

## GENERAL INSTRUCTIONS

### Purpose

The FR 2052b report collects data elements that will enable the Federal Reserve to assess the ability of firms to meet their liquidity needs.

should be converted using the closing exchange rate from Bloomberg as of close of business on the reporting date.

### Who Must Report

Financial Institutions with material operations within the U.S. should submit this report on an ongoing basis as part of the supervisory monitoring process.

### Basis of reporting

- Domestic firm submissions should cover all material bank, broker dealer and non-bank entities contributing to the firm's funding and liquidity operations. Each firm should submit a consolidated firm tab, a parent company tab, and a contingencies/pricing item tab, if applicable.
- Dependent on the operations and business activities of the firm, not all data fields or tabs are applicable. For example, if the firm is not involved in the Asset Back Commercial Paper (ABCP) or unsecured funding markets, those two sections in the Contingency – Pricing tab will not apply.
- Foreign firms (FBOs) at a minimum should report on US operations, material bank, and broker dealer entities operating in the US. Branch network (example; International Banking Facility, Cayman, and Nassau) activities managed from the US should be reported in the *consolidated tab*. Foreign currency denominated balances

### Where to Submit Reports

Email the completed report to the supervisory team at reserve banks by 8 pm (central time) the 10th of the month following the data as of date. If the 10<sup>th</sup> of the month falls on a Saturday, Sunday, or holiday the report would be submitted the next business day. For OCC, banks would continue to submit through established channels.

### Frequency of Reporting

#### U.S. BHC with total assets >\$50 billion

Institutions with total assets greater than \$50 billion should report monthly. Under adverse market or firm conditions supervisors may request submissions of their liquidity data on a more frequent basis up to daily if the situation warrants. Supervisors will also assess whether non-G-SIB, based on their complexity and risks should use report 2052a or provide more frequent submissions. Changes to the above reporting requirements would be discussed with firms by their supervisors and adequate time would be provided to move from FR 2052b to 2052a, or to increase frequency of submissions.

#### U.S. BHC with total assets \$10 billion - \$50 billion

Institutions with total assets between \$10 billion and \$50 billion should report quarterly. Under adverse market or firm conditions supervisors

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may request submissions of their liquidity data on a more frequent basis up to daily if the situation warrants.

### Foreign firms with total U.S. assets >\$50 billion and U.S. broker/dealer assets <\$100 billion

Foreign firms should report annually. Your on-site supervisory team will provide further information on the as-of date of the report.

### When to Submit Reports

Please email the completed spreadsheet to the designated agencies (listed above) by the 10th day of the month by 8 pm (central time). If the 10th day of the month falls on a Saturday, Sunday, or holiday, the spreadsheet should be submitted the next business day. Please notify agency ASAP in case of submission delays.

## How to Prepare Reports

### File naming convention to use

The file name (excel spreadsheet) and the subject line of the email should be the combination of the holding company RSSD ID and date, example '1234567-mmddyyyy'. The date is the as of data date (end of month calendar date of the previous month). Please be sure to include the dash, “-“, between RSSD ID and date.

Updates may be made to previously submitted reports if the update is submitted prior to the 10<sup>th</sup> of the month deadline. Please update the file name to include a “v2” at the end of the original file name; for example, 1234567-12312011v2.

### Completing the template

#### 1. The reporting template consists of three tabs:

- Consolidated
- Parent Only
- Contingency-Pricing

Please ensure that all tabs are filled out, as applicable.

#### 2. Template header information should be correctly filled out

Please ensure the following information on the *Consolidated* tab is complete before submitting. This information will fill in automatically in the Parent and Contingency-Pricing tabs:

- **RSSD ID:** Report the firm’s RSSD ID for the ‘lead’ legal entity (BHC) being reported.
- **As of Date:** Report the ‘as of’ date (i.e., the end of the month calendar date for the reporting period).
- **BHC Name:** Please also supply the top tier BHC Name

B	C	D	E	F	G	H
RSSD ID:	As of Date:	BHC Name				
1234567	6/30/2011	Sample Bank Holding Co.				

#### 3. Please do not modify or edit the structure of the spreadsheet. Any changes will require resubmission of files.

Specifically, please do not:

- Modify or add/delete columns or rows to any tabs
- Rename tab names in the spreadsheet
- Add any passwords to the file or sheets
- Modify the sheets or spreadsheet in any way that would prevent an automated program from correctly reading the data

4. **Reporting “0” versus leaving the cell blank.** If the firm operates in a particular business (e.g., Prime Brokerage) or product (e.g., ABCP) but has no balance to report on reporting date, or no amount maturing in given maturity column, enter ‘0’ . If the reporting item is not applicable based on your firm's business activities leave the reporting item 'blank'.

5. **Do not insert invalid characters or text into cells meant for numerical data only:**

Specifically, please do not enter:

- ‘N/A’, ‘NA’, etc. (If a cell is not applicable, please leave it blank)
- Dashes, hyphens (except to indicate negative values, where applicable)
- Spaces, symbols, letters, or any other characters in cells meant for numerical data only.

6. **Enter all values in USD millions.**  
Report all balances in absolute (positive) values with the exception of the Estimated Core Funding Gap section, Net Loan Growth/Attrition and Net Retail Deposit Growth/Attrition. A breakdown of each category is provided in the field definitions supplement to these general instructions.

7. **Data sourcing specifics:**

- Data do not need to be sourced from formal accounting records like the General Ledger, but should reflect information used to manage funding operations. Data provided should reflect reasonable accuracy and will

be subject to periodic review by the regulatory teams.

- If a factor that has a material liquidity impact for the firm and is not listed in the current set of data elements, please include balances in the ‘Other’ row under each category. Additionally, include a comment in the notes column on the nature of the transaction/activity of any material value that is entered into the ‘Other’ rows.
- Exclude intercompany transactions on the consolidated tab of this report.
- Convert all non-dollar denominated amounts into USD equivalents applying the closing exchange rate as reported by Bloomberg for the appropriate reporting date.
- Exclude any double counting of assets or liabilities. As an aid, common double counting errors have been pointed out throughout the instructions, as applicable.

