item 2.a.i. Of which retail underlying.

Report the portion of item 2.a, "Of which securitization", with underlying assets that are retail exposures and residential real estate exposures (residential mortgages, credit cards, student loans, auto loans and leases, equipment loans and leases, and other retail exposures).

Item 2.a.ii. Of which wholesale underlying.

Report the portion of item 2.a, "Of which securitization", with underlying assets that are not retail exposures and not residential real estate exposures (loans to corporates – investment and non-investment grade, commercial mortgages, other lease and receivables, small business loans, auto dealer floorplan, equipment dealer floorplan, mortgage warehouse loans, and other wholesale exposures).

Item 2.b. Of which resecuritization.

Report the portion of item 2, "Traditional securitization", that are resecuritization exposures as defined in § __.2 of the current capital rule.

Item 3. Synthetic securitization

Report synthetic securitization exposures as defined in § __.2 of the current capital rule.

Item 3.a. Of which securitization that is not a resecuritization

Report the portion of item 3, "Synthetic securitization", that are not resecuritization exposures as defined in § __.2 of the current capital rule.

Item 3.a.i. Of which retail underlying

Report the portion of item 3.a., "Of which securitization", with underlying assets that are retail exposures or residential real estate exposures (residential mortgages, credit cards, student loans, auto loans and leases, equipment loans and leases, and other retail exposures).

Item 3.a.ii. Of which wholesale underlying

Report the portion of item 3.a., "Of which securitization", with underlying assets that are not retail exposures and not residential real estate exposures (loans to corporates – investment and non-investment grade, commercial mortgages, other lease and receivables, small business loans, auto dealer floorplan, equipment dealer floorplan, mortgage warehouse loans, and other wholesale exposures).

Item 3.b. Of which resecuritization

Report the portion of item 3, “Synthetic securitization”, that are resecuritization exposures as defined in § __.2 of the current capital rule.

Memo Items.**Item M.1. NPL Securitizations.**

Report securitization exposures that meet the definition of a non-performing loan (NPL) securitization, as defined in § __.101.

Item M.2. Investment firms treated as securitizations.

Report securitization exposures for transactions in which the underlying exposures are owned by an investment firm (i.e., a business that does not produce goods or provide services beyond the business of investing, reinvesting, holding, or trading in financial assets) that exercises substantially unfettered control over the size and composition of its assets, liabilities, and off-balance sheet exposures

Additional memo items (for all exposures reported in the Securitization Exposures tab)**Item M.1. Securitization RWA under p-factor of 0.5.**

Please provide the total risk-weighted asset amount of securitization exposures—regardless of whether the reporting institution is the originator/sponsor or investor—under the revised securitization framework, but when using a p-value of 0.5 (instead of 1.0).

Item M.2. Securitization RWA with application of a 20% risk weight floor.

Please provide the total risk-weighted asset amount of securitization exposures—regardless of whether the reporting institution is the originator/sponsor or investor—under the revised securitization framework, but when using a floor of 20 percent (instead of 15 percent) for the risk weights of securitizations that are not resecuritizations.

4. Equity Exposures

General Instructions

The Equity exposures tab presents a breakdown of equity exposures under the expanded risk weight approach by exposure type, risk weight, and the applicable methodology for calculating risk weighted assets. As described in § __.113(d), institutions should include exposures arising from equity derivative contracts that are not market risk covered positions within this tab.

As mentioned above, the sections cited in the instructions refer to sections as proposed in the Basel III Endgame proposal, unless otherwise noted. Report all financial data in USD thousands, unless otherwise noted.

Part 1 – On-balance sheet equity exposures

Item Instructions

For all items

In column C, report the adjusted carrying value of the exposure amounts for the on-balance sheet component of an equity exposure as described in § __.140(b).

In columns D through I, report the applicable adjusted carrying value of the exposure amounts under each corresponding risk weight column to a reported exposure category as described in §§ __.141(b) and __.142.

In column J, report in items 12 through 14 the adjusted carrying value for equity exposures to investment funds subject to one of the look-through approaches as described in § __.142.

In column K, report the sum of the total risk-weighted asset amounts for all of the corresponding risk weight in columns D through J in items 1 through 10 and items 12 through 14.

Item 1. Sovereigns.

Report the adjusted carrying value of equity exposures that are exposures to sovereigns as described in § __.141(b)(1).

Item 2. Certain supranational entities and multilateral development banks (MDBs).

Report the adjusted carrying value of equity exposures that are exposures to the Bank for International Settlements, the European Central Bank, the European Commission, the International Monetary Fund, the European Stability Mechanism, the European Financial Stability Facility, an MDB and any other entity whose credit exposures received a zero percent risk weight under § __.111 as described in § __.141(b)(1).

Item 3. Government-sponsored enterprises (GSEs).

Report the adjusted carrying value of equity exposures to a Federal Home Loan Bank or the Federal Agricultural Mortgage Corporation (Farmer Mac) as described in § __.141(b)(2).

Item 4. Public sector entities (PSEs).

Report the adjusted carrying value of equity exposures that are exposures to PSEs described in § __.141(b)(2).

Item 5. Community development investments and small business investment companies.

Item 5.a. Of which: Community development investments under section 24 (Eleventh) of the National Bank Act.

Report the adjusted carrying value of equity exposures to community development investments under section 24 (Eleventh) of the National Bank Act as described in § __.141(b)(3)(i).

Item 5.b. Of which: Small business investment companies.

Report the adjusted carrying value for equity exposures to small business investment companies or equity exposures held through a consolidated small business investment company described in section 302 of the Small Business Investment Act as described in §

__.141(b)(3)(ii).

Item 6. Publicly traded.

Report the adjusted carrying value of equity exposures that are publicly traded as described in § __.141(b)(4)(i).

Item 7. Significant investments in the capital of unconsolidated financial institutions in the form of common stock.

Report the adjusted carrying value of equity exposures that are significant investments in the capital of unconsolidated financial institutions in the form of common stock that are not deducted from capital as described in § __.141(b)(4)(ii).

Item 8. Exposures that hedge equity exposures to significant investments in the capital of unconsolidated financial institutions in the form of common stock.

Report the adjusted carrying value of exposures that hedge equity exposures that are significant investments in the capital of unconsolidated financial institutions in the form of common stock that are not deducted from capital as described in § __.141(b)(4)(iii).

Item 9. Non-publicly traded.

Report the adjusted carrying value of equity exposures to that are not publicly traded as described in § __.141(b)(5), and that are not subject to a 1,250 percent risk weight, as described in § __.141(b)(6).

Item 10. Investment firms.

Report the sum of all amounts for equity exposures to investment firms as described in § __.141(b)(6).

Item 11. Total on-balance sheet equity exposures and RWAs under the ESRWA.

Report the sum of the total adjusted carrying values for column A, items 1 through 10, and the sum of the total equity exposure amounts for each of the corresponding risk weight columns B to J, items 1 through 10. For column K, report the sum of the RWA amounts for items 1 through 10.

Item 12. Investment funds using the full look-through approach.

Report the adjusted carrying value of all equity exposures to investment funds subject to the full look-through approach as described in § __.142(a)(1) and (b) in the corresponding risk weight column. For column K, report the sum of the total risk-weighted asset amounts for equity exposures to investment funds subject the full look-through approach.

Item 12.a. Of which: Stable value protection.

Report the adjusted carrying value of the remaining portion of the carrying value of the investments in a separate account attributable to the stable value protection subject to the full look-through approach of as described in §§ __.140(a)(3) and __.142(a)(1) and (b).

Item 12.b. Of which: Investment funds with underlying securitizations.

Report in column I the adjusted carrying value of equity exposures to investment funds with underlying securitizations subject to the full look-through approach as described in § __.142(a) and (d).

Item 12.c. Of which: Investment funds held by another investment fund.

Report the adjusted carrying value of equity exposures to investment funds held by another investment fund subject to the full look-through approach as described in §§ __.142(a)(5) and (e).

Item 13. Investment funds using the alternative modified look-through approach.

