Requirements for Domestic and Foreign Banking Organizations*

	Category I	Category II	Category III	Category IV	Other Firms
	U.S. GSIBs	≥ \$700b Total Assets or ≥ \$75b in Cross- Jurisdictional Activity	≥ \$250b Total Assets or ≥ \$75b in nonbank assets, wSTWF, or off-balance sheet exposure	Other firms with \$100b to \$250b Total Assets	\$50b to \$100b Total Assets
	TLAC/Long-term debt				
Capital	Stress Testing • Annual company-run stress testing • Annual supervisory stress testing • Annual capital plan submission Risk-Based Capital • GSIB surcharge • Advanced approaches	Stress Testing • Annual company-run stress testing • Annual supervisory stress testing • Annual capital plan submission	Stress Testing Company-run stress testing every other year Annual supervisory stress testing Annual capital plan	Stress Testing • Supervisory stress testing	
	Countercyclical BufferNo opt-out of AOCI capital	Risk-Based Capital • Advanced approaches	submission Risk-Based Capital	(two-year cycle) • Annual capital plan	
	Leverage capital • Enhanced supplementary leverage ratio	Countercyclical Buffer No opt-out of AOCI capital impact Leverage capital Supplementary leverage Ratio	Countercyclical Buffer Allow opt-out of AOCI capital impact Leverage capital Supplementary leverage ratio	submission Risk-Based Capital • Allow opt-out of AOCI capital impact Leverage capital	Risk-Based Capital • Allow opt-out of AOCI capital impact Leverage capital
SCCL	Single-counterparty credit limits (SCCL) • BHC/IHC level SCCL • FBOs: Meet home country requirement	• BHC/IHC level SCCL • FBOs: Meet home country requirement	• BHC/IHC level SCCL • FBOs: Meet home country requirement	SCCL • FBOs: Meet home country requirement if global assets≥\$250B	SCCL • FBOs: Meet home country requirement if global assets≥\$250B
Liquidity (Holding Company)	Standardized • Full daily LCR (100%) • Proposed full daily NSFR† (100%)	Standardized • Full daily LCR (100%) • Proposed full daily NSFR† (100%)	Standardized • If wSTWF < \$75b: Reduced daily LCR and NSFR† (85%) • If wSTWF ≥ \$75b: Full daily LCR and proposed NSFR† (100%)	Standardized • If wSTWF < \$50b: No LCR • If wSTWF ≥ \$50b: Reduced monthly LCR and proposed NSFR† (70%)	
Liquidity (Combined U.S. Operation)	Reporting • Report FR 2052a daily	Reporting • Report FR 2052a daily	Reporting • If wSTWF < \$75b: Report FR 2052a monthly • If wSFWF ≥ \$75b: Report FR 2052a daily Internal • Liquidity stress tests (monthly) • Liquidity risk management	Reporting	
	Internal • Liquidity stress tests (monthly) • Liquidity risk management	Internal • Liquidity stress tests (monthly) • Liquidity risk management		Report FR 2052a monthly Internal Liquidity stress tests (quarterly) Tailored liquidity risk management	
Holding Company	U.S. IHC Requirement	U.S. IHC Requirement	U.S. IHC Requirement	U.S. IHC Requirement	U.S. IHC Requirement

^{*} Certain requirements for a foreign bank are determined by the risk profile of its intermediate holding company, whereas other requirements are determined by the risk profile of the firm's combined U.S. operations. Capital and standardized liquidity standards are determined by the risk profile of the intermediate holding company and other standards are determined by the risk profile of the firm's combined U.S. operations. Other foreign banks with limited U.S. presence and global assets of \$100 billion or more would be subject to certain minimum standards.† The proposed net stable funding ratio (NSFR) rule will not be finalized as a result of the tailoring final rule.

Glossary: wSTWF – weighted short-term wholesale funding; HCs –bank, savings and loan, or intermediate holding company; CUSO – combined U.S. operations; AOCI – accumulated other comprehensive income; CCAR – Comprehensive Capital Analysis and Review; LCR – liquidity coverage ratio.

List of Domestic Firms by Projected Category (based on estimated data) ‡

	Category I U.S. GSIBs	Category II ≥ \$700b Total Assets or ≥ \$75b in Cross-Jurisdictional Activity	Category III ≥ \$250b Total Assets or ≥ \$75b in NBA, wSTWF, or Off-balance sheet exposure	Category IV Other firms with \$100b to \$250b Total Assets	Other firms \$50b to \$100b Total Assets
U.S. Domestic Banking Org.	Bank of America Bank of New York Mellon Citigroup Goldman Sachs JPMorgan Chase Morgan Stanley State Street Wells Fargo	Northern Trust	Capital One Charles Schwab PNC Financial U.S. Bancorp	Ally Financial American Express BB&T Corp. Citizens Financial Discover Fifth Third Huntington KeyCorp M&T Bank Regions Financial SunTrust Inc. Synchrony Financial	Comerica Inc. CIT Group Inc. E*TRADE Financial NY Community Bancorp Silicon Valley Bank

List of Foreign Firms by Projected Category (standards vary by legal entity)

	Category I U.S. GSIBs	Category II ≥ \$700b Total Assets or ≥ \$75b in Cross-Jurisdictional Activity	Category III ≥ \$250b Total Assets or ≥ \$75b in NBA, wSTWF, or Off-balance sheet exposure	Category IV Other firms with \$100b to \$250b Total Assets	Other firms \$50b to \$100b Total Assets
Intermediate Holding Company			Barclays* Credit Suisse Deutsche Bank HSBC Toronto-Dominion UBS	Bank of Montreal BNP Paribas MUFG Royal Bank of Canada Santander	BBVA
Combined U.S. Operations		Barclays Credit Suisse Deutsche Bank MUFG	HSBC Mizuho Royal Bank of Canada Toronto-Dominion UBS	Banco Santander Bank of Nova Scotia Bank of Montreal BBVA BNP Paribas BPCE Société Genéralé Sumitomo Mitsui	Canadian Imperial Crédit Agricole I & C bank of China Norinchukin Rabobank

[†] Projected categories are based on data for Q1 2019. Actual categories would be based on 4-quarter averages. For certain measures for foreign banks, conservative assumptions were used to estimate incomplete data.

^{*} Identifies firms that would be subject to Category III standards with weighted short-term wholesale funding of more than \$75 billion. Firms subject to Category III standards with weighted short-term wholesale funding of \$75 billion or more would be subject to full standardized liquidity requirements.