8. **Contractual Treatment: Please report only contractual/committed cash flows.**

Do not report transactions based on behavioral or projected assumptions, with the exception of the ‘Estimated Core Funding Gap section, Net Loan Growth/Attrition and Net Retail Deposit Growth/Attrition’.

9. **Maturity schedule:**

The maturity schedules (Cell D7 forward on the template) is used to report the date in which inflows and outflows are expected to occur. Report the appropriate maturity time bucket for

each data element on a best efforts basis using contractual flows.

- Day 1 represents next business day receipt (i.e., expected receipt on the first business day of the next month = Day 1). Business days follow the Fedwire calendar.
- Report transactions and balances with no maturity (e.g. repo, retail demand deposits) and maturing overnight transactions in the Day 1 maturity column.
- Liabilities with embedded optionality should be reported at the earliest date the funds can be withdrawn.
- Report executed transactions only (i.e., transactions that have traded but not necessarily have settled).
- Sections which include only 1 reportable field (i.e. 'Undrawn Commitments') should include all outstanding balances or facilities on the reported "as of" date.

- The total column represents the total for that specific sub-line and is automatically calculated in the spreadsheet. Therefore, there is no need to supply data for the total column.

**10. Notes column:**

The Notes column should be used to provide additional or explanatory detail. For example:

- Details on material/important transactions occurring or balance changes relative to that line item. (Include a brief summary in the notes column when significant material variances occur from prior submission).
- Explanations of data items included in "Other" line items
- Other notes or additional information about supplied data values

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# CONSOLIDATED REPORTING TAB

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## Total Consolidated Assets

Report total consolidated assets of the top tier BHC.

## Total Bank Assets

Report total consolidated assets of the lead bank.

## Section 1: Liquid Assets

*Liquid assets are defined as cash and equivalents. Report contractually due cash flows in each sub-line item across the appropriate maturity columns. **Operational cash flows, such as check float, should be excluded.***

### 1.1 Cash & Coins

Report all cash (coins and bank notes) held by the bank that is immediately available to meet obligations.

### 1.2 Excess Reserves at Central Banks

Report cash balances, in excess of reserve requirements, maintained at the Federal Reserve and/or at central banks other than the Federal Reserve. If the firm is depositing cash with a term, report it in the appropriate maturity column.

### 1.3 Fed Funds, Eurodollars Sold and Placements at Other Banking Institutions

Report maturities of 'Fed funds', 'Eurodollars' sold, and placements held at other banking institutions, which will contractually result in a cash inflow. Do not include deposits at other held at other financial institutions for operational purposes such as clearing, custody and cash management.

### 1.4 Other

Report all other cash and equivalent assets not counted above, including, but not limited to, cash to forward settlements, receivables from derivatives, collateral called for receipt, etc. Do not include derivative receivables or collateral cash flows related to netted investment securities and debt securities as described in their respective sections. If using this line item, please comment on the type/nature of the items included in this section in the "Notes" column to the right.

## Section 2: Reverse Repos (by assets employed)

*Report gross contractual maturity cash flows of Reverse Repo transactions in the appropriate line item and column. Report the cash value of the transaction and not the face value of securities repurchased. For securities that have multiple ratings, report the transaction or asset based on the lowest rating.*



Item	Reverse Repos (by assets employed)	Description
2.1	US Treasury and 0% Risk Weight US Agency Debt, Sovereign Debt and Other 0% Securities	Report all bills, certificates of indebtedness, notes and bonds issued or explicitly guaranteed by the US Treasury or a US Agency subject to a 0% risk weight for risk-based capital calculations. Also report sovereign debt and all other securities subject to a 0% risk weight for risk-based capital calculations.
2.2	US Agency Debt with 20% Risk Weight	Report all debt securities issued or explicitly guaranteed by US government agencies or US Government-sponsored agencies subject to a 20% risk weight for risk-based capital calculations.
2.3	AA- or better Non-Financial Corporate Debt with 20% Risk Weight	Report all Non-Financial Corporate Debt that is rated AA- or better and subject to a 20% risk weight for risk based capital calculations. If the debt is split rated, use the lowest available.
2.4	Other Securities with 20% Risk Weight	Report all other securities subject to a 20% risk weight for risk-based capital calculations.
2.5	Other	Report all other securities that are not included in the categories listed above. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

### Section 3: Investment Securities

*Investment securities are divided into 5 sections: Unencumbered Assets, FHLB Capacity, Central Bank (DW) Capacity, Secured Deposits, and Other Secured Financing. Report the investment securities in one of the categories based on the category description and security types described below. This section represents balances at the “as of” date, not balances along the time periods of previous sections.*

#### Unencumbered Assets

Report the firm’s inventory of unencumbered securities in the appropriate line item. “Unencumbered assets” refers to securities that meet the following conditions:

- The assets must not be pledged either explicitly or implicitly in any way to secure, collateralize or credit enhance any transaction

- The assets must be available to the bank’s treasury to convert into cash for funding purposes at any time
- There should be no legal, regulatory or operational restrictions to use these assets as a liquidity buffer

Additionally, any assets acquired using reverse repo should be excluded.

To the extent otherwise unencumbered assets have interest rate or other such derivatives associated with them (and under the control of the bank’s treasury), the value of the assets should be reported net of any amount payable by the reporting institution should the derivative be terminated on the reporting date. Amounts due to the reporting institution should not be added to the asset value. Report market values as of close of business on the reporting date.

Unencumbered Assets	
Market Value	Lendable Value
Report the market value of the unencumbered assets by type.	Report the lendable value of the unencumbered assets by type. Lendable value is the value that the firm could obtain for the assets reported in the same category, which incorporate 'haircuts' considering factors such as liquidity, credit and markets risks.