Report the adjusted carrying value of equity exposures to investment funds subject to the alternative modified look-through approach as described in § __.142(a)(2) and (c) in the corresponding risk weight column.

Item 13.a. Of which: Stable value protection.

Report the adjusted carrying value of the remaining portion of the carrying value of investments in a separate account attributable to the stable value protection subject to the alternative modified look-through approach of as described in § __.140(a)(3).

Item 13.b. Of which: Investment funds with underlying securitizations.

Report the adjusted carrying value of equity exposures to investment funds with underlying securitizations subject to the alternative modified look-through approach as described in §§ __.142(a)(4) and (d).

Item 13.c. Of which: Investment funds held by another investment fund.

Report the adjusted carrying value of equity exposures to investment funds held by another investment fund subject to the alternative modified look-through approach as described in §§ __.142(a)(5) and (e).

Item 14. Other equity exposures to investment funds.

Report the adjusted carrying value of other equity exposures to investment funds subject to the 1,250 percent risk weight as described in §§ __.142(a)(3) and (e)(2).

Item 14.a. Of which: Stable value protection.

Report the adjusted carrying value of the remaining portion of the carrying value of the of the investments in a separate account attributable to the stable value protection subject to the 1,250 percent risk weight of as described in § __.140(a)(3).

Item 15. Total adjusted carrying values and RWAs for equity exposures to investment funds.

Report the sum of the adjusted carrying values for column C, items 12 through 14, and for columns I and J items 12 through 14, report the sum of the total exposure amounts of equity investments in investment funds for each corresponding risk weight column. For column K, report the sum of the RWA amounts for items 12 through 14. Exclude items 12.a. through 12.c., 13.a. through 13.c., and 14.a. from the calculations of total adjusted carrying values and RWAs for equity exposures to investment funds.

Item 16. Total adjusted carrying values and RWAs for on-balance sheet equity exposures.

Report the sum of total adjusted carrying values for column C, items 11 and 17, and the sum of the total exposure amounts for each of the corresponding risk weight column for columns D to J, items 11 and 17. For column K, report the sum of the RWA amounts in items 11 and 17.

Part 2 – Off-balance sheet equity exposures

Item Instructions

For all items

In column C, report in items 17 through 19 the effective notional principal amount of the off-balance sheet exposures minus the adjusted carrying value of the on-balance sheet component of the exposures as described in § __.140(b)(1).

The conversion factors (CFs) by which the exposure amount of off-balance sheet equity exposures are to be multiplied by is provided in this tab. For further information on these CFs, refer to § __.140(b)(3).

In column E, report the adjusted carrying value by multiplying column C items 17 and 18 by the CFs corresponding to the particular off-balance sheet item, as described in § __.140(b)(3). Report in column C item 19 the effective notional principal amount of the off-balance sheet component of equity exposures that are not equity commitments by subtracting column C item 20 from the on-balance sheet component of the exposure, as described in §§ __.140(b)(2).

In columns F through K, report the adjusted carrying value for equity exposures in items 17 through 19 as described in § __.140 in the corresponding risk weight column. In column L report the RWA amounts for equity exposures to investment funds subject to one of the look-through approaches, as described in § __.142.

In column M, report the sum of the total of the RWA amounts for all of the corresponding risk weights in columns F through L for items 17 through 19.

Item 17. Unconditional commitments to acquire an equity exposure.

Report the amount for unconditional commitments to acquire equity exposures as described in § __.140(b)(3)(ii) in the corresponding risk weight column.

Item 18. Conditional commitments to acquire an equity exposure.

Report the amount for conditional commitments to acquire equity exposures as described in § __.140(b)(3)(i) in the corresponding risk weight column.

Item 19. Off-balance sheet component of equity exposures that are not an equity commitments.

Report the amount for the off-balance sheet component of equity exposures that are not equity commitments by subtracting the adjusted carrying value of the on-balance sheet component of the exposure as described in § __.140(b)(2) in the corresponding risk weight column.

Item 20. Total off-balance sheet equity exposures and RWAs.

For columns C through L, report the sum of the total amounts in items 17 through 19 in each corresponding risk weight column. For column M, report the sum of the total risk weighted asset amounts for items 17 through 19.

Memo items

For each of the following types of equity exposures, report the total exposure amount inclusive of the adjusted carrying value of off-balance sheet equity, in column C.

Item M.1. Equity exposures to tax equity financing transactions, non-publicly traded equity (item 9).

Report the exposure amounts within item 9 of which are equity exposures related to tax equity financing transactions, as defined in 12 CFR 7.1025(b)(3), and that are not publicly traded.

Item M.1.a. Of which: Equity exposures to low-income housing tax credit.

Report the exposure amount within item M.1. of which the tax credit relates to low-income housing.

Item M.2. Equity exposures currently subject to the equity framework that would be market risk covered positions.

Report the total amount of equity exposures currently are subject to the equity framework under the capital rule that would become subject to the market risk framework under the Basel III Endgame proposal.

5. Operational Risk

General Instructions

As mentioned above, the sections cited in the instructions refer to sections as proposed in the Basel III Endgame proposal, unless otherwise noted. Report all financial data in USD thousands, unless otherwise noted.

Part 1 – Historical losses

For Items 1 through 8.

For columns C through L, calculate each amount for four quarter periods. T denotes the end of the reporting period, T-1 the end of the period four quarters prior, etc. Column M refers to the average of the amounts reported in columns C through L. All reporting in items must include only operational losses above \$20,000 net of recoveries (including in items 1, 2, and 3).

Item 1. Total amount of operational losses (no recoveries and no exclusions).

Report the total operational loss amounts, gross of recoveries and exclusions.

Item 2. Total amount of recoveries.

Report the total amount of eligible recoveries.

Item 3. of which, amount of insurance recoveries.

Report the total amount of eligible insurance recoveries.

Item 4. Total amount of operational losses net of recoveries (no exclusions).

Report the total operational loss amounts, net of recoveries. Losses excluded from the operational risk capital calculation must still be included in this row.

Item 5. Total amount of operational losses net of recoveries and accounting for estimated operational losses due to a merger or acquisition.

Report the average total amount of operational losses net of recoveries and accounting for estimated operational losses in cases where historical operational loss data is not available as a result of a merger or acquired business.

Memo item. Total amount of operational losses the institution plans to ask for exclusion.

Report the total operational loss amounts, net of recoveries, which the institution plans to ask for exclusion from the calculation of minimum required operational risk capital following the operational loss exclusion criteria set in the proposal.

Part 2 – Business Indicator and subcomponents

For Items 1.a. through 1.d., 2.a. through 2.d., and 3.a. through 3.b.

In columns C through E, institutions must report applicable amounts for consecutive-four-quarter periods preceding the reporting period referenced. T denotes the end of the reporting period, T-1 the end of the period four quarters prior, and T-2 the end of the period eight quarters prior.

Item 1. Interest, lease and dividend component.

Report the interest, lease, and dividend component. Interest, lease, and dividend component = Minimum [Average (Absolute value (total interest income – total interest expense)); 2.25%* Average (Interest earning assets)] + Average (Dividend income). Averages must be calculated based on the last three consecutive four-quarter periods: T, T-1, and T-2.

Item 1.a. Total interest income.

Report total interest income. Total interest income means interest income from all financial assets and other interest income. Total interest income corresponds to “total interest income” in the FR Y-9C (holding companies) and FFIEC 031 or FFIEC 041 (depository institutions) reports following the subtraction of dividend income.

Item 1.b. Total interest expense.

Report total interest expense. Total interest expense means interest expenses related to all financial liabilities and other interest expenses. Total interest expense corresponds to “total interest expense” in the FR Y-9C (holding companies) and FFIEC 031 or FFIEC 041 (depository institutions) reports.

Item 1.c. Interest earning assets.