### FHLB Capacity

Report securities pledged to the FHLB system by category regardless of whether funds have been drawn against the pledged securities.

FHLB Capacity	
Market Value	Borrowing Capacity Value
Report the market value of the securities by type that belong to this category.	Report the borrowing capacity value of the securities by type that belong to this category. Borrowing capacity value is the amount that the firm could obtain for the assets reported in the same category, which incorporate 'haircuts' considering factors such as liquidity, credit and markets risks.

### Central Bank (DW) Capacity

Report securities pledged to the Federal Reserve's discount window facility where such pledged collateral has been pre-approved as eligible collateral to secure borrowings.

Central Bank (DW) Capacity	
Market Value	Borrowing Capacity Value
Report the market value of the securities by type that belong to this category.	Report the borrowing capacity value of the securities by type that belong to this category. Borrowing capacity value is the amount that the firm could obtain for the assets reported in the same category, which incorporate 'haircuts' considering factors such as liquidity, credit and markets risks. Report the capacity as reported to the firm by the Fed Discount Window.

## Secured Deposits

Report securities pledged to secure deposits, for example securities pledged to collateralize public deposits.

Secured Deposits	
Market Value	Collateral Capacity Value
Report the market value of the securities by type that belong to this category.	Report the borrowing capacity value of the securities by type that belong to this category. Collateral capacity value is the amount that the firm could obtain for the assets reported in the same category, which incorporate 'haircuts' considering factors such as liquidity, credit and markets risks.

## Other Secured Financing

Report investments securities that are pledged to third parties. Examples include ABS trust, ABCP conduits, secured borrowing commitments in which assets have been pledged to the facilities.

Other Secured Financiers	
Market Value	Borrowing Capacity Value
Report the market value of the securities by type that belong to this category.	Report the borrowing capacity value of the securities by type that belong to this category. Borrowing capacity value is the amount that the firm could obtain for the assets reported in the same category, which incorporate 'haircuts' considering factors such as liquidity, credit and markets risks.

## Investment Securities Types Definitions

The following table contains a description of the investment securities types. For securities that have multiple, report the transaction or asset based on the lowest rating:

Item	Investment Securities	Description
3.1	US Treasury and 0% Risk Weight US Agency Debt, Sovereign Debt and Other 0% Securities	Report all bills, certificates of indebtedness, notes and bonds issued or explicitly guaranteed by the US Treasury or a US Agency subject to a 0% risk weight for risk-based capital calculations. Also report sovereign debt, and all other securities subject to a 0% risk weight for risk-based capital calculations.

<b>3.2</b>	<b>US Agency Debt with 20% Risk Weight</b>	Report all debt securities issued or explicitly guaranteed by US government agencies or US Government-sponsored agencies subject to a 20% risk weight for risk-based capital calculations.
<b>3.3</b>	<b>Municipal Securities with 20% Risk Weight</b>	Report general obligation claims on, or portions of claims guaranteed by the full faith and credit of, states or other political subdivisions of the United States subject to 20% risk weight for risk-based capital calculations. State and political subdivisions include the fifty States of the United States and the District of Columbia and their counties, municipalities, school districts, irrigation districts, and drainage and sewer districts and the governments of Puerto Rico and of the U.S. territories and possessions and their political subdivisions. If an investment is split rated, defer to the lowest rating.
<b>3.4</b>	<b>Private Label RMBS, CMBS and ABS with 20% Risk Weight</b>	Report all Private Label RMBS, CMBS and ABS subject to 20% risk weight for risk-based capital calculations. <ul style="list-style-type: none"> <li>• Private Label RMBS: Collateralized Mortgage Obligation (CMOs), Real Estate Mortgage Investment Conduits (REMICs), CMO and REMIC residuals, stripped mortgage-backed securities and commercial paper backed by loans secured by 1-4 family residential properties that are not backed by a US government agency or US government sponsored entity.</li> <li>• CMBS: In general, a commercial mortgage-backed security represents an interest in a pool of loans secured by properties other than 1-4 family residential properties.</li> <li>• ABS: Asset-backed securities (other than mortgage-backed securities) include asset-backed commercial paper.</li> </ul>
<b>3.5</b>	<b>AA- or better Non-Financial Corporate Debt with 20% Risk Weight</b>	Report all Non-Financial Corporate Debt that is rated AA- or better and subject to a 20% risk weight for risk based capital calculations. If the debt is split rated, use the lowest rating available.
<b>3.6</b>	<b>Other Securities with 20% Risk Weight</b>	Report all other securities subject to a 20% risk weight for risk-based capital calculations.
<b>3.7</b>	<b>Municipal Securities with greater than 20% Risk Weight</b>	Report securities issued by state and political subdivisions in the United States subject to greater than 20% risk weight for risk-based capital calculations. State and political subdivisions include the fifty States of the United States and the District of Columbia and their counties, municipalities, school districts, irrigation districts, and drainage and sewer districts and the governments of Puerto Rico and of the U.S. territories and possessions and their political subdivisions. Securities can include general obligations, revenue obligations and industrial development and similar obligations. If an investment is split rated, defer to the lowest rating.
<b>3.8</b>	<b>Private Label RMBS, CMBS and ABS with greater than 20% Risk Weight</b>	Report all Private Label RMBS, CMBS and ABS subject to greater than 20% risk weight for risk-based capital calculations. <ul style="list-style-type: none"> <li>• Private Label RMBS: CMOs, REMICs, CMO and REMIC</li> </ul>

residuals, stripped mortgage-backed securities and commercial paper backed by loans secured by 1-4 family residential properties that are not backed by a US government agency or US government sponsored entity.

- CMBS: In general, a commercial mortgage-backed security represents an interest in a pool of loans secured by properties other than 1-4 family residential properties.
- ABS: Asset-backed securities (other than mortgage-backed securities) include asset-backed commercial paper.