Report interest earning assets. Interest earning assets means the sum of all gross outstanding loans and leases, securities that pay interest, interest-bearing balances, federal funds sold, and securities purchased under agreement to resell. Interest earning assets correspond to the sum of “Interest-bearing balances in U.S. offices,” “Interest-bearing balances in foreign offices, Edge and Agreement subsidiaries, and IBFs,” “Federal funds sold in domestic offices,” “Securities purchased under agreements to resell,” “Loans and leases held for sale,” “Loans

and leases, held for investment,” “Total held-to-maturity securities at amortized cost” (only including securities that pay interest), “Total available-for-sale securities at fair value” (only including securities that pay interest), and “Total trading assets” (only including trading assets that pay interest) in the FR Y-9C (holding companies) and FFIEC 031 or FFIEC 041 (depository institutions) reports.

Item 1.d. Dividend income.

Report dividend income. Dividend income means all dividends received on securities not consolidated in the reporting institution’s financial statements. Dividend income is currently included in “total interest income” in the FR Y-9C (holding companies) and FFIEC 031 or FFIEC 041 (depository institutions) reports.

Item 2. Services component.

Report the services component. Services component = Maximum (Average (Fee and commission income); Average (Fee and commission expense)) + Maximum (Average (Other operating income); Average (Other operating expense)). Averages must be calculated based on the last three consecutive four-quarter periods: T, T-1, and T-2.

Item 2.a. Fee and commission income.

Report fee and commission income. Fee and commission income means income received from providing advisory and financial services, including insurance income. Fee and commission income includes the sum of “Income from fiduciary activities,” “Service charges on deposit accounts in domestic offices,” “Fees and commission from securities brokerage,” “Investment banking, advisory, and underwriting fees and commissions,” “Fees and commissions from annuity sales,” “Income and fees from printing and sale of checks,” “Income and fees from automated teller machines,” “Safe deposit box rent,” “Bank card and credit card interchange fees,” “Income and fees from wire transfers,” “Underwriting income from insurance and reinsurance activities,” and “Income from other insurance activities” in the FR Y-9C (holding companies) and FFIEC 031 or FFIEC 041 (depository institutions) reports. Fee and commission income also includes servicing fees on a gross basis, which would correspond to “net servicing fees” in the FR Y-9C (holding companies) and the FFIEC 031 or FFIEC 041 (depository institutions) reports with the modification that expenses should not be netted. In addition, fee and commission income includes any other income received from providing advice and financial services.

Item 2.b. Fee and commission expense.

Report fee and commission expense. Fee and commission expense means expenses paid for advisory and financial services received. Fee and commission expense includes “Consulting and advisory expenses” and “Automated teller machine and interchange expenses” in the FR Y-9C (holding companies) and FFIEC 031 or FFIEC 041 (depository institutions) reports. In addition, fee and commission expense includes any other expenses paid for advice and financial services received.

Item 2.c. Other operating income.

Report other operating income. Other operating income means income not included in other elements of the business indicator and not excluded from the business indicator. Other

operating income includes “Rent and other income from other real estate owned” in the FR Y-9C (holding companies) and FFIEC 031 or FFIEC 041 (depository institutions) reports. In addition, other operating income includes any other income items that are not part of other elements of the business indicator and are not excluded from the business indicator.

Item 2.d. Other operating expense.

Report other operating expense. Other operating expense means expenses associated with financial services not included in other elements of the business indicator and all expenses associate with operational loss events. Other operating expense does not include expenses excluded from the business indicator.

Item 3. Financial component.

Report the financial component. Financial component = Average (Absolute value (Trading revenue)) + Average (Absolute value (Net profit or loss on assets and liabilities not held for trading)). Averages must be calculated based on the last three consecutive four-quarter periods: T, T-1, and T-2.

Item 3.a. Trading revenue.

Report trading revenue. Trading revenue means the net gain or loss from trading cash instruments and derivative contracts (including commodity contracts). Trading revenue corresponds to “trading revenue” in the FR Y-9C (holding companies) and FFIEC 031 or FFIEC 041 (depository institutions) reports.

Item 3.b. Net profit (loss) on assets and liabilities not held for trading.

Report net profit or loss on assets and liabilities not held for trading. Net profit or loss on assets and liabilities not held for trading means the sum of realized gains (losses) on held-to-maturity securities, realized gains (losses) on available-for-sale securities, net gains (losses) on sales of loans and leases, net gains (losses) on sales of other real estate owned, net gains (losses) on sales of other assets, venture capital revenue, net securitization income, and mark-to-market profit or loss on bank liabilities. “Realized gains (losses) on held-to-maturity securities,” “realized gains (losses) on available-for-sale securities,” “net gains (losses) on sales of loans and leases,” “net gains (losses) on sales of other real estate owned,” “net gains (losses) on sales of other assets,” “venture capital revenue,” and “net securitization income” correspond to the definitions in the FR Y-9C (holding companies) and FFIEC 031 or FFIEC 041 (depository institutions) reports.

Item 4. Business indicator.

Report the business indicator. The business indicator is the sum of the interest, lease, and dividend component; the services component; and the financial component.

Part 3 – Business Indicator and subcomponents

Item 1. Business indicator component.

Report the business indicator component. This refers to the business indicator component used for calculating the operational risk capital requirement.

Item 2. Internal loss multiplier.

Report the internal loss multiplier. This refers to the internal loss multiplier used for calculating the operational risk capital requirement.

Item 3. Operational risk capital requirement.

Report the operational risk capital requirement. This corresponds to the business indicator component times the internal loss multiplier.

Item 4. Risk-weighted assets for operational risk.

Report the risk-weighted assets for operational risk. This corresponds to the operational risk capital requirement multiplied by 12.5.

6. Market Risk

General Instructions

As mentioned above, the sections cited in the instructions refer to sections as proposed in the Basel III Endgame proposal, unless otherwise noted. Report all financial data in USD thousands, unless otherwise noted.

Part 1 – Standardized capital requirements for market risk

An institution that calculates the standardized approach capital requirement for market risk must complete items 1 through 9 and items 10 through 12 for model-ineligible trading desks. Fields under “Model-Ineligible Trading Desks” should report results based only on the model-ineligible trading desks (i.e., trading desks for which the institution currently does not have approval for internal modeling from its primary federal supervisor). An institution that calculates the standardized capital requirement for market risk must complete items 1 through 9 and items 10 through 15 for all trading desks. Fields under “All Trading Desks” should report results as though the full portfolio, including positions on both model-eligible and ineligible desks, were using the standardized capital requirement for market risk. See § __.201(b)(1) and .204(a).

Sensitivities-based method capital requirement

Report the sensitivities-based method capital requirement in accordance with §§ __.206 through __.209 and based on the correlation scenario assumption which yields the greatest capital requirement. An institution must consistently apply this assumption to the relevant calculations throughout items 1 through 9.

**For Model-Ineligible Trading Desks and All Trading Desks
Delta, Columns C and G****Item 1. Delta interest rate risk.**

Report the amount of the aggregate risk factor class-level delta capital requirement, calculated for the general interest rate risk factor class in accordance with the formula set forth under § __.206(b)(3).

Item 2. Delta credit spread risk for non-securitizations.

Report the amount of the aggregate risk factor class-level delta capital requirement, calculated for the credit spread risk factor class for non-securitizations in accordance with the formula set forth under § __.206(b)(3).

Item 3. Delta credit spread risk for securitizations non-correlation trading positions (non-CTP).

Report the amount of the aggregate risk factor class-level delta capital requirement, calculated for the credit spread risk factor class for securitizations non-CTP in accordance with the formula set forth under § __.206(b)(3).

Item 4. Delta credit spread risk for correlation trading positions.

Report the amount of the aggregate risk factor class-level delta capital requirement, calculated for the credit spread risk factor class for correlation trading positions in accordance with the formula set forth under § __.206(b)(3).

Item 5. Delta equity risk.

Report the amount of the aggregate risk factor class-level delta capital requirement, calculated for the equity risk factor class in accordance with the formula set forth under § __.206(b)(3).

Item 6. Delta commodity risk.

Report the amount of the aggregate risk factor class-level delta capital requirement, calculated for the commodity risk factor class in accordance with the formula set forth under § __.206(b)(3).