### 3.9 Other Securities

Report all other investment securities not listed above. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

## Section 4: Loans and Leases

*Loans and Leases are divided into 5 sections: Available for Sale, Securitization, and Repo; FHLB Capacity; Central Bank (DW) Capacity; Secured Deposits and Other Secured Financing. Report loans and leases in one of the categories based on the category description and loan types described below.*

### Available for Sale, Securitization, and/or Repo

#### Available for Sale, Securitization, and/or Repo

The input value should include liquid loans, by product type, that could be repoed, sold, or securitized in a reasonable amount of time (3 months or less). To avoid double counting, the balances provided should not include loans already pledged to secure FHLB, Discount Window, and any 3<sup>rd</sup> party counterparty capacity or seller’s interest not available to pledge. The input value should be the market value of loans for sale, securitization and/ or Repo. The market value can be interpreted as the book value less a haircut for the sale.

## FHLB Capacity

FHLB Capacity	
Book Value	Borrowing Capacity Value
Report the book value of the loans pledged to the FHLB system by product type.	Borrowing capacity should reflect the available amount based on collateral posted and haircuts applied. Also report capacity values net of any pledged sellers interest, required over-collateralization, and credit risk retention requirement. The input value should include <u>total</u> capacity, i.e., capacity securing both outstanding borrowings and remaining capacity. If additional FHLB stock purchase is required to realize full borrowing capacity please make a comment in the note section regarding additional purchase requirement.

## Central Bank (DW) Capacity

Central Bank (DW) Capacity	
Book Value	Borrowing Capacity Value
Report the book value of the loans pledged to the Federal Reserve Discount Window by product type.	Report available capacities created by the existence of pledged loan collateral, by product type, at the Federal Reserve's discount window facility where such pledged collateral has been pre-approved as eligible collateral to secure borrowings. Available capacity should reflect the immediately available amount based on collateral posted and 'haircuts' applied. Report the capacity as reported to the firm by the Discount Window.

## Secured Deposits

Secured Deposits	
Book Value	Collateral Capacity Value
Report the book value of the loans pledged that belong to this category.	Report the borrowing capacity value of the loans that belong to this category. Borrowing capacity value is the amount that the firm could obtain for the assets reported in the same category, which incorporate 'haircuts' considering factors such as liquidity, credit and markets risks.

## Other Secured Financing

Other Secured Financing	
Book Value	Borrowing Capacity Value
Report the book value of loans pledged, by product type, to a private counterparty for borrowing purposes. Examples include term and revolving securitization, secured revolving lines of credit and securitizations conduits and covered bonds.	The borrowing capacity should reflect the immediately available amount based on collateral posted and haircuts applied. Also report capacity values net of any pledged sellers interest, required over-collateralization, and credit risk retention requirement. Further, the input value should include <u>total</u> capacity, i.e. both outstanding borrowings and remaining capacity.

## Loans and Leases Type Definitions

*The following table contains a description of loans and leases types.*

Item	Loans and Leases	Description
4.1	Mortgages : 1-4 Family	Loans secured by one- to four-family residential properties secured by first liens.
4.2	Mortgages: Multi Family	Loans secured by multifamily (five dwelling units or more) residential properties.
4.3	Home Equity	Report the amount of all closed-end loans secured by junior liens on one- to four-family residential properties. Also report the amount outstanding under revolving, opened lines of credit secured by one- to four- family residential properties. These lines of credit are typically secured by a junior lien and are usually accessible by check or credit card.
4.4	Credit Card	Report all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards.
4.5	Auto Loans and Leases	Report all <u>consumer</u> loans and leases extended for the purpose of purchasing new and used automobiles and other vehicles for personal use. Include both direct and indirect consumer automobile loans as well as retail installment sales paper purchased by the bank from automobile dealers. Exclude commercial automobile loans, such as floor-plan loans and loans to finance vehicle fleet sales (these should be reported in 4.8 "Commercial and Industrial").
4.6	Other Consumer Loans and Other Consumer Leases	Report all other loans and leases to individuals for household, family, and other personal expenditures.
4.7	Commercial Real Estate	Report loans issued for land development, construction loans

Item	Loans and Leases	Description
		(including one- to four-family residential and commercial construction loans), and other land loans. CRE loans also include loans secured by multifamily property, and nonfarm nonresidential property where the primary source of repayment is derived from rental income associated with the property
4.8	Commercial and Industrial	Loans and Leases for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than by real estate) or unsecured, single-payment, or installment.
4.9	Other Loans and Leases	Report any additional extension of credit balance not already captured in the categories above (i.e., agricultural loans). If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

## Section 5: Secured Funding Sources Outstanding

*This section is used to report outstanding secured funding sources.*

### 5.1 FHLB Borrowing

Report outstanding advances and letters of credit sourced from the FHLB system in the respective maturity columns based on remaining contractual maturity. An advance containing an option that grants the FHLB the right to cancel the advance at some specified future date, should be reported to the first call date.

### 5.2 Federal Reserve (Central Bank) Borrowing

Report all direct borrowings from the Federal Reserve System. Include balances in the respective maturity columns based on remaining contractual maturity. List program name, amount and remaining contractual maturity of each program utilized in the “Notes” column to the right.

### 5.3 Secured Deposits

Report deposits that are secured by any type of collateral. For example, report public deposits that are secured by collateral. The secured deposit maturity should be in accordance with its contractual maturity.

### 5.4 Other Secured Financing

Report the outstanding amount of other forms of secured financing issued by the reporting firm, based on remaining contractual maturity in the appropriate maturity columns. Examples include term and revolving securitization, secured revolving lines of credit and securitizations conduits and covered bonds. When using this line, report the type of the transaction in the “Notes” column to the right.