Item 7. Delta foreign exchange risk.

Report the amount of the aggregate risk factor class-level delta capital requirement, calculated for the foreign exchange risk factor class in accordance with the formula set forth under § __.206(b)(3).

Item 8. Total delta capital requirement.

Report the sum of items 1 through 7.

Vega, Columns D and H

Item 1. Vega interest rate risk.

Report the amount of the aggregate risk factor class-level vega capital requirement, calculated for the general interest rate risk factor class in accordance with the formula set forth under § __.206(c)(3).

Item 2. Vega credit spread risk for non-securitizations.

Report the amount of the aggregate risk factor class-level vega capital requirement, calculated for the credit spread risk factor class for non-securitizations in accordance with the formula set forth under § __.206(c)(3).

Item 3. Vega credit spread risk for securitizations non-CTP.

Report the amount of the aggregate risk factor class-level vega capital requirement, calculated for the credit spread risk factor class for securitizations non-CTP in accordance with the formula set forth under § __.206(c)(3).

Item 4. Vega credit spread risk for correlation trading positions.

Report the amount of the aggregate risk factor class-level vega capital requirement, calculated for the credit spread risk factor class for correlation trading positions in accordance with the formula set forth under § __.206(c)(3).

Item 5. Vega equity risk.

Report the amount of the aggregate risk factor class-level vega capital requirement, calculated for the equity risk factor class in accordance with the formula set forth under § __.206(c)(3).

Item 6. Vega commodity risk.

Report the amount of the aggregate risk factor class-level vega capital requirement, calculated for the foreign exchange risk factor class in accordance with the formula set forth under § __.206(c)(3).

Item 7. Vega foreign exchange risk.

Report the amount of the aggregate risk factor class-level vega capital requirement, calculated for the foreign exchange risk factor class in accordance with the formula set forth under § __.206(c)(3).

Item 8. Total vega capital requirement.

Report the sum of items 1 through 7.

Curvature, Columns E and I

Item 1. Curvature interest rate risk.

Report the amount of the aggregate risk factor class-level curvature capital requirement, calculated for the general interest rate risk factor class in accordance with the formula set forth under § __.206(d)(3).

Item 2. Curvature credit spread risk for non-securitizations.

Report the amount of the aggregate risk factor class-level curvature capital requirement, calculated for the credit spread risk factor class for non-securitizations in accordance with the formula set forth under § __.206(d)(3).

Item 3. Curvature credit spread risk for securitizations non-CTP.

Report the amount of the aggregate risk factor class-level curvature capital requirement, calculated for the credit spread risk factor class for securitizations non-CTP in accordance with the formula set forth under § __.206(d)(3).

Item 4. Curvature credit spread risk for correlation trading positions.

Report the amount of the aggregate risk factor class-level curvature capital requirement, calculated for the credit spread risk factor class for correlation trading positions in accordance with the formula set forth under § __.206(d)(3).

Item 5. Curvature equity risk.

Report the amount of the aggregate risk factor class-level curvature capital requirement, calculated for the equity risk factor class in accordance with the formula set forth under § __.206(d)(3).

Item 6. Curvature commodity risk.

Report the amount of the aggregate risk factor class-level curvature capital requirement, calculated for the foreign exchange risk factor class in accordance with the formula set forth under § __.206(d)(3).

Item 7. Curvature foreign exchange risk.

Report the amount of the aggregate risk factor class-level curvature capital requirement, calculated for the foreign exchange risk factor class in accordance with the formula set forth under § __.206(d)(3).

Item 8. Total curvature capital requirement.

Report the sum of items 1 through 7.

Total sensitivities-based method, Columns F and J

Item 9. Total sensitivities-based method capital requirement.

Report in column F the sum of columns C, D, and E of item 8. Report in column J the sum of columns G, H, and I of item 8.

For Model-Ineligible Trading Desks (Column C) and All Trading Desks (Column D)

Item 10. Standardized default risk capital requirement.

Item 10.a. Standardized default risk capital requirement for non-securitization debt and equity positions.

Report the amount of the standardized default risk capital requirement for non-securitization debt and equity positions, calculated in accordance with § __.210(b).

Item 10.b. Standardized default risk capital requirement for securitization positions non-CTP.

Report the amount of the standardized default risk capital requirement for securitization positions non-CTP, calculated in accordance with § __.210(c).

Item 10.c. Standardized default risk capital requirement for correlation trading positions.

Report the amount of the standardized default risk capital requirement for correlation trading positions, calculated in accordance with § __.210(d).

Item 10.d. Total standardized default risk capital requirement.

Report the sum of items 10.a., 10.b., and 10.c. in columns C and D, as applicable.

Item 11. Residual risk add-on components

Item 11.a. Gross effective notional amount of instruments subject to 1.0% risk weight.

Report the gross effective notional amount of market risk covered positions subject to the residual risk add-on for which the 1.0 percent risk weight applies, calculated in accordance with § __.211(b).

Item 11.b. Gross effective notional amount of instruments subject to 0.1% risk weight.

Report the gross effective notional amount of market risk covered positions subject to the residual risk add-on for which the 0.1 percent risk weight applies, calculated in accordance with § __.211(b).

Item 11.c. Residual risk add-on.

Report the amount of the residual risk add-on by summing the 1.0 percent risk weight multiplied by item 11.a., and the 0.1 percent risk weight multiplied by item 11.b, in accordance with § __.211.

Item 12. Standardized approach capital requirement.

Report the amount of the market risk capital requirement using the standardized approach for model-ineligible trading desks by taking the sum of items 9 column F, 10.d. and 11.c. in column C. Report the amount of the market risk capital requirement using the standardized approach for all trading desks by taking the sum of items 9 column J, and items 10.d. and 11.c. in column D.

Item 13. Capital add-ons.

Item 13.a. Capital add-on for re-designations.

Report the amount of the capital add-on for re-designations in column D, calculated in accordance with § __.204(e).

Item 13.b. Other capital add-ons.

Report the amount of any additional capital requirement established by the primary Federal supervisor pursuant to § __.201(c) in column D.

Item 14. Fallback capital requirement.

Report the amount of the fallback capital requirement for market risk covered positions excluded from the calculation of the standardized approach capital requirement in column D, calculated in accordance with §§ __.204(d)(1) and (d)(2).

Item 15. Standardized capital requirement for market risk.

For a market risk institution that calculates the standardized capital requirement for market risk for its entire portfolio of market risk covered positions, report in column D the amount of market

risk capital by taking the sum of items 12 column D, 13.a. and 13.b. column D, and 14 column D.

Part 2 – Models-based capital requirement for market risk

A market risk institution that has at least one model-eligible trading desk and that has received prior written approval from its primary federal supervisor to use internal models must calculate the models-based measure for market risk and complete items 1 through 19. See § __.212(a).

Internal Models Approach

Item 1. Unconstrained expected-shortfall-based (ES-based) measure, *IMCC(C)*.

In column C, report the amount of the most recent aggregate ES-based measure with no supervisory constraints on cross-risk class correlations. In column D, report the average of this measure calculated over the immediately preceding 60 business days. In column E, report the highest value of this measure for a single day during the immediately preceding 60 business days. In column F, report the lowest value of this measure for a single day during the immediately preceding 60 business days as described in § __.215(c). In column G, report the total number of backtesting exceptions of the 99th percentile VaR that have occurred over the immediately preceding 250 business days. The overall number of exceptions is the greater of the number of exceptions for aggregate actual profit and loss and the number of exceptions for aggregate hypothetical profit and loss as described in § __.204(g).

Item 2. Interest rate risk.

In column C, report the amount of the most recent partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of interest rate risk. In column D, report the average of the partial ES-based measure over the immediately preceding 60 business days (with risk factors of all other risk factor classes held constant) for the risk factor class of interest rate risk. In column E, report the highest partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of interest rate risk for a single day during the immediately preceding 60 business days. In column F, report the lowest partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of interest rate risk for a single day during the immediately preceding 60 business days as described in § __.215(c).

Item 3. Credit spread risk.

In column C, report the amount of the most recent partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of credit spread risk. In column D, report the average of the partial ES-based measure over the immediately preceding 60 business days (with risk factors of all other risk factor classes held constant) for the risk factor class of credit spread risk. In column E, report the highest partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of credit spread risk for a single day during the immediately preceding 60 business days. In column F, report the lowest partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of credit spread risk for a single day during the immediately preceding 60 business days as described in § __.215(c).

Item 4. Equity risk.

In column C, report the amount of the most recent partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of equity risk. In column D, report the average of the partial ES-based measure over the immediately preceding 60 business days (with risk factors of all other risk factor classes held constant) for the risk factor class of equity risk. In column E, report the highest partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of equity risk for a single day during the immediately preceding 60 business days. In column F, report the lowest partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of equity risk for a single day during the immediately preceding 60 business days as described in § __.215(c).

Item 5. Foreign exchange risk.

In column C, report the amount of the most recent partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of foreign exchange risk. In column D, report the average of the partial ES-based measure over the immediately preceding 60 business days (with risk factors of all other risk factor classes held constant) for the risk factor class of foreign exchange risk. In column E, report the highest partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of foreign exchange risk for a single day during the immediately preceding 60 business days. In column F, report the lowest partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of foreign exchange risk for a single day during the immediately preceding 60 business days as described § __.215(c).

Item 6. Commodity risk.

In column C, report the amount of the most recent partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of commodity risk. In column D, report the average of the partial ES-based measure over the immediately preceding 60 business days (with risk factors of all other risk factor classes held constant) for the risk factor class of commodity risk. In column E, report the highest partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of commodity risk for a single day during the immediately preceding 60 business days. In column F, report the lowest partial ES-based measure (with risk factors of all other risk factor classes held constant) for the risk factor class of commodity risk for a single day during the immediately preceding 60 business days as described in § __.215(c).

Item 7. Constrained expected-shortfall- based (ES-based) measure, (*IMCC(C_i)*).

In column C, report the amount of the most recent aggregate constrained ES-based measure, which equals the sum of the risk factor class ES-based measures in Column C of items 2 through 6. In column D, report the average of this measure calculated over the immediately preceding 60 business days, which equals the sum of column D items 2 through 6. In column E, report the highest value of this measure for a single day during the immediately preceding 60 business days. In column F, report the lowest value of this measure for a single day during the immediately preceding 60 business days as described in § __.215(c).

Item 8. Capital measure for modellable risk factors (*IMCC*).

In column C, report the amount of the most recent capital measure for modellable risk factors. In column D, report the average of the capital measure for modellable risk factors, calculated over the immediately preceding 60 business days. The aggregate capital measure for modellable risk factors must be calculated as the weighted average of the constrained and unconstrained ES-based measures: $IMCC = 0.5 \times \text{Part 2 Item 1} + 0.5 \times \text{Part 2 Item 7}$ calculated in accordance with § __.215(c).

Item 9. Capital measure for non-modellable risk factors (*Stressed Expected Shortfall, SES*).

In column C, report the amount of the most recent capital measure for non-modellable risk factors, *SES*. In column D, report the average *SES* calculated over the immediately preceding 60 business days calculated in accordance with § __.215(d).

Item 10. Standardized default risk capital requirement.

Standardized default risk capital requirement for non-securitization debt and equity positions calculated in accordance with § __.210(b).

Item 11. Profit and loss attribution (PLA) add-on.

Report the amount of the PLA add-on, if applicable. See §§ __.212(b)(2)(ii)(D) and (b)(4), § __.213(c)(3)(ii) or __.213(c)(3)(iii) and is calculated in accordance with § __.213(c)(4).

Item 12. Capital multiplier (M_c).

Report the required capital multiplier, M_c , which is based on the number of backtesting exceptions over the immediately preceding 250 business days. Refer to Table 1 in § __.204(g) to map the number of exceptions to the appropriate capital multiplier. Report the capital multiplier as a number to two decimal places, e.g., 1.50 and 1.83 as described in § __.204(g).

Item 13. Capital requirement for model-eligible trading desks ($IMA_{G,A}$).

Report the amount of the capital requirement for model-eligible trading desks. The capital requirement for model-eligible trading desks equals the sum of non-default risk capital requirement and default risk capital requirement calculated in accordance with §§ __.204(b)(2) and (c)(1).

$IMA_{G,A} = \max((\text{Part 2 Item 8 (Col A)} + \text{Part 2 Item 9 (Col A)}), ((\text{Part 2 Item 12} \times \text{Part 2 Item 8 (Col B)} + \text{Part 2 Item 9 (Col B)})) + \text{Part 2 Item 10}$

Item 14. Standardized approach capital requirement for market risk covered positions on model-ineligible trading desks (SA_U).

Report the amount of the market risk capital using the standardized approach for model-ineligible trading desks. This will correspond to Part 1, item 12, column C, as described in § __.204(b).

Item 15. Standardized approach capital requirement for market risk covered positions on model-eligible trading desks ($SA_{G,A}$).

Report the standardized approach capital requirement for market risk covered positions on model-eligible trading desks as described in § __.204(c).

Item 16. $IMA_{G,A}$ minus $SA_{G,A}$.

Report the difference between $IMA_{G,A}$, reported in item 13, and the standardized approach capital requirement for market risk covered positions on model-eligible trading desks, reported in item 15, as described in § __.204(c). If negative, report a 0.

Item 17.a. Capital add-ons for re-designations.

Report the amount of the capital add-on for re-designations, if applicable as described in § __.204(e).

Item 17.b. Capital add-on for ineligible positions on model-eligible trading desks.

Report the amount of the capital add-on for ineligible positions on model-eligible trading desks as described in § __.204(f).

Item 17.c. Other capital add-ons.

Report the amount of any additional capital requirement established by the primary Federal supervisor pursuant to § __.201(c).

Item 17.d. Total capital add-ons.

Report the sum of items 17.a., 17.b., and 17.c. in columns C.

Item 18. Fallback capital requirement.

Report the amount of the fallback capital requirement for: market risk covered positions on model-eligible trading desks excluded from the calculation of $IMA_{G,A}$; market risk covered positions on model-ineligible trading desks excluded from the calculation of SA_U ; and market risk covered positions excluded from the capital add-on for ineligible positions on model eligible trading desks, as calculated in accordance with §§ __.204(d)(1) and (d)(3), and __.204(f).

Model-based measure for market risk**Item 19. Models-based capital requirement for market risk (IMA_{total}).**

Report the amount of market risk capital under the models-based approach by calculating IMA_{total} according to the formula: See § __.204(c) of the proposal.

$$IMA_{Total} = \min \left((Part II Item [13] + Part II Item [11] + Part II Item [14]), Part I Item 12 (Col D) + Part II Item [16] + Part II Item [17.d] + Part II Item [18] \right)$$

Part 3 – Market risk-weighted assets

Report the institution's calculated measure for market risk multiplied by 12.5.

Item 1. Standardized market risk-weighted assets.

For market risk-weighted assets using the standardized measure for market risk, multiply Part 1, item 15, column D, by 12.5.

Item 2. Models-based market risk-weighted assets.

For market risk-weighted assets using the models-based measure for market risk, multiply Part 2, item 19 by 12.5.

Memo Items

M.1. Total sensitivities-based method capital requirement under high, medium, and low correlation scenarios.

Report the total sensitivities-based capital requirement under the Low (column C), Medium (column D) and High (column E) correlation scenarios that is used for regulatory capital purposes. (This amount equals the sum of Part 1 items 8 column C, 8 column D and 8 Column E for each correlation scenario. The correlation scenario with the highest requirement should match Part 1 item 9. This will correspond to column F for model-ineligible trading desks under the standardized capital requirement for market risk (i.e., institutions that have approval to model some desks but calculate the sensitivities-based method for their model-ineligible trading desks.).

M.2. Total notional amount of market risk covered positions.

M.2.a. Foreign exchange positions.

Report the total notional amount of market risk covered positions that are foreign exchange positions as defined in § __.202.