## Section 6: Repurchase Transactions (by security asset class)

*Report gross contractual maturity cash flows of secured funding transactions (bilateral and tri-party) in the appropriate sub line item and column. (See Glossary for definitions of transactions reported in this section.) Report the*



*contractual cash payment to be paid, including principal and interest. Do not report the fair market value of the pledged securities, unless otherwise noted. Report on a gross basis. ASC 210-20-45 (formerly FIN 41) netting does not apply for this report.*

*Report repo transactions in section line items based on underlying collateral categories as listed in the table below. For transactions that allow for collateral agreement amendments, report the transaction based on the collateral utilized as of the reporting date. Include transactions that utilize both firm and re-hypothecated client owned assets.*

- *Report open (no specified maturity date) repos in the Day 1 maturity column, similar to overnight repos*
- *Transactions with embedded optionality or structured features should be reported in the earliest exercisable maturity column*
- *Report evergreen or extendible repos in the appropriate maturity column based on the remaining contractual maturity, without making assumptions about future extensions.*
- *Report collateral upgrade transactions, including non-cash transactions, with external counterparties as two distinct transactions in the appropriate asset categorization class*
- *Exclude intercompany repo transactions*

Item	Repurchase Transaction (by security asset class)	Description
6.1	<b>US Treasury and 0% Risk Weight US Agency Debt, Sovereign Debt and Other 0% Securities</b>	Report all bills, certificates of indebtedness, notes and bonds issued or explicitly guaranteed by the US Treasury or a US Agency subject to a 0% risk weight for risk-based capital calculations. Also report sovereign debt and all other securities subject to a 0% risk weight for risk-based capital calculations.
6.2	<b>US Agency Debt 20% Risk Weight</b>	Report all debt securities issued or explicitly guaranteed by US government agencies or US Government-sponsored agencies subject to a 20% risk weight for risk-based capital calculations.
6.3	<b>AA- or better Non-Financial Corporate Debt with 20% Risk Weight</b>	Report all Non-Financial Corporate Debt that is rated AA- or better and subject to a 20% risk weight for risk based capital calculations. If the debt is split rated, use the lowest rating available.
6.4	<b>Other Securities with 20% Risk Weight</b>	Report all other securities subject to a 20% risk weight for risk-based capital calculations.
6.5	<b>Other</b>	Report all other securities that are not included in the categories listed above. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

## Section 7: Unsecured Financing

*Report all unsecured financing that the firm has contractually received based on remaining scheduled maturity in the appropriate sub line item and maturity column. (See Glossary for definitions of transactions in this section.)*

### 7.1 Commercial Paper

Report the outstanding amount of unsecured commercial paper by remaining maturity in the appropriate maturity column.

### 7.2 Fed Funds and Eurodollars Purchased

Report the outstanding amount of Fed funds and Eurodollar purchased transactions by remaining maturity in the appropriate maturity column.

### 7.3 Long-Term Debt – Structured, Not Structured, Govt. Supported

In this line, report the total of all:

- Non-structured debt issuances in the corresponding maturity columns according to remaining maturity. Long term is defined as an original maturity that is greater than or equal to one year in maturity.
- Debt instruments with an embedded structured principal payoff profile. Transactions with a specified exercise schedule should be reported on the first scheduled exercise date. Transactions with any other ‘pay-off’ trigger should be reported in the maturity column corresponding to the earliest payout date. Include derivatives classified as long term debt based on GAAP rules.

- Government supported/guaranteed unsecured debt issuances. Provide name of program, amount and maturity in the notes column. Report TLGP and TARP debt in this line.

### 7.4 Draws on Committed Lines from External Entities

Report all outstanding draws made on unsecured committed lines provided by external entities by remaining maturity in the appropriate maturity column.

Include balances in respective time period columns based on maturity or line renewal date.

### 7.5 Wholesale CDs and Bank Notes

Report the outstanding amount of wholesale CDs, including negotiated CDs and bank notes by remaining maturity in the appropriate maturity column. Wholesale CDs are large denominations of certificates of deposit that are both tradable and negotiable and typically settled at DTCC.

Exclude brokered CDs that are reported in Line 10.4 (Brokered CDs/NMDs).

### 7.6 Other Unsecured Financing

Report any other unsecured financing activities not already covered in this section. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

## Section 8: Estimated Core Funding Gap

*The Net Loan Growth/Attrition and Net Retail Deposit Growth/Attrition line items are intended to capture the forecasted (best estimate) change in loan and deposits,*

*representing net inflows/outflows in the stated time buckets. These estimates should be obtained from the institution's internal reports for a normal environment (i.e. no extraordinary stress applied) such as a liquidity gap report, budget projections, ALM base case forecast, etc. Essentially, the entity should estimate the net funding inflows/outflows attributed to the bank's core loan and deposit activities. For example, if loans outstanding are currently \$70,000, and projected to be \$65,000 30 days out, the input value should be -\$5,000 in the '>1 day <=1 month' column.*

### 8.1 Net Loan Growth/Attrition

Report the net funding inflows/outflows resulting from the expected change in the reporting entities core lending activities in the corresponding maturity columns. Positive and negative numbers are allowed in this section.

### 8.2 Net Retail Deposit Growth/Attrition

Report the net funding inflows/outflows resulting from the expected change in the reporting entities retail deposit activities in the corresponding maturity columns. Positive and negative numbers are allowed in this section.

## Section 9: Contractual Loan Inflows and Committed Inflow

### 9.1 Loans (maturing cash inflows)

Report the contractual inflows of all maturing and fully performing loans in the corresponding maturity columns. This line item differs from the Net Loan Growth/Attrition line item in that the entity is only reporting total contractual loan maturities. Do not make assumptions about amortizations and prepayments.

Contractual loan maturities should not be netted against total estimated loan growth.

### 9.2 Undrawn Portion of Liquidity and Credit Facilities

Report undrawn liquidity and credit commitment that the firm has access to.