M.2.b. Commodity positions.

Report the total notional amount of market risk covered positions that are commodity positions as defined in § __.202.

M.2.c. Net short credit positions.

Report the total notional amount of net short credit positions as defined in §§ __.202 and __.205(a).

M.2.d. Net short equity positions.

Report the total notional amount of net short equity positions as defined in §§ __.202 and __.205(a).

M.2.e. Customer and proprietary broker-dealer reserve bank accounts.

Report the average aggregate amount of customer and proprietary broker-dealer reserve bank accounts excluded from trading assets and liabilities for the four most recent quarters for purposes of determining applicability of the proposal pursuant to §§ __.201(b)(1)(ii) and __.202.

M.2.f. Other market risk covered positions.

Report the total notional amount of market risk covered positions. Do not include in this item market risk covered positions for foreign exchange, commodity, net short credit, and net short equity positions that are reported below as defined in § __.202.

M.3. Standardized default risk capital requirement (without offsetting by matching maturity). column C for model-ineligible trading desks, column D for model-eligible trading desks, column E for all trading desks.

M.3.a. through M.3.d. Offsetting by matching maturity refers to the ability of a banking organization to match the maturity of certain positions with those of derivatives contracts that they are hedging when calculating the default risk charge. Report the standardized default risk charge as in Part I, items 10.a. through 10.d., but without offsetting by matching maturity.

M.4. Standalone sensitivities-based method capital requirements for direct Treasury obligations and associated derivatives. Columns C through E for model-ineligible trading desks and Columns H through I for all trading desks.

Report the sensitivities-based method capital requirements as in Part I, item 1 for interest rate risk and 2 for credit spread risk for non-securitization positions, except only for instruments that are direct obligations of the U.S. Treasury, such as Treasury bonds, or derivatives on such instruments.

M.5. Additional non-modellable risk factor information SES.

Report the sum of SES of each non-modellable risk factor in column C, as per the instructions below.

M.5.a. Interest rate non-modellable risk factors

Report the sum of SES of each non-modellable risk factor for general interest rate risk, calculated in accordance with § __.215(c)(2)(v).

M.5.b. Credit spread non-modellable risk factors (columns C and D for non-idiosyncratic SES)

Report the sum of SES of each non-modellable risk factor for credit spread risk, excluding idiosyncratic risk factors (i.e., \sum non-idiosyncratic SES), calculated in accordance with § __.215(c)(2)(v).

M.5.c. Equity non-modellable risk factors (columns C and D for non-idiosyncratic SES)

Report the sum of SES of each non-modellable risk factor for equity risk, excluding idiosyncratic risk factors (i.e., \sum non-idiosyncratic SES), calculated in accordance with § __.215(c)(2)(v).

M.5.d. Commodity non-modellable risk factors

Report the sum of SES of each non-modellable risk factor for commodity risk, calculated in accordance with § __.215(c)(2)(v).

M.5.e. Foreign exchange non-modellable risk factors

Report the sum of SES of each non-modellable risk factor for foreign exchange rate risk, calculated in accordance with § __.215(c)(2)(v).

Report the sum of the squared SES of each non-modellable risk factor in column D, as per the instructions below.

M.5.a. Interest rate non-modellable risk factors

Report the sum of the squared SES of each non-modellable risk factor for general interest rate risk, calculated in accordance with § __.215(c)(2)(v).

M.5.b. Credit spread non-modellable risk factors (columns C and D for non-idiosyncratic SES)

Report the sum of the squared SES of each non-modellable risk factor for credit spread risk, excluding idiosyncratic risk factors (i.e., $\sum(\text{non-idiosyncratic SES})^2$), calculated in accordance with § __.215(c)(2)(v).

M.5.c. Equity non-modellable risk factors (columns C and D for non-idiosyncratic SES)

Report the sum of the squared SES of each non-modellable risk factor for equity risk, excluding idiosyncratic risk factors (i.e., $\sum(\text{non-idiosyncratic SES})^2$), calculated in accordance with § __.215(c)(2)(v).

M.5.d. Commodity non-modellable risk factors

Report the sum of the squared SES of each non-modellable risk factor for commodity risk, calculated in accordance with § __.215(c)(2)(v).

M.5.e. Foreign exchange non-modellable risk factors

Report the sum of the squared SES of each non-modellable risk factor for foreign exchange rate risk, calculated in accordance with § __.215(c)(2)(v).

Report the sum of the squared ISES of each idiosyncratic non-modellable risk factor in column E, as per the instructions below.

M.5.b. Credit spread non-modellable risk factors (columns E for idiosyncratic SES)

Report the sum of the squared ISES of each idiosyncratic non-modellable risk factor for credit spread risk, calculated in accordance with § __.215(c)(2)(i) and (ii).

M.5.c. Equity non-modellable risk factors (column E for idiosyncratic SES)

Report the sum of the squared ISES of each idiosyncratic non-modellable risk factor for equity risk, calculated in accordance with § __.215(c)(2)(iii) and (iv).

7. CVA risk

General Instructions

The CVA risk worksheet provides a breakdown of the components required to calculate the risk-weighted assets of CVA risk under the Basic and the Standardized approach as specified in §§ __.220 through __.225 in the Basel III Endgame proposal.

As mentioned above, the sections cited in the instructions refer to sections as proposed in the Basel III Endgame proposal, unless otherwise noted. Report all financial data in USD thousands, unless otherwise noted.

Item Instructions

For all items

If the institution is unable to provide a specific value, please leave the field blank, instead of inserting a zero value. A zero should only be populated if these are real zeros, i.e., if the institution uses the approach in general, but the capital requirements are zero for the reporting as of date.

An institution that calculates risk-weighted assets for CVA risk using only the basic measure of CVA risk, should leave the SA-CVA section empty. An institution that calculates risk-weighted assets for CVA risk using the standardized measure of CVA risk, should use the BA-CVA section to report capital requirements calculated under the BA-CVA for all basic CVA risk covered positions and basic CVA hedges, as defined in § __.202(b).

Item 1. BA-CVA.

In Column E the total BA-CVA capital requirements calculated as specified in § __.222(a).

In Column F the risk-weighted assets for BA-CVA capital requirements calculated as K_{basic} divided by 0.08.

Item 1.a. BA-CVA: Systematic component of $K_{unhedged}$.

In Column E report the aggregate of the systematic components of CVA risk across counterparties as specified in § __.222(a)(2).

Item 1.b. BA-CVA: Idiosyncratic component of $K_{unhedged}$.

In Column E report the aggregate of the idiosyncratic components of CVA risk across counterparties as specified in § __.222(a)(2).

Item 1.c. BA-CVA: $K_{unhedged}$.

Calculates the capital requirement under the assumption that hedges are not recognized and scalar 0.65 is not applied: as specified in § __.222(a)(2).

Item 1.d. BA-CVA: K_{hedged} .

In column E report the capital requirement under the assumption that eligible hedges (as defined in § __.202(b)) are recognized and scalar 0.65 is not applied, as specified in § __.222(a)(3).

Item 2. SA-CVA.

Column C calculates the total SA-CVA Delta risk capital requirement by adding up risk-class-level SA-CVA delta risk capital requirements as specified in § __.224(b)(1).

Column D calculates the Total SA-CVA Vega risk capital requirement by adding up risk-class-level SA-CVA Vega risk capital requirements as specified in § __.224(c)(1).

Column E calculates the Total SA-CVA risk capital requirement by summing up total capital requirements values for Delta risk and Vega risk.

Column F calculates the risk-weighted assets for SA-CVA Capital Requirements by dividing SA-CVA Total Capital Requirements by 0.08.

Item 2.a. SA-CVA, of which: Interest rates.

In column C report the SA-CVA capital requirements for Delta risk, as specified in § __.224(b).

In column D report the SA-CVA capital requirements for Vega risk, as specified in § __.224(c).

Column E calculates the total SA-CVA capital requirements for the interest rate risk type by summing up total capital requirements values for Delta risk and Vega risk.