## Section 10: Deposit Funding

*Report deposit funding obtained by the reporting entity from external counterparties in the appropriate sub item with the corresponding maturity columns. For products with non-maturing characteristics, (e.g. demand deposits) report the balances in the Day 1 maturity bucket.*

*For purposes of this report, counterparties are defined as follows:*

- Retail

*Refers to a counterparty who is a natural person. Do not include legal entities, sole proprietorships, or partnerships, which are considered wholesale counterparties.*

- Small Medium Enterprise (SME)

*Refers to entities managed as retail exposures on a pooled or portfolio segment basis that exhibit the same liquidity risk characteristics as retail customers.*

- Financial Institution

*Refers to bank holding companies, savings and loan holding companies, depository institution, non-bank financial institutions supervised by a domestic prudential regulator, credit unions,*

*insurance companies, securities firms, commodity pools, benefit plans, and other companies predominantly engaged in financial activities. Also include hedge funds, mutual funds and SPEs as financial.*

- Non-Financial Institution

*Refers to commercial entities that are non-financial in nature (i.e., do not meet the definition of a financial or other entity as identified above). Sovereigns, supranationals, public sector entities, and state and municipal governments are included in this category.*

## 10.1 Retail & SME Deposits - Stable

Report the retail and SME deposits that the firm defines as stable in the appropriate line item and maturity column. Stable deposits are deposits covered by an effective deposit insurance program (e.g. FDIC insurance), although the existence of deposit insurance alone is not the only condition to consider. Other factors include:

- Depositors have established relationships with the bank, which make deposit withdrawal highly unlikely.
- Deposits held in transactional accounts (e.g. accounts where salaries are automatically credited)
- Term deposits that have a withdrawal penalty greater than the loss of interest can be considered in this category

If the firm cannot readily identify which retail deposits qualify as “stable” according to the above definition (e.g. the firm cannot determine which deposits are covered by an

effective deposit insurance scheme) report the amount in line 10.2 (Less Stable).

Brokered Insured Deposits should not be included in this section.

## 10.2 Retail & SME Deposits – Less Stable

Report the total retail and SME deposits the firm classifies as less stable. Less stable deposits include, but are not limited to, those deposits which are not covered by effective deposit insurance, high value deposits, deposits of sophisticated or high net worth individuals, deposits which can be withdrawn quickly (internet deposits), and foreign currency deposits.

## 10.3 Other Non-Brokered CDs/NMDs

Report all other non-brokered deposits issued by the reporting firm, based on remaining contractual maturity in the appropriate maturity columns. Examples include jumbo CD, other deposits and extensions of funds made by financial institutions or non-financial corporate customers. When using this line, report the type of the deposit/fund in the “Notes” column to the right.

## 10.4 Brokered CDs/NMDs

Report all insured and uninsured deposits originated through financial advisory or broker sales force. This should include deposits sourced from deposit gatherers. Brokered deposits represent funds which the reporting bank obtains, directly or indirectly, by or through any deposit broker for deposit into one or more deposit accounts. Thus, brokered deposits include both those in which the entire beneficial interest in a given bank deposit account or instrument is held by a single

depositor and those in which the deposit broker sells participations in a given bank deposit account or instrument to one or more investors.

## **Section 11: ABCP Exposure**

### **11.1 ABCP- Single Seller**

Report the outstanding ABCP issued from single seller programs sponsored by the reporting firm based on remaining contractual maturity in the appropriate maturity columns.

### **11.2 ABCP- Multi Seller**

Report the outstanding ABCP issued from multi-seller ABCP conduits sponsored by the reporting firm based on remaining contractual maturity in the appropriate maturity columns.

## **Section 12: Undrawn Commitments and Contingent Liquidity Needs**

*This section refers to all liquidity and credit facilities provided to other financial and non-financial entities*

### **12.1 Committed Credit Facilities to Non-Financial Corp**

Report undrawn credit commitments provided to external non-financial corporate entities and Public Sector Entities (PSEs). Example: General working capital facilities for corporate entities (e.g. revolving credit facilities in place for general corporate and/or working capital purpose , undrawn letters of credit).

### **12.2 Committed Liquidity Facilities to Non-Financial Corp**

Report undrawn liquidity commitments provided to external non-financial corporate entities and Public Sector Entities (PSEs). A

liquidity facility is defined as any committed, undrawn back-up facility put in place expressly for the purpose of refinancing the debt of a customer in situations where such a customer is unable to obtain its ordinary course of business funding requirements (e.g. pursuant to a commercial paper program) in the financial markets.

Non-Financial Corp definition: Non-financial corporations are corporations that do not qualify as a Financial Institution.

### **12.3 Committed Credit/Liquidity Facilities Retail & SME**

Report all external retail facilities that the firm has provided and considers contractually extended. Example: Include HELOCs in this line. Unconditionally revocable facilities that are unconditionally cancellable by the banks should be excluded from this section. Example: Credit card Lines.

### **12.4 Committed Credit/Liquidity Facilities to Financial Institutions**

Report undrawn credit and liquidity commitments provided to financial institutions. A liquidity facility is defined as any committed, undrawn back-up facility put in place expressly for the purpose of refinancing the debt of a customer in situations where such a customer is unable to obtain its ordinary course of business funding requirements (e.g. pursuant to a commercial paper program) in the financial markets.

### **12.5 Other Commitments and Contingent Liquidity**

Report other commitments or contingent liquidity not already reported elsewhere. Include in this line any derivatives payable not account for in other sections, contingent

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liquidity held in the event of a ratings downgrade and contingent liquidity held for collateral valuation changes. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

# PARENT COMPANY ONLY REPORTING TAB

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*Report items in the Parent Company Only section which relate only to the Parent Holding Company.*

## Section 13: Liquid Assets

### 13.1 Cash Deposit at Holding Company Bank & Non Bank Subsidiaries

Report all cash and balances due from related banks (i.e., banks directly or indirectly owned by the top-tier parent bank holding company), and all cash and balances due from related nonbank companies.

### 13.2 Cash/Deposit Held Externally

Report all demand, time and savings balances, money market funds and other cash items due from or held with unrelated depository institutions.