Column F calculates the risk-weighted assets for the interest rate risk type by dividing total capital requirements for the interest rate risk type by 0.08.

Item 2.b. SA-CVA, of which: Foreign exchange.

In column C report the SA-CVA capital requirements for Delta risk, as specified in § __.224(b).

In column D report the SA-CVA capital requirements for Vega risk, as specified in § __.224(c).

Column E calculates the total SA-CVA capital requirements by summing up total capital requirements values for Delta risk and Vega risk.

Column F calculates the risk-weighted assets for the foreign exchange risk type by dividing total capital requirements for the foreign exchange risk type by 0.08.

Item 2.c. SA-CVA, of which: Counterparty credit spread.

In column C report the SA-CVA capital requirements for Delta risk by risk class, as specified in § __.224(b).

Column E calculates the total SA-CVA capital requirements for the counterparty credit spread risk type, as equal to the corresponding capital requirement for Delta risk.

Column F calculates the risk-weighted assets for the counterparty credit spread risk type by dividing total capital requirements for the counterparty credit spread risk type by 0.08.

Item 2.d. SA-CVA, of which: Reference credit spread.

In column C report the SA-CVA capital requirements for Delta risk, as specified in § __.224(b).

In column D report the SA-CVA capital requirements for Vega risk, as specified in § __.224(c).

Column E calculates the total SA-CVA capital requirements by summing up total capital requirements values for Delta risk and Vega risk.

Column F calculates the risk-weighted assets for the reference credit spread risk type by dividing total capital requirements for the reference credit spread risk type by 0.08.

Item 2.e. SA-CVA, of which: Equity.

In column C report the SA-CVA capital requirements for Delta risk, as specified in § __.224(b).

In column D report the SA-CVA capital requirements for Vega risk, as specified in § __.224(c).

Column E calculates the total SA-CVA capital requirements by summing up total capital requirements values for Delta risk and Vega risk.

Column F calculates the risk-weighted assets for the equity risk type by dividing total capital requirements for the equity risk type by 0.08.

Item 2.f. SA-CVA, of which: Commodity.

In column C report the SA-CVA capital requirements for Delta risk, as specified in § __.224(b).

In column D report the SA-CVA capital requirements for Vega risk, as specified in § __.224(c).

Column E calculates the total SA-CVA capital requirements by summing up total capital requirements values for Delta risk and Vega risk.

Column F calculates the risk-weighted assets for the commodity risk type by dividing total capital requirements for the commodity risk type by 0.08.

Item 3. Total.

Column E calculates the total capital for CVA risk, as a sum of total capital for CVA risk under the BA-CVA and SA-CVA approaches.

Column F calculates the total risk-weighted assets for CVA risk, by dividing total capital for CVA as reported in column C by 0.08.

8. GSIB Surcharge / FR Y-15 Systemic Risk Report

To Be Collected from All Category I to IV Holding Companies as well as Category II to IV Combined U.S. Operations of Foreign Banking Organizations (FBOs)

Item 1. Foreign derivative claims on a guarantor basis.

Report consistent with the instructions for Schedule E, item M1 (or, in the case of a foreign banking organization, Schedule L, item M1) on the current FR Y-15,⁴ except as stated otherwise below.

Report the positive fair value of all claims over all sectors from positions in derivative contracts that, on a guarantor basis, are cross-border claims or are the claims of a foreign office on residents of the country in which the office is located (see FFIEC 009, Schedule D, Columns 1 through 4, Total Foreign Countries).

Positive fair values from positions in derivative contracts may be offset against negative fair values only if the transactions were executed with the same counterparty under a legally enforceable netting agreement under ASC Subtopic 210-20, Balance Sheet–Offsetting (formerly FASB Interpretation No. 39, “Offsetting of Amounts Related to Certain Contracts”). Only include derivative positions and netting sets with a net positive fair value. Derivative positions and netting sets with a negative fair value are captured elsewhere. Report claims from positions in derivative contracts gross of any collateral, including collateral in the form of cash.

Report in a manner consistent with the definitions and the instructions for preparation of the FFIEC 009 unless otherwise stated.

To Be Collected from Category II to IV U.S. Intermediate Holding Companies (IHCs) and Combined U.S. Operations of FBOs Only

Item 1.a. FBO adjusted foreign derivative claims on a guarantor basis.

Report consistent with the instructions for Schedule L, item M1 on the current FR Y-15, except as stated otherwise below.

This item is to be completed only by FBOs. Report the adjusted positive fair value of all claims over all sectors from positions in derivative contracts that, on a guarantor basis, are cross-border claims or are the claims of a foreign office on residents of the country in which the office is located (see FFIEC 009, Schedule D, Columns 1 through 4, Total Foreign Countries). Positive fair values from positions in derivative contracts may be offset against negative fair values only if the transactions were executed with the same counterparty under a legally enforceable netting agreement under ASC Subtopic 210-20, Balance Sheet–Offsetting (formerly FASB Interpretation No. 39, “Offsetting of Amounts Related to Certain Contracts”). Only include derivative positions and netting sets with a net positive fair value. Derivative positions and netting sets with a negative fair value are captured elsewhere. Except as provided below for claims with a foreign office outside the reporting group, report claims from positions in derivative contracts gross of any collateral, including collateral in the form of cash. Report in a manner consistent with the definitions and the instructions for preparation of the FFIEC 009 unless otherwise stated.

Exposure amounts reported in this item for claims with a foreign office of the FBO outside the reporting group should be calculated in accordance with the methodology for collateralized

⁴ Available at https://www.federalreserve.gov/apps/reportingforms/Report/Index/FR_Y-15.

transactions in § __.37 of the current capital rule and the definition of financial collateral in § __.2 of the current capital rule.

Item 2. FBO adjusted foreign liabilities on an immediate-counterparty basis, excluding derivative liabilities.

Report consistent with the instructions for Schedule L, item M4 on the current FR Y-15, except as stated otherwise below.

This item is to be completed only by FBOs. Report the adjusted value of all non-derivative liabilities that, on an immediate counterparty basis, are foreign-office liabilities (see FFIEC 009, Schedule L, Column 3, Total Foreign Countries and United States) or are the liabilities of U.S. offices to foreign residents. Do not include liabilities from positions in derivative contracts, which are reported separately.

Include the liabilities of U.S. offices to foreign counterparties regardless of whether the foreign counterparty is located inside or outside the United States. Include liabilities that are booked at a foreign office regardless of whether payment is guaranteed at locations outside the country of the foreign office. Do not include registered securities issued by the bank. Do not include liabilities between entities within the reporting group.

For this item, do not include liabilities to offices of the FBO outside the reporting group. Report in a manner consistent with the definitions and the instructions for preparation of the FFIEC 009 unless otherwise stated.

Item 3. FBO adjusted foreign derivative liabilities on an immediate-counterparty basis.

Report consistent with the instructions for Schedule L, item M3 on the current FR Y-15, except as stated otherwise below.

This item is to be completed only by FBOs. Report the adjusted fair value of all liabilities from positions in derivative contracts that, on an immediate-counterparty basis, are foreign-office liabilities or are the liabilities of U.S. offices to foreign residents.

Include the derivative liabilities of U.S. offices to foreign counterparties regardless of whether the foreign counterparty is located inside or outside the United States. Include liabilities that are booked at a foreign office regardless of whether payment is guaranteed at locations outside the country of the foreign office. Do not include registered securities issued by the bank. Do not include liabilities between entities within the reporting group.

Negative fair values from positions in derivative contracts may be offset against positive fair values only if the transactions were executed with the same counterparty under a legally enforceable netting agreement under ASC Subtopic 210-20, Balance Sheet–Offsetting (formerly FASB Interpretation No. 39, “Offsetting of Amounts Related to Certain Contracts”). Only include derivative positions and netting sets with a net negative fair value. Derivative positions and netting sets with a positive fair value are captured elsewhere. Report liabilities from positions in derivatives contracts gross of any collateral, including collateral in the form of cash.

For this item, do not include liabilities to offices of the FBO outside the reporting group. Report in a manner consistent with the definitions and the instructions for preparation of the FFIEC 009 unless otherwise stated.