### 13.3 Unencumbered Assets-Market Value

Report the parent company's inventory of unencumbered securities. "Unencumbered assets" refers to securities that meet the following conditions:

- The assets must not be pledged either explicitly or implicitly in any way to secure, collateralize or credit enhance any transaction
- The assets must be available to the bank's treasury to convert into cash for funding purposes at any time
- There should be no legal, regulatory or operational restrictions to use these assets as a liquidity buffer

Additionally, any assets acquired using reverse repo should be excluded.

To the extent otherwise unencumbered assets have interest rate or other such derivatives associated with them (and under the control of the bank's treasury), the value of the assets should be reported net of any amount payable by the reporting institution should the derivative be terminated on the reporting date. Amounts due to the reporting institution should not be added to the asset value. Report market values as of close of business on the reporting date.

### 13.4 Other Assets

Report all other cash and equivalent assets not counted above, including, but not limited to, cash to forward settlements, receivables from derivatives, collateral called for the receipt, etc. Do not include derivative receivables or collateral cash flows related to netted investment securities and debt securities as described in their respective sections. If using this line item, please comment on the type/nature of the items included in this section in the "Notes" column to the right.

## Section 14: Forecasted Parent Company Only Cash Inflows

### 14.1 Dividends from Banking Subsidiary

Report dividend income declared to be paid to the reporting bank holding company from bank subsidiaries and associated banks.



## **14.2 Dividends from Non-Banking Subsidiary**

Report dividend income declared to be paid to the reporting bank holding company by nonbank subsidiaries and associated nonbank companies.

## **14.3 Operating Cash Inflows**

Report the amount of net cash provided by operating activities to the parent bank holding company, including adjustments to reconcile net income to net cash provided by operating activities.

## **14.4 Other Cash Inflows**

Report all other cash inflows not counted above. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

## **Section 15: Unsecured Financing**

*Report all unsecured financing that the parent company has contractually received based on remaining scheduled maturity.*

### **15.1 Commercial Paper**

Report the outstanding amount of unsecured commercial paper or unsecured debt by remaining maturity in the appropriate maturity column.

### **15.2 Long-Term Debt – Structured, Not Structured, Govt. Supported**

In this line, report the total of all:

- Report all non-structured debt issuances in the corresponding maturity columns according to remaining maturity. Long term is defined as an original maturity that is greater than or equal to one year in maturity.

- Report all debt instruments with an embedded structured principal payoff profile. Transactions with a specified exercise schedule should be reported on the first scheduled exercise date. Transactions with any other ‘pay-off’ trigger should be reported in the maturity column corresponding to the earliest payout date. Include derivatives classified as long term debt based on GAAP rules.
- Report all government supported/guaranteed unsecured debt issuances. Provide name of program, amount and maturity in the notes column. Report TARP and TLGP debt in this line.

## **15.3 Draws on Committed Lines**

Report all outstanding draws made on committed lines provided by third party entities.

## **15.4 Other Unsecured Financing**

Report any other unsecured financing activities not already covered in this section. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

## **Section 16: Expected Cash Outflows**

### **16.1 Common Dividends**

Report the amount of expected dividends to be paid on common and noncumulative perpetual preferred stock by the parent bank holding company. Dividends associated with limited-life preferred stock should be reported in the debt service payments section.



## **16.2 Operating Expenses**

Report the total amount of expenses attributable to salaries and employee benefits, and all other operating expenses of the reporting bank holding company that cannot properly be reported against the other items mentioned.

## **16.3 Debt Service Payments**

Report the amount of interest payments, limit-life preferred dividends and other payments made by the parent bank holding company on debt obligations that have an original maturity of more than one year during the reporting period. This includes: other borrowed funds, mandatory convertible securities, TARP, draws on committed lines, subordinated notes and debentures; and limited-life preferred stock (trust preferred).

## **16.4 Bank Subsidiary Support**

Report all balances due to a bank that is directly or indirectly owned or controlled by the top-tier parent bank holding company. *Exclude* balances due to related nonbank depository institutions.

## **16.5 Non-Bank Subsidiary Support**

Report all balances due to nonbank subsidiaries that are directly or indirectly owned or controlled by the reporting parent bank holding company. In addition, for purposes of this report, include instruments generally referred to as trust preferred securities that were issued out of special purpose entities whereby the proceeds from the issuance are lent to the reporting parent company. For purposes of this item, when the reporting holding company is a multi-tier organization, “nonbank subsidiaries” excludes any subsidiary bank holding companies of the respondent and the parent company(s) of the respondent. When the reporting bank holding company is a top-tier bank holding

company, this item should include only those transactions made directly by the reporting parent company with direct or indirect nonbank subsidiaries. When the reporting bank holding company is a lower-tier bank holding company, this item should include all balances due to related nonbank subsidiaries, i.e., balances due to nonbank subsidiaries directly or indirectly owned or controlled by the top-tier bank holding company.

## **16.6 Other Cash Outflows**

Report all other cash outflows not counted above. If using this line item, please comment on the type/nature of the items included in this section in the “Notes” column to the right.

## **Section 17: Committed Facilities Provided to Banks**

### **17.1 Committed & Undrawn Liquidity Facilities Provided to Banks**

Report potential cash outflows from unfunded committed liquidity facilities provided to third party banks that may be drawn on.

### **17.2 Committed & Unfunded Credit Facilities Provided to Banks:**

Report potential cash outflows from unfunded committed credit facilities provided to third party banks that may be drawn on.

## **Section 18: Auxiliary Cash Flow Information**

### **18.1 Restricted Liquidity (Funds that have Legal Ring Fencing constraints)**

Report balances for the reporting entity that are trapped and subject to legal or regulatory restrictions on movement. Report total volumes bucketed in their respective maturity columns.

## CONTINGENCY – PRICING REPORTING TAB

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### Section 19: CDS Spread

#### 19 CDS Spread

Report (in basis points) the CDS 5 year (or closest tenor available) spread or premium per annum.

### Section 20: Wholesale Funding Pricing

*Report the wholesale funding pricing of the firm across various products and tenors stated in an absolute rate (rounded to two decimals) in this section. Convert all discounted instruments to money market yields. Populate the cells with the weighted average yield of funding executed in each maturity column on Day T. On days that the firm does not source any funding for a given product and/or maturity, leave the cell(s) blank. Convert floating rate instruments with original maturity less than one-year to a bullet format and report the money market yield in the maturity bucket corresponding to the final maturity date.*

#### 20.1 ABCP Multi-Seller

Report the weighted average pricing for multi-seller ABCP conduits sponsored by the firm.

#### 20.1 ABCP Single-Seller

Report the weighted average pricing for single seller ABCP conduits sponsored by the firm.

### Section 21: Unsecured Funding Pricing

*Report the weighted average pricing for wholesale unsecured funding.*

#### 21.1 Unsecured Bank Funding Curve

Report the weighted average pricing for bank subsidiary funding. Example: Fed funds, Eurodollars, CDs, and Bank Issued Term Debt/Promissory Notes used to raise USD. As an alternative, if market funding quotes are unavailable, the bank's internal funds pricing curve could be used as a supplement. Report the implied USD yield.

#### 21.2 Unsecured Holding Company Funding Curve

Report the weighted average pricing for any unsecured funding issued by the Holding Company. Example Commercial Paper, Promissory Notes issued by holding company. Report the implied USD yield.

## Acronyms:

ABS	Asset Backed Securities
ABCP	Asset Backed Commercial Paper
ALM	Asset – Liability Management
CDs	Certificates of Deposit
CDS	Credit Default Swap
CMBS	Commercial Mortgage Backed Securities
CRE	Commercial Real Estate
CP	Commercial Paper
DW	Discount Window
FHLB	Federal Home Loan Bank
HELOC	Home Equity Line of Credit
NMD	Non-Maturity Deposit
REPO	Repurchase Agreement
RMBS	Residential Mortgage Backed Securities
SME	Small Medium Enterprise
TARP	Troubled Asset Relief Program
TLGP	Temporary Liquidity Guarantee Program

## Glossary:

### Asset Backed Commercial Paper

ABCP is a form of commercial paper that is collateralized by other financial assets. ABCP is typically a short-term instrument that matures between 1 and 270 days from issuance and is issued by an asset-backed commercial paper program or conduit. A conduit is set up by a sponsoring financial institution. The sole purpose of a conduit is to purchase and hold financial assets from a variety of asset sellers. The conduit finances the assets by selling asset-backed commercial paper to outside investors.

ABCP Single Seller refers to conduits that issue asset backed commercial paper to fund the assets of a single originator or seller. ABCP Multi Seller refers to conduits that issue asset-backed commercial paper to fund the assets of several unrelated sellers into one diverse portfolio of assets supporting the issuance of commercial assets.

### Bank Notes

A promissory note made by a bank and payable to bearer on demand.

### Brokered CDs

Represents deposits which the banking subsidiaries of the reporting Bank Holding Company receives from brokers or dealers for the account of others either directly or indirectly. Includes both those in which the entire beneficial interest in a given deposit instrument issued by the bank subsidiary is held by a single depositor and those in which the broker sells participations in a given bank instrument to one or more investors.

Brokered retail deposits are issued in denominations of \$100,000 or less or that are issued in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less.

### Commercial Paper

Refers to a promissory note issued by commercial businesses, including finance companies and banks, usually sold at a discount, and typically having a fixed maturity of 270 days or less.

### Corporate Bonds

A bond issued by a corporation usually with a maturity date greater than or equal to one year.

### Evergreen/Extendible Repo/Resale

An evergreen repo/resale is an agreement between two parties that is automatically renewed (rolled over) after each completion or maturity period, until canceled by either party.

An extendible repo/resale is an agreement that the date of the repurchase/resale can be continuously renewed by mutual agreement of the parties.

### Fed Funds

Unsecured transactions between depository institutions and other eligible entities denominated in US dollars settling via accounts at regional banks.

### Long Term Debt-Structured

Debt instruments with an original maturity of greater than or equal to one year whose principal and/or interest payments are linked to

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an underlying asset (e.g. commodity linked notes, equity linked notes, reverse convertible notes, currency linked notes).

### Long Term Debt-Unstructured

Debt issuances with an original maturity greater than or equal to one year, including plain vanilla floating rate notes linked to indexes like LIBOR or Fed Funds Effective as well as plain vanilla benchmark issuances with standard embedded options (i.e. call/put).

### Repurchase/Resale Agreements

A repurchase agreement is a transaction involving the sale of financial assets by one party to another, subject to an agreement by the seller to repurchase the assets at a specified date or in specified circumstances. A resale agreement (also known as a reverse repurchase agreement) is a transaction involving the purchase of financial assets by one party from another, subject to an agreement by the purchaser to resell the assets at a specified date or in specified circumstances.

### Sovereign

Entities of a country's central, state or local government. They do not include government-owned financial or non-financial firms, and international organizations.

### Unencumbered Assets

Unencumbered assets refer to securities that meet the following conditions:

- Assets should be under the control of the specific function, or functions, charged with managing the liquidity risk of the firm (typically the treasurer).

- Assets should be managed with the clear and sole intent for use as a source of contingent funds.
- Assets should not be held as a hedge for any other exposure.
- Assets should not be pledged either explicitly or implicitly in any way to secure, collateralize, or credit enhance any transaction.
- Assets cannot have any legal, regulatory or operational restrictions that limit their use as a source of contingent funds.

### U.S.

Any state of the U.S., the District of Columbia, and territory of the U.S., Puerto Rico, Guam, American Samoa, and the Virgin Islands.

### Wholesale CDs

Large denominations of certificates of deposit that are both tradable and negotiable and typically settled at DTCC.