To Be Collected from Category I Bank Holding Companies Only

Item 4. OTC derivative contracts cleared through a central counterparty.

Report consistent with the instructions for Schedule D, item 1 on the current FR Y-15, except as stated otherwise below.

Report the notional amount outstanding of OTC derivative positions that will be settled through a central counterparty (CCP). Include all types of risk categories and instruments (e.g., foreign exchange, interest rate, equity, commodities, and credit default swaps (CDS)). Report transactions regardless of whether they are part of a master netting agreement. For more information, see the Glossary entry for “central counterparty” in the current FR Y-15 instructions. For more information on derivatives, refer to ASC Topic 815, Derivatives and Hedging, and the FR Y-9C Glossary entry for “derivative contracts.”

When acting as a financial intermediary in clearing client derivative contracts under the principal model, where the banking organization facilitates the clearing of derivatives by becoming a direct counterparty to both the client and the CCP, include notional amounts to the CCP and the clearing member client. Where a clearing member banking organization guarantees the performance of a client to a CCP (and would thus have a payment obligation to the CCP in the event of a client default) (the agency model) or the performance of a CCP to a client, the member banking organization must treat the exposure associated with the guarantee as a derivative contract and report the associated notional amount.

Item 5.a. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value: Net positive fair value.

Report consistent with the instructions for Schedule B, item 5(a) on the current FR Y-15, except as stated otherwise below.

When acting as a financial intermediary in clearing client derivative contracts under the principal model, where the banking organization facilitates the clearing of derivatives by becoming a direct counterparty to both the client and the CCP, include exposures to the CCP and, if the client is a financial institution, to the clearing member client. Where a clearing member banking organization guarantees the performance of a client to a CCP (and would thus have a payment obligation to the CCP in the event of a client default) (the agency model) or the performance of a CCP to a client, the clearing member banking organization must treat the exposure associated with the guarantee as a derivative contract and report the associated current exposure.

Item 5.b. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value: Potential future exposure.

Report consistent with the instructions for Schedule B, item 5(b) on the current FR Y-15, except as stated otherwise below.

When acting as a financial intermediary in clearing client derivative contracts under the principal model, where the banking organization facilitates the clearing of derivatives by becoming a direct counterparty to both the client and the CCP, include exposures to the CCP and, if the client is a financial institution, to the clearing member client. Where a clearing member banking organization guarantees the performance of a client to a CCP (and would thus have a payment obligation to the CCP in the event of a client default) (the agency model) or the performance of a CCP to a client, the clearing member banking organization must treat the exposure associated with the guarantee as a derivative contract and report the associated potential future exposure.

Item 6.a. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net negative fair value: Net negative fair value.

Report consistent with the instructions for Schedule B, Item 11(a) on the current FR Y-15, except as stated otherwise below.

When acting as a financial intermediary in clearing client derivative contracts under the principal model, where the banking organization facilitates the clearing of derivatives by becoming a direct counterparty to both the client and the CCP, include exposures to the CCP and, if the client is a financial institution, to the clearing member client. Where a clearing member banking organization guarantees the performance of a client to a CCP (and would thus have a payment obligation to the CCP in the event of a client default) (the agency model), the clearing member banking organization must treat the exposure associated with the guarantee as a derivative contract and report the associated current exposure.

Item 6.b. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net negative fair value: Potential future exposure.

Report consistent with the instructions for Schedule B, item 11(b) on the current FR Y-15, except as stated otherwise below.

When acting as a financial intermediary in clearing client derivative contracts under the principal model, where the banking organization facilitates the clearing of derivatives by becoming a direct counterparty to both the client and the CCP, include exposures to the CCP and, if the client is a financial institution, to the clearing member client. Where a clearing member banking organization guarantees the performance of a client to a CCP (and would thus have a payment obligation to the CCP in the event of a client default) (the agency model), the clearing member banking organization must treat the exposure associated with the guarantee as a derivative contract and report the associated potential future exposure.

Item 7. Certificates of deposit.

Report consistent with the instructions for Schedule B, item 17 on the current FR Y-15, except as stated otherwise below.

Report the book value of all outstanding transferable certificates of deposit issued by the reporting group, irrespective of the holder (e.g., corporate or individual), and the book value of all outstanding non-transferable certificate of deposits issued by the reporting group to other

financial institutions. Include all certificates of deposit issued as securities, even if they were not issued as a receipt (i.e., certificates of deposit with an ISIN number).

For this item, use the definition of financial institutions in the General Instructions for Schedule B on the current FR Y-15.

Item 8. Total intra-financial system assets.

Report consistent with the instructions for Schedule B, item 6 on the current FR Y-15, except as stated otherwise below.

For the purpose of this item, financial institutions are defined as depository institutions (as defined in the FR Y-9C, Schedule HC-C, item 2), bank holding companies, savings and loan holding companies, securities brokers, securities dealers, insurance companies, mutual funds (for example, equity, bond, hybrid, and money market funds), hedge funds, pension funds, investment banks, asset management companies, private equity funds, exchange-traded funds, and CCPs, as defined in Schedule D, item 1 on the current FR Y-15. Central banks (e.g., the Federal Reserve) and other public sector bodies (e.g., multilateral development banks and the Federal Home Loan Banks) are excluded, but state-owned commercial banks are included. Stock exchanges are not included, though most stock exchanges have subsidiaries that are considered financial institutions (e.g., securities dealers and CCPs). Note that the definition of financial institution for purposes of this report differs from the definition used in the FR Y-9C and the FFIEC 002, which, among other things, includes finance companies.

For holdings of securities issued by other financial institutions, include bond exchange traded funds (ETFs) and bond swaps on ETFs.

Item 9. Total intra-financial system liabilities.

Report consistent with the instructions for Schedule B, item 12 on the current FR Y-15, except as stated otherwise below.

For the purpose of this item, financial institutions are defined as depository institutions (as defined in the FR Y-9C, Schedule HC-C, item 2), bank holding companies, savings and loan holding companies, securities brokers, securities dealers, insurance companies, mutual funds (for example, equity, bond, hybrid, and money market funds), hedge funds, pension funds, investment banks, asset management companies, private equity funds, exchange-traded funds, and CCPs, as defined in Schedule D, item 1 on the current FR Y-15. Central banks (e.g., the Federal Reserve) and other public sector bodies (e.g., multilateral development banks and the Federal Home Loan Banks) are excluded, but state-owned commercial banks are included. Stock exchanges are not included, though most stock exchanges have subsidiaries that are considered financial institutions (e.g., securities dealers and CCPs). Note that the definition of financial institution for purposes of this report differs from the definition used in the FR Y-9C and the FFIEC 002, which, among other things, includes finance companies.

Item 10. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value: Net positive fair value.

Report consistent with the instructions for Schedule B, Item 5(a) on the current FR Y-15, except as stated otherwise below.

Non-cash collateral may be deducted only if (1) the non-cash collateral is financial collateral as defined in § __.2 of the current capital rule, and (2) haircuts are applied to the non-cash collateral in accordance with the calculation of replacement cost in § __.132 in the current capital rule.

Item 11. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net negative fair value: Net negative fair value.

Report consistent with the instructions for Schedule B, Item 11(a) on the current FR Y-15, except as stated otherwise below.

Non-cash collateral may be deducted only if (1) the non-cash collateral is financial collateral as defined in § __.2 of the current capital rule, and (2) haircuts are applied to the non-cash collateral in accordance with the calculation of replacement cost in § __.132 of the current capital rule.

9. Checks Worksheet

Some worksheets have built-in data checks to ensure data is reported consistently and according to expectations. These test results are also on the “Checks” worksheet, with an opportunity to respond in Column D. For any check results that start with “Fail,” use the response column to provide commentary explaining the test failure. Addressed failures will have their status changed to “Explained.”

Each worksheet also has a “Comments” line. Use this (and/or any unused response lines) to provide additional brief commentary on data quality. Longer or more sophisticated comments can be submitted in a separate document.